



# THE GOVERNOR'S SMALL BUSINESS HANDBOOK



## Disclaimer

This handbook is intended to provide general guidance and assistance to those interested in developing or further expanding their business in Texas and beyond. It is not intended to be construed or relied upon as legal, accounting, or other professional services or advice. Every effort has been made to make this publication as complete as possible, but by no means can all subject matters, rules, regulations, and resources involved in commerce be covered in one document. Please be aware that the information contained herein is subject to change without notice. If uncertain as to how to proceed on any given matter, legal or other professional services should be sought.

This handbook was created with substantial assistance from many resources outside and inside the Office of the Governor. Every effort was made to accurately source these tools and other tools that are available to small businesses in Texas. For additional copies of this handbook, or for additional information on any of the topics covered, please call 512-936-0100.

## Contact us

The Governor's Office of Economic Development and Tourism

P.O. Box 12428

Austin, Texas 78711-2428

Telephone: 512-936-0100

Fax: 512-936-0080

[www.texaswideopenforbusiness.com](http://www.texaswideopenforbusiness.com)

[www.governor.state.tx.us](http://www.governor.state.tx.us)

# Table of Contents

Page	
4	A Letter from the Small Business Team
5	Preparation: Writing a Business Plan
7	How to Start a Business in Texas: Overview and Registration
8	Business Entity Formation & Registration
18	Guide to Status Terminology Used by the Secretary of State
21	Business Filings and Trademarks Fee Schedule
26	Tax Responsibilities
28	Licenses, Permits, and Employer Requirements
30	Insurance Requirements
37	Texas Workforce Commission: Business Solution Programs
39	Unemployment Tax
41	Small Business Development Centers
46	Veterans Resources
54	Financing: Overview & Lenders
73	Financing: State Programs
76	Financing: Local Incentives
78	Financing: Federal Programs & Grants
86	Interesting Facts About the Texas Economy and Small Business
89	Texas Procurement and Support Services (TPASS)
90	State of Texas HUB Certification and Eligibility
92	Small Business Certifications (SBE/DBE/WBE): Program Overview
98	Index: State Business Licenses and Permits by Business Type
124	Index: Federal and State Agency Contact Information

## Letter from the Small Business Team

Small businesses are an important part of the state’s mission in helping keep Texas a very business-friendly, fair, dynamic and flourishing economy – one of the best, healthiest and fastest-growing in the country. Small businesses are the backbone of our state and nation, and through collaborations with organizations like yours we help ensure that they remain a top priority and focal point of the public and private sector. We hope that this handbook will provide a resourceful foundation, inspire new ideas and expanded connections, and encourage the inception, growth and prosperity of small businesses in and around your community.

This handbook has been compiled to provide business owners and entrepreneurs with the information and knowledge necessary to start or grow a small business in Texas. It contains information from various state agencies to give you a straightforward approach to your new or existing business. From registering your business to obtaining your HUB certification, this resource has been produced to demystify the process of doing business in Texas.

In addition to utilizing this information, consider attending a Governor’s Small Business Forum. With more than 20 forums across the state, the Governor’s Small Business Forums are instrumental in providing information to businesses in the region. These events offer information on financing, social media, government contracting, incentives on hiring veterans, and many more facets of business.

On behalf of the Governor’s Office, we wish you continued success in all of your endeavors and your enterprises.

Best wishes,

*The Governor’s Small Business Team*

## PREPARATION: Writing a Business Plan

Creating a comprehensive business plan is an important process. The idea of writing a business plan may not seem important, however, it ultimately serves many important purposes. It will serve to outline the main purpose of your business, its structure, its financing, and its advantages over other market competitors. A solid business plan can be used as a framework for your company's mission and serves as support when it comes time to apply for financing. Here are some notes about what can be included in a Business Plan:

### Business Name

**Executive Summary:** Description of the product or service that your company will sell; to whom the product or service will be sold to; how much this will cost; and how long it will take to become profitable. Keep it simple.

**Business set-up and structure:** Description of the company's business, legal, and leadership structure. Follow this by a discussion of the company's management approach, hiring process, office and equipment needs. Include a list of the necessary licenses and permits that will be obtained.

**Strategic Financial Plan:** Outline of how much money the business will need and where the support will come from. Include a breakdown of the monthly budget and cash flow for the first year. Include detailed information on the current market and projected customer demands; pricing strategy; available financial support; anticipated financial support; costs associated with development, production, office space, employee salaries, equipment purchase, etc.; anticipated timeline for marketing; goals for profitability. \*If your business is seeking financing then you will probably be asked to provide income statements demonstrating sound financial accountability. Provide a stated goal for when the company will be profitable and what the return on the investment will be.

**Development and regulatory process outline:** Provide a time frame demonstrating the time it will take to build, produce, and generate the business. Include breakdown of any risk and explain why and how that will be overcome.

**Marketing Plan:** Provide information regarding the ideal customer; how the ideal customer will be reached; and when this will occur. Provide information on the pricing strategy and why consumers will buy the product or service. Provide an overview of how marketing and outreach will serve to promote your business so that consumers become a reality. Explain how the product will be marketed so to demonstrate a competitive edge over the other similar product or service providers in the industry. Explain the expenses involved in marketing the product and services.

**Biographies** of all of the people on the team that demonstrates their education, experience, skills, and expertise are in line with the business's mission.

**Launch and delivery plan:** Discuss where the business is going. Inform readers of how investors will get money out of the business, and what the rate of return on the investment will eventually look like. Include discussion of whether the company could eventually be taken public, and what would be at risk.

# How to Start a Business in Texas

In business, there are no guarantees. There is simply no way to eliminate all the risks associated with starting a small business but you can improve your chances of success with good planning, preparation, and insight. In Texas, small businesses continue to thrive due to a variety of factors including our excellent geographic location, our highly skilled workforce, our low tax burden, our reasonable cost of living, our predictable regulatory environment, and our legacy of being Wide Open for Business.

Starting a business in Texas requires you to complete a number of basic steps and make some key decisions. As part of your overall plan, you'll need to select a location, decide on a business structure, obtain the necessary licenses and permits, and determine which financing options will meet your needs and goals.

The following steps are a basic process for starting a new business. Additional forms and information are provided in the index. Please note that new business owners should not hesitate to seek the guidance of a professional tax consultant, accountant, and/or attorney to help verify that all legal requirements are met before operating a business.

## **Step 1: Business Structure and Name**

Determine the legal structure of the business and properly file the business name with the state and/or county.

## **Step 2: Tax Responsibilities**

Determine the potential tax responsibilities of the new business on the federal, state, and local level.

## **Step 3: Business Licenses and Permits**

Determine necessary licenses, permits, certifications, registrations, and/or authorizations for a specific business on the federal, state, and local level.

## **Step 4: Business Employer Requirements**

Determine federal and state employer requirements. There are various laws relating to employment of personnel.

## STEP ONE: Business Entity Formation and Registration

**SELECTING A BUSINESS ENTITY FORMATION AND REGISTERING WITH THE TEXAS SECRETARY OF STATE** (if necessary): Determining which business structure is right for a business is an important decision. The information in this section provides an overview of the most commonly utilized for-profit business structures. (Disclaimer: For the most current and accurate information on business entity formations, contact the Texas Secretary of State).

**SOLE PROPRIETORSHIP:** A sole proprietorship is the most common and simplest form of business structure. A sole proprietorship exists when a single individual who owns all of the business's assets engages in business activity without the necessity of having to have a formal organization.

A sole proprietor is personally liable for all debts and liabilities. Under a sole proprietorship, there are no legal distinctions between personal debts and business debts, and there is no requirement to file a separate federal income tax return. Business ownership is nontransferable in that an individual cannot transfer his tax identification number to another person or entity- a new tax identification number will be required. For similar reasons, the life of the business is limited to the life of the sole proprietor.

A sole proprietorship is often operated under the name of the owner. If a sole proprietorship conducts business under a name other than the surname of the individual owner, then it is necessary to file an "Assumed Name Certificate" (commonly referred to as a "DBA certificate") with the office of the county clerk where a business premises is maintained. If no business premise is maintained, then an assumed name certificate should be filed in all counties where business is conducted under the assumed name. More information available on registration of an assumed name certificate with your local county clerk's office in the following pages.

Sole proprietorships are not subject to state franchise tax.<sup>1</sup>

**FOR PROFIT CORPORATION:** A corporation is a legal person with the characteristics of limited liability, centralization of management, perpetual duration, and ease of transferability of ownership interests. The owners of a corporation are called "shareholders."

<sup>1</sup> Unless single member LLC is filing as a sole proprietor for federal income tax purposes.

The persons who manage the business and affairs of a corporation are called “directors”.<sup>1</sup> A For-Profit Corporation must register with the Texas Secretary of State.

Choosing the best management structure for your corporation, should you pursue this formation, is a decision you should make under the advisement of an attorney. Please note that what is referred to as an “S” corporation is not a matter of state corporate law, but rather a federal tax election. A for-profit corporation elects to be taxed as an “S” corporation by filing for this status with the Internal Revenue Service. Please contact the IRS and/or competent tax counsel regarding the decision to elect to file as an “S” corporation for federal tax purposes. This is not a matter that is handled by the Texas Governor’s Office.<sup>2</sup>

Corporations are subject to a state franchise tax. The filing fee for a certificate of formation for a for-profit corporation is \$300.

**PROFESSIONAL CORPORATION:** A professional corporation is a corporation that is formed for the purpose of providing a professional service, which a typical corporation is prohibited from rendering by law. A “professional service” means any type of service that requires, as a condition precedent to the rendering of the service, the obtaining of a license in this state, as well as registration with the Texas Secretary of State.<sup>3</sup>

Only a professional individual licensed to practice the same professional service as is provided by the professional corporation may be a governing person or managerial official of a professional corporation. Also note that a professional corporation cannot be formed for the practice of medicine.<sup>4</sup> If the purpose of the entity is to provide medical services, the professional may form either a professional association or a professional limited liability company.

Professional corporations are subject to a state franchise tax. The filing fee for a professional corporation is \$300.

**PROFESSIONAL ASSOCIATION:** A professional association is a professional entity formed for the purpose of providing professional services rendered by a doctor of

1 However, state corporate law does provide for shareholders to enter into shareholders’ agreements to eliminate the directors and provide for shareholder management.

2 A for-profit corporation is governed by titles 1 and 2 of the Texas Business Organizations Code. Title 1, chapter 3, subchapter A, of the Texas Business Organizations Code governs the formation of a for-profit corporation and sets forth the provisions required or permitted to be contained in the certificate of formation.

3 A professional corporation is governed by title 1, Chapters 20 and 21 of Title 2, and Chapters 301 and 303 of Title 7 of the Texas Business Organizations Code. Title 1, Chapter 3, Subchapter A of the Texas Business Organizations Code governs the formation of a professional corporation and sets forth the provisions required or permitted to be contained in the certificate of formation. Title 7, chapter 301 establishes certain restrictions and requirements regarding ownership and management of a professional corporation.

4 Texas Business Organizations Code § 301.003(3)

medicine, doctor of osteopathy, doctor of podiatry, dentist, chiropractor, optometrist, therapeutic optometrist, veterinarian, or licensed mental health professional.<sup>2</sup> Only a professional individual licensed to practice the same professional service as the professional association may be a governing person, managerial official, owner, or member of a professional association. Only a governing person of the professional association may serve as the president of the association. A professional association must register with the Texas Secretary of State.

Professional associations are subject to a state franchise tax.

**GENERAL PARTNERSHIP:** A general partnership exists when two or more individuals or businesses associate for purposes of carrying on a business for profit. Under a general partnership, a separate business entity exists, but creditors can still look to the partners' personal assets for satisfaction of debts. General partners share equally in assets and liabilities. A general partnership requires an annual partnership income tax return be filed (separate from the partners' personal returns). Generally speaking, a General Partnership operates pursuant to the terms of a partnership agreement. However, there is no requirement that the agreement be in writing in order to be recognizable. Nor is there a state filing requirement for General Partnerships. If the business of the partnership is conducted under an assumed name (a name that does not include the surname of all of the partners), then an assumed name certificate (commonly referred to as a DBA) should be filed with the office of the county clerk in the county where a business premise is maintained. If no business premise is maintained, then an assumed name certificate should be filed in all counties where business is conducted under the assumed name. General partnerships directly and solely owned by natural persons are not subject to state franchise tax.

**LIMITED PARTNERSHIP:** A limited partnership is a partnership that involves partners that do not have the obligations or duties of general partners by reason of being limited partners. In a limited partnership, there will be one or more general partners and one or more limited partners. Partners may be individuals, partnerships, corporations, and any other type of legal entity.<sup>2</sup> To form a limited partnership, the partners must enter into a partnership agreement and file a certificate of formation with the Texas Secretary of State.

<sup>1</sup> Texas Business Organizations Code § 301.003(3)

<sup>2</sup> A professional association is governed by title 1, title 2, chapters 20 and 21, and title 7, chapters 301 and 302 of the Texas Business Organizations Code. Title 1, chapter 3, subchapter A of the Texas Business Organizations Code governs the formation of a professional association and sets forth the provisions required or permitted to be contained in the certificate of formation. A "licensed mental health professional" means a person, other than a physician, who is licensed by the state to engage in the practice of psychology or psychiatric nursing or to provide professional therapy or counseling services.

Limited partnerships are subject to state franchise tax. The filing fee for a certificate of formation for an LP is \$750.

**LIMITED LIABILITY PARTNERSHIP:** A registered limited liability partnership is a general partnership that has been registered with the Texas Secretary of State. A partner's liability in a registered limited liability partnership differs from that of an ordinary partnership. In a registered limited liability partnership, a partner is not individually liable, under some circumstances, for debts and obligations of the partnership arising from errors, omissions, negligence, incompetence, or malfeasance committed in the course of business by others in the partnership, while the partnership is a limited liability partnership.

The registration of a partnership as a limited liability partnership is effective until the first anniversary of the date of registration or the later effective date specified in the application, unless the application is withdrawn or revoked at an earlier time or renewed before expiration. As mentioned previously, registration of a Limited Liability Partnership with the Texas Secretary of State's Office is necessary. Limited Liability Partnerships are subject to state franchise tax.

The filing fee for a certificate of formation for a limited liability partnership is \$200 per general partner.

**LIMITED LIABILITY COMPANY:** A limited liability company is created by filing a certificate of formation with the Texas Secretary of State. The Secretary of State provides a form that meets minimum state law requirements.

The limited liability company (LLC) is neither a corporation nor a partnership; rather, it is a distinct type of entity. It is an unincorporated business entity which shares some of the aspects of Subchapter S Corporations and limited partnerships, but has more flexibility than more traditional business entities.

The owners of an LLC are called "members." An LLC may have one or more members. A member can be an individual, partnership, trust, and any other legal entity. Unlike the partnership, where the key element is the individual, the essence of an LLC is the entity, which requires more formal requirements in terms of registration.

The limited liability company is designed to provide its owners with limited liability

<sup>1</sup> A limited partnership is governed by title 4, chapters 151 and 153 of the Texas Business Organizations Code. Title 1, chapter 3, subchapter A of the Texas Business Organizations Code governs the formation of an LP and sets forth the provisions required or permitted to be contained in the certificate of formation.

and pass-through tax advantages without the restrictions imposed on Subchapter S Corporations and limited partnerships.

Generally, the liability of the members is limited to their investment and they may enjoy the pass-through tax treatment afforded to partners in a partnership. As a result of federal tax classification rules, and LLC can achieve both structural flexibility and favorable tax treatment. Nevertheless, persons contemplating forming an LLC should consult with an attorney as to whether this structure is suitable for their business needs.<sup>1</sup>

LLCs are subject to state franchise tax. Filing fee for a certification of formation for an LLC is \$300

---

*The Texas Secretary of State OnLine Access (SOSDirect) web access system provides subscribers with up-to-date, on-line computer access to a variety of information maintained by the Office of the Secretary of State. For more information, please see [www.sos.state.tx.us/](http://www.sos.state.tx.us/).*

<sup>1</sup> An LLC is governed by title 3, chapter 101 of the Texas Business Organizations Code. Title 1, chapter 3, subchapter A of the Texas Business Organizations Code governs the formation of an LLC and sets forth the provisions required or permitted to be contained in the certificate of formation.

**FOREIGN OR OUT-OF-STATE ENTITIES:** If an organization was formed under, and the internal affairs are governed by, the laws of a jurisdiction other than Texas, the organization is a foreign entity (business).

The Texas Business Organizations Code (BOC) requires the following types of foreign entities to file an application for registration with the Texas Secretary of State in order to “transact business” in Texas:

Corporations

Limited partnerships

Limited liability partnerships

Limited liability companies

Business trusts

Real estate investment trusts

Cooperatives

Public or private limited companies

Any other foreign entity that, if formed in Texas, would be formed as a corporation, limited partnership, limited liability company, professional association, cooperative, or real estate investment trust; and

Any other foreign entity that affords limited liability under the law of its jurisdiction of formation for any owner or member.

Other laws or circumstances may also be reasons for registration. Texas statutes do not define “transacting business.” Helpful resources to determine whether an entity’s activities in Texas require registration include: BOC § 9.251, which lists activities that are not considered transacting business; Case law from Texas and other U.S. jurisdictions regarding foreign qualification; Texas Attorney General Opinions; and Private attorneys familiar with corporate law.

Failure to register can result in penalties, including: Inability to maintain an action, suit, or proceeding in a Texas court until registration; Injunction from transacting business in Texas; Civil penalty equal to all fees and taxes that would have been imposed if the entity had registered when first required; and Late filing fees owed to the Secretary of State by an entity registering more than 90 days after first transacting business in Texas.

**REGISTERED AGENT:** The Texas Business Organizations Code (“BOC”) requires every domestic or foreign filing entity (business) to maintain a registered agent and office in Texas. A registered agent is an agent of the entity on whom may be served any process, notice, or demand required or permitted by law to be served on the entity.

Generally, an individual Texas resident or an organization that is registered or authorized to do business in Texas with a business office at the same address as the entity's registered office may consent to serve as the registered agent. Although an officer, owner, or employee may serve as an entity's registered agent, an entity may not serve as its own registered agent. If your entity is not able to provide its own registered agent and office, some businesses, known as service companies, provide registered agent services for a fee. Your attorney or accountant may also offer this service. The BOC requires that registered agents designated on or after January 1, 2010 must have consented to serve in that capacity in a written or electronic form developed by the Office of the Secretary of State.

An entity's registered office must be a physical address in Texas where the registered agent can be served with process during business hours. The registered office is also where the Secretary of State will mail correspondence. A registered office is the business office address of the registered agent and may be the same as the entity's place of business. It cannot, however, be solely a post office box that is part of a commercial mail or message service unless that commercial enterprise is the registered agent.

A domestic or foreign filing entity is required to continuously maintain a registered agent and registered office in Texas. Failure to do so may result in the involuntary termination of a domestic filing entity or in the revocation of a foreign filing entity's registration. Therefore, it is important that an entity file a statement of change of registered agent and/or registered office with the Secretary of State to keep the name of the registered agent and the registered office address current.

**BUSINESS NAME:** The business name selected is the key identifying and marketing component of the business. It should be given much thought and consideration. A domestic or foreign corporation, limited liability company, limited partnership, limited liability partnership, or other foreign filing entity that regularly conducts business or renders a professional service in this state under a name other than its legal name (name stated in its certificate of formation or comparable document) must file an Assumed Name Certificate with the Secretary of State and with the county clerk in the county where a business premises is maintained (\*note: assumed name certifies filed with the county clerk must be sent directly to the appropriate county clerk and must be notarized and contain original signatures. There is more information on that process in the subsection immediately below).

An Assumed Name Certificate is necessary in order to give notice to the public that

the entity is conducting business under that name. If, under the Texas Business Organizational Code, the name chosen is the same as or deceptively similar to, or similar to the name of any existing domestic or foreign filing entity, or any name reservation or registration filed with the secretary of state, the document cannot be filed. If you wish the secretary of state to provide a preliminary determination on name availability, you may call 512-463-5555, dial 7-1-1 for relay services.

Or, you may email your name inquiry to [corpinfo@sos.state.tx.us](mailto:corpinfo@sos.state.tx.us). A final determination cannot be made until the document is received and processed by the secretary of state. Do not make financial expenditures or execute documents based on a preliminary clearance. Also note that the preclearance of a name or the issuance of a certificate of formation under a name does not authorize the use of a name in violation of another person's rights to the name. For more information on reserving or registering a name under the Texas Business Organizations Code, please visit the Texas Secretary of State's website at the following address: [http://www.sos.state.tx.us/corp/forms\\_boc.shtml#rrn](http://www.sos.state.tx.us/corp/forms_boc.shtml#rrn).

**ASSUMED NAME CERTIFICATE FILINGS AND LOCAL REGISTRATION:** If a business operates as a sole proprietorship or a general partnership, an Assumed Name Certificate (or a "DBA" form-doing business as) for each name<sup>1</sup> that a business will use must be on file with the county clerk in each county where a business premise will be maintained. If no business premise will be maintained, it should be filed in each county where business will be conducted.

Corporations, limited partnerships, or limited liability companies identified by a name other than the name on file with the Secretary of State, must file an Assumed Name Certificate with the Secretary of State and each county in which the business will have a registered or principal office. As mentioned above, please note that neither the filing of an Assumed Name Certificate nor the reservation or registration of a company name imparts any real protection to the party filing the certificate. It is merely a formal process that informs the general public of the registered agent for a business and where official contact with the business can be made. For more information on this process, or to view a form that can be used for this process, please visit the Texas Secretary of State's website at the following address: [http://www.sos.state.tx.us/corp/forms\\_boc.shtml](http://www.sos.state.tx.us/corp/forms_boc.shtml).

Many county clerk offices will provide a name search service for a nominal fee. The whole search process will often be taken care of through the mail. Please contact the local county clerk for verification of their process.

If the county you are seeking to register in does not provide this service, and if you have to personally research in order to find out if a name already exists in a particular county, search the county records for that exact business name in the assumed name books or computer. An assumed name filing is valid for ten years, so search records for the last ten years to verify that the name is available. One book will not necessarily encompass one year of filings, so check the front of the book for dates. Some records are computerized; however, a computerized index may not contain ten years of filing history. Use the computer for the period it covers, and then use the books for any of the remaining ten years. If the business name has been used, look in the margin to see if it has been abandoned. If the name has been abandoned, it can legally be used again. Finally, if the company name is available, fill out the assumed name form and have it notarized. Then file it with the county clerk's office. The county clerk will keep the original Assumed Name Certificate, so be sure to request several certified copies (at least one for the bank and one for your business records). For filing fee information and accepted form of payment, contact the local county clerk's office. Most county clerk offices accept cash, certified checks, or money orders. If processing via mail, send the forms by certified mail with a return receipt requested to verify receipt by the county clerk.

The following types of Texas or foreign businesses are required to file an assumed name certificate both with the Secretary of State and with the appropriate county clerk. Businesses that are required to maintain a registered agent file in the county where the business's principal office is located, if the principal office is located in Texas, or where the registered office is located, if the business's principal office is not located in Texas. A domestic business that is not required to maintain a registered agent shall file in the county where the business maintains its office in Texas. A foreign business that is not required to maintain a registered agent in Texas shall file a certificate in the county where it maintains its principal place of business in Texas.

- Corporations (for-profit, nonprofit and professional) or other incorporated businesses

- Limited liability companies (including professional limited liability companies)

- Limited partnerships

- Professional associations

- Limited liability partnerships

- Foreign filing businesses

1 or deviation of that name

The Secretary of State has a form that can be used for the purpose of filing an Assumed Name Certificate with the Secretary of State. However, the Secretary of State form cannot be used to file an assumed name certificate with the county. Please contact the county clerks' office for information on the filing requirements in that county, including whether a name availability check is necessary for filing at the county level.

If a business would like to file an assumed name certificate in additional counties, other than what is required by Chapter 71 of the Texas Business & Commerce Code, the business should contact the applicable county clerks' offices for information on filing a certificate

As mentioned above, please note that neither the filing of an Assumed Name Certificate nor the reservation or registration of a company name imparts any real protection to the party filing the certificate. Filing an Assumed Name Certificate with the Secretary of State or a county clerk merely records information about the underlying business.

# Guide to Status Terminology Used by the Secretary of State

## Certifications and Active Status Descriptions

If you are asked to provide a “certificate of existence” for your client’s closing or foreign qualification, order a certificate of fact-status from the Secretary of State. Section 4.005(d) of the Business Organizations Code provides that a certificate of status issued by the Secretary of State stating that the Texas entity is in existence is conclusive evidence of the entity’s existence.

A certificate of fact-status provides the legal name of the entity, the date of its formation, and the current status in the records of the secretary of state. If the entity’s current status is an inactive status, the certification provides the date of the entity’s inactive status was effected and a short description of the inactive status. If the entity has an active status, the certification states that the entity is “in existence.”

An entity that has an active status (i.e., that has not been judicially, voluntarily or involuntarily terminated or forfeited under the Tax Code), but that has an outstanding notice, deficiency, or delinquency will have its “in existence” status clarified by other identifying phrases. The following are phrases that describe an active status:

**In existence:** an active status. No certificate of termination or notice of tax forfeiture has been issued by the Secretary of State.

**Delinquent:** an active status indicating that a professional association has failed to submit its annual statement by June 30, and has not yet been involuntarily dissolved/terminated.

**Forfeited Rights:** an active status indicating that a nonprofit corporation or a limited partnership has failed to submit its Periodic report within 30 days after mailing by the Secretary of State, and has not yet been involuntarily terminated.

**RA Notice Sent:** an active status indicating that the registered agent of the entity has resigned and a new registered agent has not been designated or that an allegation has been made that the entity is not maintaining a registered agent. Notice of the need to appoint a new registered agent has been mailed by the Secretary of State.

**Report Due:** an active status indicating that a nonprofit corporation or a limited partnership has been requested to file a periodic report, or a professional association has been requested to file an annual statement. The due date for the report or annual statement has not passed.

## Certifications and Active Status Descriptions

An official certification relating to the inactive status of an entity uses different terminology to describe an entity's inactive status. The status description is dependent on the basis for the inactive status of the entity. The following are phrases used on official certifications issued by the Texas Secretary of State that describe an inactive entity status.

**Canceled:** an inactive status used under prior law that was applicable to limited partnerships. This status indicates that the relevant Texas or foreign limited partnership filed a voluntary cancellation or was involuntarily canceled by the secretary of state for failing to file its periodic report after notice of forfeiture of its right to do business in Texas. Prior law means the law applicable to the entity and in effect at the time the event or transaction occurred.

**Consolidated:** an inactive status used under prior law that was applicable to nonprofit corporations. The status describes a Texas nonprofit corporation that consolidated with one or more other nonprofit corporations. The equivalent transaction under the provisions of the current law would be a merger.

**Conversion:** an inactive status indicating that the entity has converted into another type of entity or to another jurisdiction of domestication.

**Expired:** an inactive status used to indicate expiration of a domestic corporation or limited liability company having a specified period of duration. Also used to indicate the expiration of the statutory term of duration for a domestic or foreign limited liability partnership registration (12 months), a name reservation (120 days), a name registration (12 months), an assumed name certificate (10 years), or a trademark registration (5 or 10 year term). Trademarks registered or renewed prior to September 1, 2012, were registered or renewed for a 10-year term. An application for registration or renewal of registration filed on and after September 1, 2012, was registered or renewed for a 5-year term.

**Forfeited Existence:** an inactive status indicating that the corporation or limited liability company failed to file its franchise tax return or to pay the tax due thereunder. Status is changed by secretary of state when certification of the delinquency is received from the comptroller of public accounts.

**Involuntarily Dissolved:** an inactive status used to describe the status of a domestic corporation, professional association, or limited liability company that was administratively dissolved by action of the secretary of state under prior law. Now see involuntarily terminated.

**Involuntarily Terminated:** an inactive status indicating that a Texas corporation, professional corporation, professional association, limited partnership, or limited liability company has been administratively terminated under the provisions of the Business Organizations Code for its failure to maintain a registered agent, file a report, or pay a fee.

**Judicially Dissolved or Judicially Terminated:** an inactive status indicating that a Texas entity was dissolved or terminated by court order.

**Law Repealed:** an inactive status indicating that the law applicable to the entity has been repealed. The entity was either required to file under another statute or the records regarding the entity were transferred to another agency that assumed responsibility for maintenance of those records and oversight over the entities transferred. For example, this status applies to trust companies that are now on file with Texas Department of Banking and to foreign bank agencies that were required to file as foreign financial institutions with the adoption of the Banking Code.

**Merged:** an inactive status indicating that the domestic entity has terminated its existence by merging with and into another entity.

**Terminated:** an inactive status indicating that a foreign entity has filed notice that its existence has terminated in its jurisdiction of formation.

**Voluntarily Dissolved:** an inactive status used to describe the status of a domestic corporation, professional association, or limited liability company that filed Articles of Dissolution under prior law to voluntarily terminate its existence. Now see voluntarily terminated.

**Voluntarily Terminated:** an inactive status indicating that a Texas entity has filed a certificate of termination to terminate its existence.

**Withdrawn:** an inactive status indicating that a foreign entity has surrendered its authority to transact business in Texas by filing an application for withdrawal. Also the status used to describe a limited liability partnership that has surrendered its registration prior to expiration of its term by filing a notice of withdrawal.

**Withdrawn on Conversion:** an inactive status provided to the registration held by a foreign corporation, professional association, professional corporation, limited liability company, or limited partnership that has filed a Certificate of Conversion converting the foreign entity to a Texas corporation, professional association, professional corporation, limited liability company, or limited partnership.

# Business Filings and Trademarks Fee Schedule

## Fees and Payment Options

Filing fees for documents submitted under the provisions of the Business Organizations Code are found in Chapter 4. The Business Organizations Code requires payment of all fees as a condition of filing. Appendix B sets forth the current fee schedule for filings made with and for products and services provided by the Office of the Texas Secretary of State.

### Fees may be paid by:

Check (personal or firm checks accepted) or money order payable to the Secretary of State through a U.S. Bank or financial institution

Credit card (Credit card payments are subject to an additional statutory convenience fee of 2.7% of amount charged.)

LegalEase<sup>SM</sup> debit card

Prefunded SOS client account

Cash (for in-person submissions only)

Information Requests, Copies & Certificates	Fee
Certificate of Fact (including Certificate of Existence or Status)	\$15
Long Form Certificate of Existence (Status plus list of filings)	\$25
Certified Copies	\$1/page plus \$15/certificate
Plain (Uncertified) Copies	\$0.10/page
Apostille Related to a Business Entity Filing	\$15
Fax Transmission of Certificate, Copies, Acknowledgments of Filing, etc.	\$2
SOSDirect Search *\$1 Search Fee is not charged when an order or filing is placed on the search results.	\$1* per search
Business Organizations & Nonprofits	Fee
Any instrument for which no express fee is provided (except nonprofit corporation or cooperative association)	\$15
Any instrument for which no express fee is provided for a nonprofit corporation or cooperative association	\$15
Formation & Registration	
Certificate of formation for a Texas entity (except nonprofit corporation, cooperative association, PA or LP). Forms: 201, 203, 205, 206	\$300
Certificate of formation for a Texas professional association or limited partnership. Forms: 204, 207	\$750

Certificate of formation for a Texas nonprofit corporation (form 202) or cooperative association (no form provided)	\$25
Registration or renewal as a Texas limited liability partnership or LLLP. Forms: 701, 703	\$200 per partner
Foreign entity application for registration (except nonprofit corporation, LLP, cooperative association, or credit union). Forms: 301, 303, 304, 305, 306, 309, 311, 312, 313) *A foreign entity that has transacted business in Texas for more than ninety days without registering is subject to a late filing fee. The late filing fee is equal to the registration fee for each full or partial calendar year that the foreign entity transacted business in Texas without being registered.	\$750*
Foreign nonprofit corporation, cooperative association, or credit union application for registration. Forms: 302, 309 *A foreign entity that has transacted business in Texas for more than ninety days without registering is subject to a late filing fee. The late filing fee is equal to the registration fee for each full or partial calendar year that the foreign entity transacted business in Texas without being registered.	\$25*
Foreign limited liability partnership application for registration or renewal. Forms: 307, 308 *A foreign entity that has transacted business in Texas for more than ninety days without registering is subject to a late filing fee. The late filing fee is equal to the registration fee for each full or partial calendar year that the foreign entity transacted business in Texas without being registered.	\$200 per partner in Texas, but not less than \$200 nor more than \$750*
Name registration or renewal for foreign entity not qualified to transact business in Texas. Forms: 502, 505	\$40
Withdrawal of name registration of foreign entity not qualified to transact business in Texas. Form: 508	\$15
<b>Correction of Abandonment of Filings, Delayed Effective Date</b>	
Certificate of correction. Form: 403	\$15
Certificate of abandonment of a filing instrument that has not taken effect (except nonprofit corporation or cooperative association). Form: 427	\$15
Certificate of abandonment of a filing instrument that has not taken effect for nonprofit corporation or cooperative association. Form: 427	\$5
Statement of event or fact required to effect a filing instrument delayed on the occurrence of a future event or fact (except nonprofit corporation or cooperative association). Form: 805	\$15
Statement of event or fact required to effect a filing instrument delayed on the occurrence of a future event or fact for nonprofit corporation or cooperative association. Form: 805	\$5
<b>Amendment, Merger &amp; Conversion</b>	
Certificate of amendment for a Texas entity (except nonprofit corporation or cooperative association). Form: 424	\$150
Certificate of amendment for a Texas nonprofit corporation or cooperative association). Form: 424	\$25
Amendment to registration as a Texas limited liability partnership or LLLP. Form: 722	\$10 plus \$200 per partner added by amendment
Restated certificate of formation for a Texas entity (except nonprofit corporation or cooperative association). Forms: 414, 415	\$300

Restated certificate of formation for a Texas nonprofit corporation or cooperative association. Forms: 414, 415	\$50
Texas for-profit corporation restriction on the transfer of shares. Form: 425	\$15
Texas for-profit corporation resolution relating to a series of shares. Form: 426	\$15
Foreign entity amendment to registration (except nonprofit corporation, LLP, cooperative association or credit union). Form 406, 411, 412	\$150
Foreign nonprofit corporation, cooperative association, or credit union amendment to registration. Forms 406, 411	\$25
Foreign limited liability partnership amendment to registration. Form: 407	\$10 plus \$200 per partner added not to exceed \$750
Foreign entity transfer of registration to successor entity after merger or conversion (except nonprofit corporation or cooperative association). Form: 422	\$150
Foreign nonprofit corporation or cooperative association transfer of registration to successor entity after merger or conversion. Form: 422	\$25
Certificate of merger (except nonprofit corporation or cooperative association). Forms: 621, 622, 623 *Fees must include filing fee for the formation of any Texas filing entity created by the transaction.	\$300*
Certificate of merger for nonprofit corporation or cooperative association. Forms: 621, 622, 623, 624 * Fees must include filing fee for the formation of any Texas filing entity created by the transaction.	\$50*
Certificate of conversion (except nonprofit corporation or cooperative association). Forms: 631, 632, 633, 634, 635, 636, 637, 638, 641, 642, 643, 644. *Fees must include filing fee for the formation of any Texas filing entity created by the transaction.	\$300*
Certificate of conversion where converting entity is a Texas nonprofit corporation or cooperative association and converted entity is a foreign nonprofit corporation. No form available.	\$50
<b>Registered Agent Filings</b>	<b>Fee</b>
Change of registered agent and/or registered office by entity (except nonprofit corporations or cooperative associations). Form: 401	\$15
Change of registered agent and/or registered office by nonprofit corporation or cooperative association. Form: 401	\$5
Consent of registered agent to appointment (except nonprofit corporations or cooperative association). Form: 401-A	\$15*
Consent of registered agent to appointment for nonprofit corporations or cooperative association. Form: 401-A *Fee required when consent is submitted separately and not included with registered agent filing.	\$5*
Rejection of appointment by registered agent. Form: 428	\$0
Change of registered office by registered agent. Form: 408 * For changes to multiple entities, the fee is the number of entities of a certain type times the filing fee, up to a maximum fee identified below for each entity type: For-profit corporations (\$750), Limited liability companies (\$750), Limited partnerships (\$750), Professional corporations (\$750), Professional associations (\$750), and Nonprofit corporations and Cooperative associations (\$250).	\$15 per entity*

Resignation of registered agent. Form: 402	\$0
<b>Termination and Withdrawal, Reinstatement</b>	
Certificate of termination for a Texas entity (except nonprofit corporation or cooperative association). Form: 651	\$40
Certificate of termination for a Texas nonprofit corporation or cooperative association. Form: 652	\$5
Withdrawal of registration as a Texas limited liability partnership or limited liability partnership. Form: 704	\$15
Withdrawal or termination of registration to transact business in Texas (except nonprofit corporation, cooperative association, or credit union). Forms: 608, 609, 612	\$15
Withdrawal or termination of registration to transact business in Texas for nonprofit corporation, cooperative association, or credit union. Forms: 608, 612	\$5
Application for reinstatement and request to set aside tax forfeiture (except nonprofit corporation or cooperative association). Form: 801	\$75
Application for reinstatement and request to set aside tax forfeiture for nonprofit corporation or cooperative association. Form: 801	\$0
Application for reinstatement of a Texas filing entity after voluntary termination (except nonprofit corporation or cooperative association). Form: 811	\$15
Application for reinstatement after voluntary termination of Texas nonprofit corporation or cooperative association. Form: 811	\$5
Application for reinstatement after involuntary termination or revocation (except nonprofit corporation or cooperative association). Form: 811	\$75
Application for reinstatement after involuntary termination or revocation of nonprofit corporation or cooperative association. Form: 811	\$5
<b>Reports</b>	
Nonprofit corporation periodic reports. Form: 802 * Periodic Report after forfeiture of right to do business: \$5 plus late fee, Periodic report late fee is the greater of \$5 or \$1 for each month that the report remains unfilled, not to exceed \$25. Periodic Report after involuntary termination: \$25	\$5*
Annual statement of a professional association. Form: 803	\$35
Limited partnership periodic report. Form: 804 * Periodic Report after forfeiture of right to do business: \$50 plus late fee Periodic Report Late Fee: \$25/month, not to exceed \$100 Periodic Report after involuntary termination/revocation: \$225	\$50*
<b>Close Corporations</b>	<b>Fee</b>
Statement of operation as a close corporation. Form: 812	\$15
Termination of a close corporation status. Form: 813	\$15
<b>Name Reservations and Assumed Name Certificates</b>	
Name reservation (120 days) or renewal. Form: 501	\$40
Assumed name certificate. Form: 503	\$25
Abandonment of assumed name. Form: 504	\$10
Transfer of name reservation. Form: 506	\$15
Withdrawal of a name reservation. Form: 507	\$0
<b>Appointment of Agent by Financial Institution, Unincorporated Association, or Foreign Corporate Fiduciary</b>	
Texas financial institution appointment of statutory agent. Form: 706	\$25

Texas financial institution amendment to appointment of statutory agent. Form: 707	\$15
Texas financial institution cancellation of appointment of statutory agent. Form: 709	\$15
Unincorporated nonprofit association appointment of statutory agent. Form: 706	\$25
Unincorporated nonprofit association amendment to or cancellation of appointment of statutory agent. Forms: 707, 709	\$5
Defense base development authority appointment of, amendment to, or cancellation of appointment of statutory agent. Forms: 706, 707, 709	\$0
Resignation of statutory agent for a Texas financial institution, unincorporated nonprofit association, or defense base development authority. Form: 708	\$0
Foreign corporate fiduciary filing to comply with 505.004, Texas Estates Code. Form: 908	\$0
<b>Expedite &amp; Preclearance Services</b>	
Expedited processing of a document submitted for filing (except trademark documents)	\$25
Expedited processing of a request for a certified copy or certificate of status or fact	\$10
Preclearance of any filing instrument	\$50
<b>Bulk Orders (Business Entity Bulk Data Purchases)</b>	
Preview Master Unload	\$1,350
Preview Master Unload by Entity Description	\$175
New Master Unload	\$1,750
Master Unload by Entity Description	\$200
List by Entity Description (comma-delimited format)	\$200
Daily Filing Update/Replacement (Subscription)	\$60
Daily Filing Update/Replacement (One-Time Request)	\$65
Weekly Filing Update/Replacement (Subscription)	\$20
Weekly Filing Update/Replacement (One-Time Request)	\$22
Weekly Subscription New Filings (Sunday through Saturday, comma-delimited format)	\$20
<b>Trademarks</b>	
	<b>Fee</b>
Application for Registration. Form: 901	\$50 per class
Renewal of Registration. Form: 902	\$25 per class
Assignment of Registration. Form: 903	\$25
Transfer of Ownership/Change in Registrant Name. Form: 904	\$10
Change of Registrant Address	\$0
Voluntary Cancellation of Registration	\$0
<b>Accepted Payment Methods</b>	
Check (Personal, Business, or Cashier's Check)	
Money Order	
Credit Card (Credit card payments subject to an additional statutory convenience fee of 2.7% of amount charged).	
LegalEase <sup>®</sup> (A deposit account system administered by Frost Bank.)	
Cash (Cash should not be sent for documents submitted by mail.)	

## STEP TWO: Tax Responsibilities

The second step for starting a business is to determine the federal, state, and local tax obligations for your business. The following sections briefly discuss each of these taxation authorities. Please note that the index contains additional information on this matter. In determining the tax responsibilities for your business, consult an accountant or attorney.

**Federal Taxes:** The Internal Revenue Service is the nation's tax collection agency. For more information on federal taxation, visit the IRS website at: <http://www.irs.gov/>. This website contains information on filing tax returns, payments, refunds, forms, etc. Generally speaking, businesses need what is called an Employer Identification Number (EIN). An Employer Identification Number (EIN) is also known as a Federal Tax Identification Number, and is used to identify a business entity. It is possible to apply for an EIN with the IRS in various ways, including online at the following web page: <https://sa.www4.irs.gov/modiein/individual/index.jsp>. The IRS also provides information specifically geared to assist small businesses. For more information, check out <http://www.irs.gov/Businesses/Small-Businesses-&Self-Employed/Small-Business-Forms-and-Publications>. Also, for more information on which forms to file with the IRS, please see Index- Section 2. For additional information pertaining to classification distinctions for federal tax purposes, please visit: <http://www.irs.gov/instructions/i1065/ch01.html>. This webpage contains information that can help you determine how to file for federal tax purposes if your business formation does not correlate to federal business formations.

**State Taxes:** The Comptroller of Public Accounts is charged with the administration and collection of various state taxes. To see a list of taxes collected by the Comptroller, please visit this webpage: <http://www.window.state.tx.us/taxes/>. To file taxes electronically, visit: <http://www.window.state.tx.us/webfile/>.

All businesses should note that the Texas Comptroller is responsible for the collection of sales, use, and excise taxes in Texas. Texas imposes a sales tax on all retail sales, leases and rentals of goods, and services that are expressly enumerated as taxable under the Texas Tax Code. For more information on how to apply for a Texas sales tax permit, please visit this webpage: <http://www.window.state.tx.us/taxpermit/>.

The Texas Comptroller is also responsible for imposing and collecting franchise taxes, which imposed on each taxable entity that is chartered or organized in Texas, or doing business in Texas. However, most small businesses are exempt. To find out more about Texas Franchise Tax, including information on exemptions, please visit this webpage: <http://www.window.state.tx.us/taxinfo/franchise/>.

**Local Taxes:** Business Inventory Tax (also known as, property tax or ad valorem tax) is assessed and collected by your local County Appraisal District. This tax assigned to busi-

nesses that own tangible personal property used to produce income. Business owners are required to report all inventories, equipment, and machinery for assessment to their county appraisal district. However, please note that many school districts, counties, and municipalities do not tax business inventory that falls under the “Goods in Transit Exemption” or the “Freeport Exemption.” To view the application for the Goods in Transit Exemption, visit this webpage: <http://www.window.state.tx.us/taxinfo/taxforms/50-758.pdf>. To view the application for the Freeport Exemption form, visit this webpage: <http://www.window.state.tx.us/taxinfo/taxforms/50-113.pdf>.

**Unemployment Tax:** The Texas Workforce Commission administers Texas’s Unemployment tax. The Unemployment Tax program collects wage information and unemployment taxes from employers subject to the Texas Unemployment Compensation Act (TUCA). The taxes support the state’s Unemployment Compensation Fund, a reserve from which unemployment benefits are paid to eligible workers who are unemployed through no fault of their own. Unemployment taxes are not deducted from employee wages.

Most employers are required to pay Unemployment Insurance (UI) tax under certain circumstances. The Texas Workforce Commission uses three employment categories: regular, domestic and agricultural. Employer tax liability differs for each type of employment. For more information, see resources pertaining to Texas Workforce Commission. See also: <http://www.twc.state.tx.us/customers/bemp/unemployment-tax.html>.

For more information see page 39: “Resource: More About Unemployment Tax”.

## STEP THREE: Business Licenses and Permits

The State of Texas does not require a general “business” license. However, there are a number of regulatory agencies that have licensing and permitting requirements based on the type of service, or products associated with your business. Specific professions require state level licenses and can be found at the Texas Department of Licensing and Regulation (TDLR). For more information, please visit: [www.tdlr.texas.gov](http://www.tdlr.texas.gov) .

To ensure that all permitting requirements are met, you should contact the local county and/or city government in which you plan to conduct business to determine if there are any additional requirements. Additional information concerning business licenses and permits by business type are provided in the index. The information provided may have changed so check with your local government to ensure proper requirements are met.

## STEP FOUR: Business Employer Requirements

The final step in starting a business is determining the federal and state employer requirements. If you are planning on hiring or have already hired employees, you have labor, safety, and tax obligations. Requirements include federal and state mandates such as the Americans with Disabilities Act, Equal Employment, safety, wage, and labor requirements.

For more information, please visit [www.texaswideopenforbusiness.com/small-business/requirements.php](http://www.texaswideopenforbusiness.com/small-business/requirements.php) and the Business and Employers page at the Texas Workforce Commission at [www.twc.state.tx.us/customers/bemp/businesses-employers.html](http://www.twc.state.tx.us/customers/bemp/businesses-employers.html) .

For more information on financing, capital, expansion, and relocation, please visit  
The Office of the Governor’s Texas Economic Development Division at

[www.texaswideopenforbusiness.com](http://www.texaswideopenforbusiness.com)

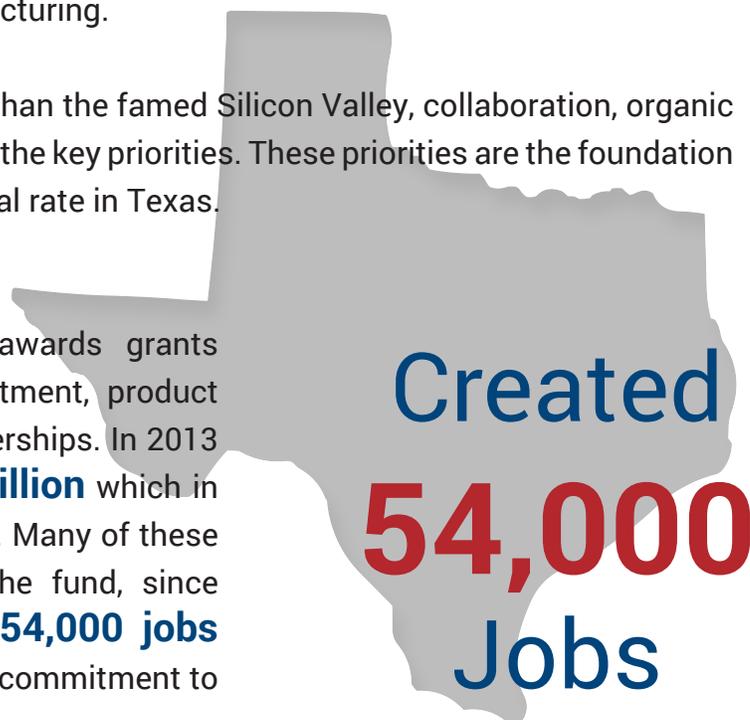


Technology driven economic development is something that Texas is well known for. The capital, Austin, has been nicknamed the “Silicon Hills”. Companies like Texas Instruments, Dell and IBM have called Texas home for decades while newcomers like Apple, Facebook, and Rackspace have recently built establishments in the Lone Star State. But, even outside of the larger companies, Texas has a diverse community of startups in gaming, social media, biotech, site hosting, and many more. Technology-focused small businesses were concentrated in the following industries in 2011: **60%** of professional, scientific, and technical services and **43%** in manufacturing.

While Texas has smaller startup seed than the famed Silicon Valley, collaboration, organic growth, and a sustainable business are the key priorities. These priorities are the foundation that support a **68.3%** business survival rate in Texas.

## Incentives

The Texas Enterprise Fund (TEF) awards grants to assist with research talent recruitment, product development, and public-private partnerships. In 2013 alone, **190** projects totaled **\$425 million** which in turn created an estimated **1661 jobs**. Many of these recipients were small businesses. The fund, since inception, has created an estimated **54,000 jobs** and is a strong indicator of the state’s commitment to tech sector growth.



## Incubators

Throughout the state, Texas business incubators provide entrepreneurs with inexpensive startup environments and a range of administrative, consulting, and networking services. Of the **94** Texas incubators, **61%** are focused on high tech fields. Small businesses can begin in an environment that fosters their growth, ensuring a higher chance of survival in an increasingly competitive market. A complete list can be found at [http://gov.texas.gov/ecodev/business\\_research/publications](http://gov.texas.gov/ecodev/business_research/publications).

### Workers' Compensation

The Texas Department of Insurance's (TDI) Division of Workers' Compensation (DWC) regulates the state's workers' compensation system and certifies employers that want to self-insure. The information below contains excerpts from the website of the Texas Department of Insurance (TDI), and can also be found at [www.tdi.texas.gov/pubs/consumer/cb030.html](http://www.tdi.texas.gov/pubs/consumer/cb030.html).

Texas doesn't require most private employers to have workers' compensation insurance. Although private employers who contract with the government are required to provide workers' compensation coverage for each employee working on the public project. Some private clients may also require their contractors to have workers' compensation insurance.

Employers with workers' compensation have some important legal protections, including immunity from most lawsuits by injured employees. If an employer has workers' compensation insurance, a lawsuit may only go to court after it's been through TDI's administrative dispute process. The court will consider TDI's recommendations, and only issues in dispute may be used as evidence. Previously resolved issues can't be reintroduced. The employer's insurance company pays attorneys' fees and other defense costs.

### Providing Workers' Compensation

The Texas Comptroller of Public Accounts is charged with the administration and If employers choose to provide workers' compensation, they must do so in one of the following ways:

- Buy a workers' compensation insurance policy from an insurance company licensed by TDI.
- Be certified by TDI to self-insure workers' compensation claims.
- Join a self-insurance group that has received a certificate of approval from TDI.

### Non-subscribers Commercial Property Insurance

Employers who choose not to have workers' compensation insurance called non-subscribers must: file an annual notice with TDI; display notices of non-coverage in

the personnel office and throughout the workplace; and give a written statement of non-coverage to each new employee. Employers without workers' compensation coverage might have to pay punitive damages if they lose a lawsuit. They also lose certain common-law defenses, such as arguing that

The injured employee's negligence caused the injury.

The negligence of fellow employees caused the injury.

The injured employee knew about the danger and voluntarily accepted it.

## Commercial Automobile Insurance

All automobile drivers in Texas are required to carry proof insurance, regardless of whether a driver is a business owner or not. In other words, all drivers must be able to prove that they are able to be financially responsible in case of liability. Several factors should be considered in determining what type of insurance is needed for your business, such as: how many vehicle(s) you need to insure; the weight of the vehicle; the kind of vehicles; how the vehicles is being used; who drives the vehicle; and who owns the vehicle.

Federal and State CDL requirements apply to all commercial drivers regardless of location, and govern issues like minimum age limits, physical fitness, written and skills testing, driver licensing, traffic violations, and hazardous materials transportation. For more information on commercial automobile insurance requirements in Texas, visit the Texas Department of Insurance website at [www.tdi.texas.gov/commercial/pckautc.html](http://www.tdi.texas.gov/commercial/pckautc.html).

For information on the Federal Motor Carrier requirements such as carrier and vehicle safety, laws, and regulations, grants, registration, licensing, and insurance, please visit the Federal Motor Carrier Safety Administration website at [www.fmcsa.dot.gov/faq](http://www.fmcsa.dot.gov/faq). Similarly, for information on the Commercial Driver's License Program, visit [www.fmcsa.dot.gov/registration/commercial-drivers-license](http://www.fmcsa.dot.gov/registration/commercial-drivers-license).

## Commercial Property Insurance

Commercial Property Insurance helps businesses, including farms and ranches, pay to repair or replace buildings and other property damaged or destroyed because of fire, storm, or other incidents covered by the owner's policy. It also pays to replace stolen or lost property. Business owners can buy commercial property insurance regardless of whether they own, rent, or lease a building.

If you rent or lease a building, consider tenant coverage that will insure your on-premises property, including machinery, furniture, and merchandise. A building owner's policy doesn't usually cover the contents of the building that belong to you. The cost of tenant coverage is usually less than building coverage because the policy only covers contents. You can buy a single policy to cover a business with more than one location, unless they have different functions and different risk profiles. This could be the case if your business has an administrative office and a separate factory. If your business has operations at multiple locations, ask your agent if you need separate policies. For more information, please visit [www.tdi.texas.gov/pubs/consumer/cb021.html](http://www.tdi.texas.gov/pubs/consumer/cb021.html).

## Small Employer Health Insurance

Small employers don't have to offer health insurance to their employees, but employers that do must make it equally available to all employees working 30 hours or more per week (not on a temporary or seasonal basis) and their dependents.

In general, insurance companies require at least 75 percent of a small employer's eligible employees to participate in the health plan. An eligible employee is a full-time employee who usually works at least 30 hours a week. Companies must always round down to the nearest whole number when calculating the number of participating eligible employees. For example, a business with five employees would achieve 75 percent participation if three eligible employees participate. Seventy-five percent of five is 3.75, and 3.75 rounded down is three.

Insurance companies that offer small-employer coverage must make it available to any employers who applies year round. However, if the employer doesn't meet the minimum participation requirements, availability may be limited to the federal open enrollment period from November 15 to December 15 of each year.

## Types of Plans

The Patient Protection and Affordable Care Act (PPACA) requires all individual and small-employer group plans to cover a standardized package of services. These services are known as essential health benefits. The essential health benefits include the following items and services:

- Ambulatory patient services (outpatient care you get without being admitted to a hospital)

- Emergency services

Hospitalization (including surgery)

Maternity and newborn care

Mental health and substance use disorder services including behavioral health treatment (including counseling and psychotherapy)

Prescription drugs

Rehabilitative and habilitative services and devices (services and devices to help people with injuries, disabilities, or chronic conditions gain or recover mental and physical skills)

Laboratory services

Preventive and wellness services and chronic disease management pediatric services, including oral and vision care

The essential health benefits are based on a typical plan bought by small employers in Texas. This means that all of the benefits requirements for small-employer plans under Texas law were adopted as part of the federal essential health benefits standard. Learn more about what Texas law requires at [www.tdi.texas.gov/hmo/hmmanben.html](http://www.tdi.texas.gov/hmo/hmmanben.html). Grandfathered plans (those that an employer bought before March 23, 2010) aren't required to contain the essential health benefits, but they do need to comply with Texas laws. Also, some types of insurance, such as indemnity policies, aren't subject to the ACA and don't count as minimum essential coverage for tax purposes.

## Providing Coverage

Employers must give new employees at least 31 days from their start date to enroll in a health plan. After this time, employees may be required to wait up to one year for the next open enrollment period to join. Insurance companies must offer a 31-day open enrollment period annually. Employers may require newly eligible employees to wait up to 90 days before being eligible for benefits. However, the insurance company may not charge a premium during this period. Beginning in January 2014, insurance companies won't be able to impose coverage limits, exclusions, or waiting periods for employees with preexisting conditions who had a gap in coverage. Continuing Coverage State regulations and a federal law called COBRA (Consolidated Omnibus Budget Reconciliation Act) allow employees to maintain benefits for a time after leaving a job. COBRA doesn't apply to all small employers, but state continuation requirements do. Employers are required to tell employees about their rights to continue coverage. Former employees who choose to continue their coverage through COBRA or state continuation must pay the full cost of the plan.

Employers aren't required to contribute toward their premiums for former employees, even if they previously paid a share. Ask your carrier about your responsibilities regarding continuation notices.

## Paying for Coverage

The law doesn't require employers to contribute toward health benefit plan premiums. Many insurance companies, however, require employers to pay at least 50 percent of their employees' plan premiums. Employers may choose to pay a higher percentage than the company requires. Employers are usually not required to contribute toward the cost of dependent coverage. Premiums may increase at each renewal term because of rising health care costs. However, Texas law caps small-employer rate increases due to health factors – such as the amount of employee claims experience – at 15 percent per year. State law also protects businesses who buy small-employer health insurance by prohibiting insurance companies from discontinuing coverage without a reason.

Businesses with 25 or fewer full-time equivalent employees that pay at least 50 percent of premiums and pay average annual wages below \$50,000 may be eligible for a tax credit of up to 50 percent (35 percent for nonprofits) of the premiums the business pays if it buys coverage through the federal small-business health options program, called the Small Business Health Options Program (SHOP).

For more information, visit [www.healthcare.gov/will-i-qualify-for-small-business-health-care-tax-credits](http://www.healthcare.gov/will-i-qualify-for-small-business-health-care-tax-credits).

## How Insurers Calculate Small Employer Plan Premiums

Insurance companies base the amount employers pay for insurance on the specific benefits package and cost-sharing levels chosen by the employer. The health status of employees won't impact rates. Insurance companies will consider age of employees, tobacco use, and geographic area in determining rates.

## Federal Health Care Reform Requirements

Small businesses with fewer than 50 full-time plus full-time equivalent employees won't face a penalty if they don't provide health insurance to their employees. Federal law defines a full-time employee as one who works at least 30 hours during a typical work week. The law counts each 120 hours worked by part-time employees in a month as one full-time equivalent employee.

Consider a company that employs 30 full-time employees who work at least 120 hours each per month and 24 part-time employees who average 80 hours each month. To convert the part-time employees' hours to full-time equivalent employees, multiply the number of part-time workers by the average number of hours they work each month:  $24 \times 80 = 1,920$ . Then divide the total number of hours worked by 120:  $1,920/120 = 16$ . To get the total number of full-time equivalent employees, add this number to the number of full-time employees:  $30 + 16 = 46$ . Thus, the employer in this example has 46 full-time employees and qualifies as a small employer under the law. For more information, visit [www.healthcare.gov](http://www.healthcare.gov) or call 1-800-318-2596.

## Buying Coverage through the Insurance Marketplace

The federal government will operate the insurance marketplace in Texas. Businesses with 50 or fewer full-time plus full-time equivalent employees may buy coverage through the SHOP. In 2016, employers with up to 100 full-time and full-time equivalent employees will be able to buy SHOP coverage. An employer that has SHOP coverage and hires more employees than the threshold will be able to continue coverage through SHOP.

For more information about the insurance marketplace, visit [www.healthcare.gov](http://www.healthcare.gov) or call 1-800-706-7893.

For information on other types of commercial insurance (e.g. commercial property insurance, consolidated insurance programs,) visit [www.tdi.texas.gov/commercial/](http://www.tdi.texas.gov/commercial/).

# EXPORTS AND TEXAS



Exporting is highly important to Texas. Texas export shipments of merchandise totaled \$289 billion in 2014 making Texas #1 in exports in the United States. Texas' top four non-energy export industries in 2014 accounted for 50% (\$145.8 billion) of the state's total export dollars (International Trade Administration).

More importantly, SMEs are the uncontested leaders in Texas exports. A total of 41,558 companies exported from Texas locations in 2013 with the same 93.2% of those qualifying as SMEs. SMEs generated nearly one-third (34.9%) of Texas's total exports of merchandise in 2013.

## TOP EXPORTING METROPOLITAN STATISTICAL AREAS OF 2013\*

- 1 Houston - Sugar Land - Baytown  
\$115.0 billion
- 2 Dallas - Fort Worth - Arlington  
\$27.6 billion
- 3 San Antonio - New Braunfels  
\$19.3 billion
- 4 El Paso  
\$14.4 billion
- 5 Austin - Round Rock - San Marcos  
\$9.0 billion

## TOP EXPORTS (2014)\*

- 1 Petroleum and Coal  
\$59.1 billion
- 2 Computer and Electronics  
\$46.6 billion
- 3 Chemicals  
\$46.1 billion
- 4 Machinery, Except Electrical  
\$29.9 billion
- 5 Transportation Equipment  
\$23.2 billion

\* Data acquired from the International Trade Administration

## RESOURCE: Texas Workforce Commission

Texas Workforce Solutions is comprised of the Texas Workforce Commission (TWC) partnered with 28 local workforce development boards. The TWC was created in 1996 to consolidate 28 programs from 10 agencies and is tasked to strengthen the Texas workforce, provide support services and administer unemployment benefits and tax programs. TWC and Workforce Solutions provide integrated services for employers and job seekers. More information on these programs is available at [www.twc.state.tx.us](http://www.twc.state.tx.us).

### Skills for Small Business

Provides training funds to for-profit businesses with fewer than 100 employees to assist with increasing competitiveness, upgrade current full time employee skills, and prepares new hires. \$725 for full-time, existing employees and \$1450 for full-time, new employees and employers are also able to participate. Training courses are provided by local community college or technical college, are selected from catalogue, and can be “in class” or “online” courses.

T: 877-463-1777

Email: [Skills@twc.state.tx.us](mailto:Skills@twc.state.tx.us).

For more information, please visit [www.twc.state.tx.us/svcs/funds/skills-small-business-employers.html](http://www.twc.state.tx.us/svcs/funds/skills-small-business-employers.html)

### Skills Development Funds

Collaborative training program customized to the employers specific needs. This program includes a typical skills development fund grant and customized curriculum. Grant applicant must be a community or technical college or a 501C-3 organization in partnership with a college.

Phone: 877-463-1777

Email: [Skills@twc.state.tx.us](mailto:Skills@twc.state.tx.us).

For more information, please visit [www.twc.state.tx.us/svcs/funds/sdfintro.html](http://www.twc.state.tx.us/svcs/funds/sdfintro.html).

## WorkinTexas.com

Texas' largest and most comprehensive online job-search resource, available free of charge, 24 hours a day, and 7 days a week. More than 2.4 million jobs have been posted and over 1.5 million job seekers have been hired. Your nearest workforce center can help your business recruit qualified Texans, advertise unlimited job posting for free, get assistance with recruiting and evaluate job market and labor pool. Employers can choose to show jobs to veterans only for a 48-hour window.

## Texas Veterans Leadership Program

Services for veterans from TWC including TVLP, 48 hour hold on jobs, tax credits, maximizing education opportunities, private organizations and volunteer classes, and grants for Hard to Serve Veterans.

T: 888-VET-TEX1

E-mail: [tvlp@twc.state.tx.us](mailto:tvlp@twc.state.tx.us).

For more information, please visit [www.twc.state.tx.us/tvlp/texas-veterans-leadership-program.ht](http://www.twc.state.tx.us/tvlp/texas-veterans-leadership-program.ht)

## Work Opportunity Tax Credit Program

Federal Tax Savings Program that offers a tax credit reducing the federal tax liability of employers. Target groups for this incentive include veterans, SNAP recipients, SSI recipients, ex-felons, TANF recipients, residents of rural renewal counties, and vocational rehabilitation referrals.

T: 800-695-6879

E-mail: [wotc@twc.state.tx.us](mailto:wotc@twc.state.tx.us).

For more information, please visit [www.twc.state.tx.us/svcs/wotc/wotc.html](http://www.twc.state.tx.us/svcs/wotc/wotc.html)

## RESOURCE: More About Unemployment Tax

The Texas Unemployment Compensation Act (TUCA) defines which employers must pay unemployment taxes as “liable employers.” Liable Texas employers include sole proprietorships, partnerships, Limited Liability Companies (LLC), Professional Limited Liability Company (PLLC), Limited Partnership (LP), Limited Liability Partnerships (LLP), Professional Corporations (PC), Professional Associations (PA), corporations and foundations, associations, trusts, estates, banking institutions, political subdivisions, and governmental agencies. Liable employers report employee wages and pay the unemployment tax based on state law under the Texas Unemployment Tax Act (TUCA). Liability for the tax is determined by several different criteria. Once wages are paid, employers should register with the Texas Workforce Commission (TWC) within 10 days of becoming liable for Texas unemployment tax.

### Who is a Liable Employer?

Employers who are subject to rules outlined in TUCA are liable to pay unemployment taxes and include any of the following:

An employing unit that is liable under the Federal Unemployment Tax Act (FUTA) and has Texas employees.

An employing unit that pays \$1,500 or more in total gross wages in a calendar quarter, or has at least one employee during twenty different weeks in a calendar year regardless of the wages. The employee does not have to be the same person for twenty weeks. It is not relevant if the employee is full time or part time.

An individual or employing unit that acquires or otherwise receives, through any means, all or part of the organization, trade, business, or workforce of another that was a liable employer at the time of the acquisition.

An employing unit that is a non-profit organization as described under section 501(c) (3) of the IRS code and has four or more employees during 20 different weeks in a calendar year.

An employing unit that volunteers to become liable even though they do not currently meet the required criteria.

All political subdivisions of the state of Texas, including municipalities, counties, utility districts, public education institutions, etc.

An employing unit that paid cash wages of \$1,000 or more in a calendar quarter for domestic services.

An employing unit engaged in farm and ranch labor if: It employs three or more employees for twenty weeks or more in a calendar year, or pays at least \$6,250 in total gross wages in a calendar quarter. The service is performed on a truck farm, orchard or vineyard and is performed by a seasonal worker. The worker is a migrant or a seasonal workers who works for a farmer, ranch operator, or labor agent who employs migrant workers.

See Definition & Types of Employment for examples of services exempt from the definition of employment, and therefore not subject to unemployment tax at [www.twc.state.tx.us/ui/tax/definition-types-employment.html](http://www.twc.state.tx.us/ui/tax/definition-types-employment.html)

## Who is Not a Liable Employer?

**Those Who Hire Independent Contractors:** Independent contractors are not considered employees and therefore the employer is not liable for paying unemployment taxes for payments to those individuals. A worker that is called contract labor and whose wages are reported using IRS Form 1099 may not be an independent contractor. Having the worker sign an “independent contractor” agreement does not necessarily make them an independent contractor. Workers must meet specific criteria to be classified as independent contractors.

A worker is an employee if the recipient of those services has direction and control of the worker; such as, when, where and how the work is done or provides the equipment necessary for the job or if the worker represents the employer while performing services.

**Employees Paid Through a Professional Employer Organization:** If your employees are paid through a Professional Employer Organization (PEO), you are not liable to report their wages. A properly licensed PEO is considered the employer of all leased workers for purposes of the TUCA. PEOs report wages and pay contributions on all workers leased to client companies under the PEO’s TWC account number.

## RESOURCE: Small Business Development Centers

The **U.S. Small Business Administration (SBA)** was created in 1953 as an independent agency of the federal government to aid, counsel, assist and protect the interests of small business concerns, to preserve free competitive enterprise and to maintain and strengthen the overall economy of our nation. We recognize that small business is critical to our economic recovery and strength, to building America's future, and to helping the United States compete in today's global marketplace. Although SBA has grown and evolved in the years since it was established in 1953, the bottom line mission remains the same. The SBA helps Americans start, build and grow businesses.

### Regional Center

4300 Amon Carter Boulevard  
Suite 108  
Fort Worth, TX 76155  
Tel: 817-684-5581

### District Offices

#### El Paso

211 N. Florence Street  
2nd Floor, Suite 201  
El Paso, TX 79901  
Tel: 915-834-3600

#### Harlingen

2422 E. Tyler Ave.  
Suite E  
Harlingen, TX 78550  
Tel: 956-429-8533

#### Houston

8701 S. Gessner Dr.  
Suite 1200  
Houston, TX 77074  
Tel: 713-773-6500

#### Lubbock

1205 Texas Ave.  
Room 208  
Lubbock, TX 79401  
Tel: 806-472-7462

#### San Antonio

615 E. Houston St.  
Suite 298  
San Antonio, TX 78205  
Tel: 210-403-5900

### SBDCs

#### West

Angelo State  
University SBDC  
2601 West Ave N  
ASU Station # 10910  
San Angelo, TX 76909  
Tel: 915-942-2098

#### El Paso Community College SBDC

9050 Viscount Blvd  
B-520  
El Paso, TX 79925  
Tel: 915-831-7743

#### Sul Ross State University SBDC

500 West Avenue H  
Alpine TX 79832  
Tel: 432-837-8694

#### Texas Tech University SBDC

2579 South Loop 289  
Suite 210  
Lubbock, TX 79423  
Tel: 806-745-1637

#### Texas Tech University at Abilene SBDC

500 Chestnut Street  
Suite 601  
Abilene, TX 79602  
Tel: 915-670-0300

#### West Texas A&M University SBDC

701 South Taylor  
Suite 118  
Amarillo, TX 79101  
Tel: 806-372-5151

#### University of Texas - Permian Basin SBDC

4901 East University  
Odessa, TX 79762  
Tel: 432-552-2455

#### North

Cedar Valley College  
207 N. Cannady Dr.  
Cedar Hill, TX 75104  
Tel: 972-860-7894

#### Collin County Community College SBDC

4800 Preston Park Blvd  
Suite 114  
Plano, TX 75093  
Tel: 972-985-3370

#### Dallas County Community College North Texas SBDC

1402 Corinth Street  
Suite 1520  
Dallas, TX 75215  
Tel: 214-860-5865

**Grayson County College SBDC**  
6101 Grayson Drive  
Denison, TX 75020  
Tel: 903-463-8787

**Midwestern State University SBDC**  
3410 Taft Boulevard  
Wichita Falls, TX 76308  
Tel: 940-397-4372

**Navarro College SBDC**  
3200 West 7th Ave  
Corsicana, TX 75110  
Tel: 903-875-7667

**North Central Texas College SBDC**  
1525 West California  
Gainesville, TX 76240  
Tel: 940-668-4220

**Tarleton State University SBDC**  
105 N Stockton  
Suite A  
Granbury, TX 76048  
Tel: 817-573-7181

**Tarrant County College SBDC**  
1150 South Freeway  
Suite 229  
Fort Worth, TX 76104  
Tel: 817-871-6028

**University of Texas at Arlington SBDC for Enterprise Excellence**  
7300 Jack Newell Blvd South  
Fort Worth, TX 76118  
Tel: 817-272-5930

## Central

**McLennan Community College SBDC**  
1400 College Drive  
Waco, TX 76708  
Tel: 254-299-8141

**Texas State University SBDC**  
7719 Wood Hollow Dr  
Suite 211  
Austin, TX 78731  
Tel: 512-610-0996

## South

**Del Mar College SBDC**  
3209 S. Staples  
Corpus Christi, TX 78411  
Tel: 361-698-1021

**Sul Ross State University Rio Grande College SBDC**  
3107 Bob Rogers Dr,  
Eagle Pass, TX 78852  
Tel: 830- 758-5005

**Texas A&M International University SBDC**  
5201 University Blvd  
Laredo, TX 78041  
Tel: 956-326-2827

**University of Houston Victoria SBDC**  
3402 N Ben Wilson St.  
Victoria, TX 77901  
Tel: 361-485-4485

**University of Texas at San Antonio SBDC**  
501 West Cesar E Chavez Blvd  
San Antonio, TX 78207  
Tel: 210-458-2020

**University of Texas Pan American SBDC**  
1407 E Freddy Gonzalez Dr  
Edinburg, TX 78539  
Tel: 956-665-7535

## East

**Angelina College SBDC**  
3500 South First St  
Lufkin, TX 75904  
Tel: 936-633-5400

**Blinn College SBDC**  
108 Blinn Boulevard  
Brenham, TX 77833  
Tel: 979-830-4137

**Brazos Valley SBDC**  
4001 East 29th St  
Suite 175  
Bryan, TX 77802  
Tel: 979-260-5222

**Brazosport College SBDC**  
500 College Drive  
Lake Jackson, TX 77566  
Tel: 979-230-3380

**Coastal Plains SBDC**  
1900 Fifth Street  
Bay City, TX 77414  
Tel: 979-244-8466

**Fort Bend County SBDC**  
2440 Texas Parkway  
Missouri City, TX 77489  
Tel: 281-499-9787

**Galveston County - UH SBDC**  
8419 Emmett F Lowry Expressway  
Texas City, TX 77591  
Tel: 409-933-1414

**Kilgore College SBDC**  
911 NW Loop 281  
Suite 209  
Longview, TX 75604  
Tel: 903-757-5857

**Lamar State College SBDC**  
1401 Procter Street  
Port Arthur, TX 77640  
Tel: 972-985-3370

**Lamar University SBDC**  
801 Pearl Street  
Beaumont, TX 77705  
Tel: 409-880-2367

**Lee College SBDC**  
1496 San Jacinto Mall  
Suite 1100  
Baytown, TX 77521  
Tel: 281-425-6309

**Lone Star College System SBDC**  
5000 Research Forest Drive  
The Woodlands, TX 77381  
Tel: 832-813-6674

**Northeast Texas  
Community College SBDC**  
2886 FM 1735  
Mount Pleasant, TX 75455  
Tel: 903-897-2956

**Paris Junior College SBDC**  
2400 Clarksville St  
Paris, TX 75460  
Tel: 903-782-0224

**Sam Houston State  
University SBDC**  
2424 Sam Houston Ave  
Bldg A  
Huntsville, TX 77340  
Tel: 936-294-3737

**San Jacinto College SBDC**  
6117 Broadway  
Pearland, TX 77581  
Tel: 281-485-5214

**Trinity Valley Community  
College SBDC**  
201 West Corsicana Street  
Suite 6  
Athens, TX 76751  
Tel: 903-675-7403

**Tyler Junior College SBDC**  
1530 South SW Loop 323  
Suite 100  
Tyler, TX 75701  
Tel: 903-510-2975

**University of Houston SBDC**  
2302 Fannin St  
Houston, TX 77901  
Tel: 713-752-8400

The SBA's **Women Business Center (WBC)** program is a network of over 100 community-based centers that provide business training, counseling, coaching, mentoring and other assistance geared toward women, particularly those who are socially and economically disadvantaged. In addition, the WBC program has taken a lead in preparing women business owners to apply for the Women-Owned Small Business (WOSB) Federal Contract program that authorizes contracting officers to set aside certain federal contracts for eligible women-owned small businesses or economically disadvantaged women-owned small businesses.

For more information on the WOSB program, please visit [www.sba.gov/WOSB](http://www.sba.gov/WOSB).

**Women's Business Center  
BIGAustin (Business Invest in  
Growth Austin)**  
5407 N IH35  
Suite 200  
Austin, TX 78702  
Tel: 512-928-8010 x102

**Women's Business Enterprise  
Alliance**  
9800 Northwest Freeway  
Suite 120  
Houston, TX 77018  
Tel: 713-681-9232

**South Texas Women's Busi-  
ness Center - San Antonio Local  
Development Company**  
225 W Poplar  
San Antonio, TX 78210  
Tel: 888-215-2373

**Women's Business Center  
Southwest Community  
Investment Corp.**  
2314 W University Drive  
Suite 230  
Edinburg, TX 78539  
Tel: 956-618-2800 x2828

**Women's Business Border  
Center - El Paso Hispanic  
Chamber of Commerce**  
7300 Jack Newell Blvd South  
Fort Worth, TX 76118  
Tel: 817-272-5930

**University of Texas at San  
Antonio SBDC**  
2401 E Missouri  
El Paso, TX 79901  
Tel: 915-566-4066

The **Veterans Business Outreach Program** (VBOP) is designed to provide entrepreneurial development services such as business training, counseling and mentoring, and referrals for eligible veterans owning or considering starting a small business. Other services include pre-business plan workshops, concept assessments, business plan preparations, comprehensive feasibility analysis, entrepreneurial training and counseling, mentorship, and other business-development related services. VBOCs also provide assistance and training in such areas as international trade, franchising, Internet marketing, accounting, etc.

For more information, please visit [www.sba.gov/vets](http://www.sba.gov/vets).

### University of Texas Pan American

1407 E Freddy Gonzalez

Suite 1.200

Edinburg, TX 78539

Tel: 956-665-7535

If you're ready to explore the possibilities and challenges of exporting, **U.S. Export Assistance Centers** provide the help you need. Each U.S. Export Assistance Center is staffed by professionals from the SBA, the U.S. Department of Commerce, the U.S. Export-Import Bank, and other public and private organizations. Together, their mission is to provide the help you need to compete in today's global marketplace. Your local U.S. Export Assistance Center is your one-stop shop, designed to provide export assistance for your small- or medium-sized business.

#### Austin

PO Box 12428

221 E 11th Street - 4th Floor

Austin, TX 78701

#### North Texas

4200 Amon Carter Blvd

Suite 114

Fort Worth, TX 76155

Tel: 817-684-5347

#### Houston

Mickey Leland Federal Building

1919 Smith Street

Suite 1026

#### El Paso

9570 Panamerican

El Paso, TX 79928

Tel: 915-929-6971

**SCORE** is a nonprofit association dedicated to helping small businesses get off the ground, grow and achieve their goals through education and mentorship. SCORE is a national network of more than 13,000 entrepreneurs, business leaders and executives who volunteer as mentors to America's small businesses. SCORE leverages decades of experience from seasoned business professionals to help entrepreneurs to start and grow companies and to create jobs in local communities. SCORE does this by harnessing the passion and knowledge of individuals who have owned and managed their own businesses and want to share this "real world" expertise with you. SCORE can help by matching your specific needs with a business mentor, traveling to your business from an on-site evaluation, teaming

with SCORE mentors to provide you with tailored assistance in a number of business areas. Score also offers more than 10,000 local business training workshops and seminars ranging in topic and scope depending on the needs of the local business community.

For more information on The Score Association, see [www.score.org](http://www.score.org) or [www.sba.gov/score](http://www.sba.gov/score).

**Austin SCORE**

5524 Bee Caves Rd  
Westland Park Building M  
Suite 100  
Austin, TX 78764  
512-928-2425

**East Texas SCORE**

1530 S Southwest Loop 323  
RTDC, Suite 101  
Tyler, TX 75701  
903-510-2975

**Fort Worth SCORE**

1150 S Freeway  
Suite 108  
Fort Worth, TX 76104  
817-871-6002

**Corpus Christi SCORE**

2820 South Padre Island Dr  
Suite 108  
Corpus Christi, TX 78415  
361-879-0017 x 305

**El Paso SCORE**

10 Civic Center Plaza  
El Paso, TX 79901  
915-534-0585

**Golden Triangle SCORE**

30 Plaza Drive 300 Willow St  
Suite 301  
Beaumont, TX 77706

**Dallas SCORE**

5646 Milton Street  
Suite 303  
Dallas, TX 75206  
214-987-9491

## RESOURCE: Veterans

### Texas Veterans Commission

The Texas Veterans Commission works with veterans in four program areas:

Claims Representation and Counseling serves veterans, their dependents and survivors in all matters pertaining to veterans' disability benefits and rights. It is the designated agency of the state of Texas to represent the State and its veterans before the U.S. Department of Veterans Affairs (VA).

Veterans Employment Services offers employment services to Texas veterans and helps employers find qualified veteran job applicants. The goal of these services is to match veteran job seekers with the best employment opportunities available.

Veterans Education Program approves all programs for Chapters 30, 33, 35, 1606, and 1607 federal educational benefits. Through an approval process, the Texas Veterans Commission ensures that institutions and employers are in compliance with federal guidelines and are qualified to provide the type of training offered.

Texas Veterans Commission Fund for Veterans' Assistance is a program that makes grants available to eligible charitable organizations, local government agencies, and Veterans Service Organizations that provide direct services to Texas veterans and their families

#### Texas Veterans Commission

Stephen F. Austin Bldg., Suite 800  
Austin, Texas 78701  
[tvc.state.tx.us](http://tvc.state.tx.us)

#### Veteran's Hot line:

T: 1-800-252-VETS  
(Austin HQ)  
T: 512-463-5538  
T: 512-463-3932 (FAX)  
[info@tvc.texas.gov](mailto:info@tvc.texas.gov)

### Texas Veteran's Leadership Program: Texas Workforce Commission

The Texas Veterans Leadership Program is a Texas Workforce Commission resource and

referral network connecting returning veterans of Iraq and Afghanistan with the resources and tools they need to lead productive lives and enjoy the full benefits of the society they have willingly served.

One Veterans Resource and Referral Specialist is assigned to each of the 28 workforce development areas, to work closely with Workforce Solutions office staff and Texas Veterans Commission staff who are co-located in Workforce Solutions offices. All 23 Veterans Resource and Referral Specialists are veterans of Iraq and/or Afghanistan. This network of returning veterans plays an integral role in addressing the needs of other returning veterans, including employment, training, medical, educational, and other needs.

T: 888-VET-TEX1

E-mail: [tvlp@twc.state.tx.us](mailto:tvlp@twc.state.tx.us)

## SBA Small Business for Veterans

The Small Business Administration (SBA) has a multitude of online resources for starting, growing, and financing a business. They also provide information on mentoring and training, returning to your business after your service, and selling to the government. Among these tools, the SBA provides a Military Reservist Economic Injury Disaster Loan and other loans and grants.

For questions, call or visit your closest Veteran Outreach Center or visit [www.sba.gov/content/veteran-service-disabled-veteran-owned](http://www.sba.gov/content/veteran-service-disabled-veteran-owned).

### Veteran's Business Outreach Center at University of Texas Pan American

1407 E Freddy Gonzalez Suite 1.200

Edinburg, TX 78539

Tel: 956-665-7535

## Texas Property Taxes and Information on Exemptions for Veterans

Texas law provides partial exemptions for disabled veterans and surviving spouses and children of deceased disabled veterans.

For more information visit: [www.window.state.tx.us/taxinfo/proptax/exemptions.html](http://www.window.state.tx.us/taxinfo/proptax/exemptions.html) and [www.window.state.tx.us/taxinfo/proptax/exemptions/disabledvet\\_faq2.html](http://www.window.state.tx.us/taxinfo/proptax/exemptions/disabledvet_faq2.html).

## Legal Assistance

Legal Hotline for Texans  
Veterans Hotline  
(800) 622 - 2520

National Organization of  
Veterans Advocates  
[www.vetadvocates.org/  
about-nova-2/](http://www.vetadvocates.org/about-nova-2/)

Texas Lawyers for  
Texas Veterans  
[www.texasbar.com/veterans](http://www.texasbar.com/veterans)

Texas State Bar  
Military Law Section  
[www.militarylawsection.com](http://www.militarylawsection.com)

State Side Legal  
[www.statesidelegal.org/](http://www.statesidelegal.org/)

Army JAG  
[www.goarmy.com/jag.html](http://www.goarmy.com/jag.html)

Air Force JAG  
[www.airforce.com/jag/](http://www.airforce.com/jag/)

Navy JAG  
[www.jag.navy.mil/](http://www.jag.navy.mil/)

Marine Corps JAG  
[www.marines.com/be-  
ing-a-marine/roles-in-  
thecorps/command-element/  
judge-advocate](http://www.marines.com/being-a-marine/roles-in-the-corps/command-element/judge-advocate)

U.S. Department of  
Veteran Affairs  
[www.va.gov/ogc/apps/ac-  
creditation/index.asp](http://www.va.gov/ogc/apps/ac-creditation/index.asp)

U.S. Department of Justice  
[www.servicemembers.gov](http://www.servicemembers.gov)

## Other Resources

The American Veterans  
and Service Members  
Survival Guide  
[www.lawyerservingwarriors.  
com/images/survivalguide.  
pdf](http://www.lawyerservingwarriors.com/images/survivalguide.pdf)

Texas Workforce Commis-  
sion  
Just for Veterans  
[www.twc.state.tx.us/custom-  
ers/jsemp/veterans.html](http://www.twc.state.tx.us/customers/jsemp/veterans.html)

Federal Benefits for Veterans,  
Dependents, and Survivors  
[www1.va.gov/opa/publica-  
tions/benefits\\_book.asp](http://www1.va.gov/opa/publications/benefits_book.asp)

Programs for Service Mem-  
bers Returning from  
Afghanistan and Iraq  
[www.oefoif.va.gov](http://www.oefoif.va.gov)

National Resource Directory  
Information for Entrepreneurs  
[www.nationalresourcedirec-  
tory.gov](http://www.nationalresourcedirectory.gov)

## Federal Resources

### Veteran Affairs -

Texas Vet Centers  
Veteran's Crisis Line :  
1-800-273-8255

### Abilene - Taylor County

3564 N 6th Street  
Abilene, TX 79603  
T: 325-232-7925

### Amarillo

3414 Olsen Blvd, Suite E  
Amarillo, TX 79109  
T: 806-351-1104

### Austin

2015 S IH 35, Southcliff Bldg,  
Suite 101  
Austin, TX 78741  
T: 512-416-1314

### Beaumont - Jefferson County

990 IH 10, Suite 180  
Beaumont, TX 77702  
T: 409-347-0124

### Corpus Christi

4646 Corona, Suite 250  
Corpus Christi, TX 78411  
T: 361-854-9961

### Dallas

3B RCS South Central  
Regional Office  
4500 S. Lancaster Rd, Bldg 69  
Dallas, TX 75216  
T: 214-857-1254

### Dallas

10501 N. Central Expy,  
Suite 213  
Dallas, TX 75231  
T: 214-361-5896

### El Paso

1155 Westmoreland, Suite 121  
El Paso, TX 79925  
T: 915-772-0013

### Fort Worth

1305 W. Magnolia St, Suite B  
Fort Worth, TX 76104  
T: 817-921-9095

### Killeen Heights

302 Millers Crossing, Suite 4  
Harker Heights, TX 76548  
T: 254-953-7100

### Houston

3000 Richmond Avenue,  
Suite 355  
Houston, TX 77098  
T: 713-523-0884

### Houston West

701 N. Post Oak Road,  
Suite 102  
Houston, TX 77024  
T: 713-682-2288

### Laredo

6999 McPherson Rd,  
Suite 102  
Laredo, TX 78041  
T: 956-723-4680

### Lubbock

3106 50th St., Suite 400  
Lubbock, TX 79413  
T: 806-792-9782

### McAllen

2108 S M Street,  
MedPoint IV Unit 2  
McAllen, TX 78503  
T: 956-631-2147

### Mesquite - Dallas County

502 West Kearney, Suite 300  
Mesquite, TX 75149  
T: 972-288-8030

### Midland

4400 N. Midland Dr, Suite 540  
Midland, TX 79707  
T: 432-697-8222

### Pantego - Tarrant County

3337 W. Pioneer Pkwy,  
Northlake Center  
Pantego, TX 76013  
T: 817-274-0981

### San Antonio NE

9504 N IH 35, Suite 214 & 219  
San Antonio, TX 78233  
T: 210-650-0422

### San Antonio NW

9910 W Loop 1604 N, Suite 126  
San Antonio, TX 78254  
T: 210-688-0606

## US Department of Veterans Affairs (VA) Office of Small and Disadvantaged Business Utilization

Small Business Programs	<a href="http://www.va.gov/osdbu/programs/">http://www.va.gov/osdbu/programs/</a>
Doing Business with VA	<a href="http://www.va.gov/osdbu/library/dbwva.asp">http://www.va.gov/osdbu/library/dbwva.asp</a>
Veteran Entrepreneur Portal (Starting & Expanding a Business)	<a href="http://www.va.gov/osdbu/entrepreneur/index.asp">http://www.va.gov/osdbu/entrepreneur/index.asp</a>

## U.S. Small Business Administration (SBA)

Service-Disabled Veterans	<a href="http://www.sba.gov/VETS">www.sba.gov/VETS</a>
	<a href="http://www.sba.gov/content/veteran-service-disabled-veteranowned">http://www.sba.gov/content/veteran-service-disabled-veteranowned</a>
Starting a Veteran-Owned Business	<a href="http://www.sba.gov/starting-business/special/veterans.html">www.sba.gov/starting-business/special/veterans.html</a>
SBA Financial Assistance	<a href="http://www.sba.gov/VETS/lending.html">www.sba.gov/VETS/lending.html</a>
SBA Loans	<a href="http://www.sba.gov/financing/sbaloan/snapshot.html">www.sba.gov/financing/sbaloan/snapshot.html</a>

## Texas Property Taxes/Information on Exemptions for Veterans

Exemptions	<a href="http://window.state.tx.us/taxinfo/proptax/exemptions.html">http://window.state.tx.us/taxinfo/proptax/exemptions.html</a>
Disabled Vets	<a href="http://www.window.state.tx.us/taxinfo/proptax/disabledvetfaq.html">http://www.window.state.tx.us/taxinfo/proptax/disabledvetfaq.html</a>

## Legal Assistance

Legal Hotline for Texans/Veterans Hotline	(800) 622-2520
Army JAG	<a href="http://www.goarmy.com/jag.html">http://www.goarmy.com/jag.html</a>
Air Force JAG	<a href="http://www.airforce.com/jag/">http://www.airforce.com/jag/</a>

Marine Corps JAG	<a href="http://www.marines.com/being-a-marine/roles-in-the-corps/command-element/judge-advocate">http://www.marines.com/being-a-marine/roles-in-the-corps/command-element/judge-advocate</a>
National Org. of Veterans Advocates	<a href="https://vetadvocates.org/about-nova-2/">https://vetadvocates.org/about-nova-2/</a>
US Dept. of Veterans Affairs (Search for Accredited Attorneys)	<a href="http://www.va.gov/ogc/apps/accreditation/index.asp">http://www.va.gov/ogc/apps/accreditation/index.asp</a>
Texas Lawyers for Texas Veterans	<a href="http://www.texasbar.com/veterans">www.texasbar.com/veterans</a>
Texas Bar Resources for Veterans	<a href="http://www.texasbar.com/Content/NavigationMenu/AboutUsStatePresident/TexasLawyersforTexasVeterans/ResourcesforVetera.htm">http://www.texasbar.com/Content/NavigationMenu/AboutUsStatePresident/TexasLawyersforTexasVeterans/ResourcesforVetera.htm</a>
More Texas Bar Resources	<a href="http://www.texasbar.com/AM/Template.cfm?Section=TexasLawyersforTexasVeterans">http://www.texasbar.com/AM/Template.cfm?Section=TexasLawyersforTexasVeterans</a>
Texas State Bar Military Law Sections	<a href="http://www.militarylawsection.com">www.militarylawsection.com</a>
StatesideLegal	<a href="http://statesidelegal.org">http://statesidelegal.org</a>
US Department of Justice	<a href="http://www.servicemembers.gov">www.servicemembers.gov</a>
<b>Other Resources</b>	
Federal Benefits for Veterans, Dependents, and Survivors	<a href="http://www.va.gov/opa/publications/benefitsbook.asp">www.va.gov/opa/publications/benefitsbook.asp</a>
The American Veterans and Service Members Survival Guide	<a href="http://www.lawyerservingwarriors.com/images/survivalguide.pdf">www.lawyerservingwarriors.com/images/survivalguide.pdf</a>
Programs for Service Members Returning from Afghanistan and Iraq	<a href="http://www.oefoif.va.gov">www.oefoif.va.gov</a>
Veterans Business Outreach Centers	<a href="http://www.vboc.org">http://www.vboc.org</a>

Job growth, sales tax collections and building permits all signal that the Texas economy continues to outpace the national economy.

Over the past year, Texas added jobs in all of the 11 major industries, including professional and business services, trade, transportation and utilities, leisure and hospitality, education and health services, construction, mining and logging, government, financial activities, information, other services, and manufacturing.

Pre-recession Texas employment peaked at **10,638,100 in August 2008**, a level that was surpassed in November 2011, and by **February 2015 Texas added an additional 1,129,800 jobs**. The U.S. recovered all recession-hit jobs by May 2014 and by February 2015 added an additional 2,761,000 jobs.

Texas and the nation returned to economic growth in 2010, 2011, and 2012. In calendar 2013, Texas real gross domestic product **grew by 3.7 percent**, compared with 1.8 percent for the U.S. (Texas Comptroller of Public Accounts)

### Quick Facts:

Preliminary 2014 data indicate that Texas ranked **No. 2** for total state personal income at just over \$1.2 trillion and **No. 24** nation-ally for per capita personal income at \$45,426, up from \$39,593 in 2011. (U.S. Bureau of Economic Analysis (BEA))

Data from the U.S. Patent & Trademark Office indicate that in fiscal year 2014, Texas residents were issued 10,691 patents, ranking second nationally.

In the fourth quarter of 2014, venture capitalists invested over \$498 million, primarily in the Texas software, medical devices, biotech, industrial/energy services sectors. (PricewaterhouseCoopers)

Texas had an estimated **233.5 million domestic visitors and 8.2 million international visitors** at tourism destinations in 2013. In 2013, total direct travel spending in Texas was over **\$67 billion** which generated **\$4.7 billion** in state and local taxes.

# BARRIERS TO FINANCING

Small businesses make up more than 98.6% of the businesses in Texas. With low unemployment rates, high consumer confidence, and a high quality of life, Texas is wide open for all kinds of businesses. Small businesses, in particular, rely upon funding and financing to get their new and current businesses off the ground. But, building a business is never easy. The following items are the most common barriers faced by small businesses today and what you, as a small business owner, can do to get the financing you need.

1. Banks use excuses such as: not profitable to loan to small businesses, the Recession, concerns about capital adequacy and the impact of regulations.
2. Banks complain that small businesses don't submit all of the necessary documentation in a timely manner.
3. Small businesses have confirmed that they were required to pledge additional cash or other assets to make up for the gaps created by the commercial real estate that was now appraised at a lower market value or loss.
4. Small Businesses say that banks have tighter underwriting standards and additional collateral requirements. Compliance standards are so tough that it deters businesses from pursuing loans.
5. Banks get mixed messages from Government. On one hand they are encouraged to loan. On the other hand they are scorned for not having strict enough standards.
6. Credit unions are statutorily limited in the percentage of small business loans that they can make (12.25 % of total assets).
7. Banks want to see a solid track record, at least three to five years, and most start-ups don't have that to show.

Small and mid-size businesses have seen interest rates on their loans go up 1.75% relative to those for larger companies. This is a major problem because it dampens economic growth and slows job creation. - Goldman Sachs Global Markets Institute

## RESOURCE: Financing

In today's challenging economy, finding capital is one of the most crucial tasks for small businesses wishing to grow and thrive. The Governor's Office Small Business division works closely with a variety of partners to highlight the various avenues for access to capital that are available to the Texas small business community. The Governor's Office cannot recommend or suggest specific lenders but we invite you to visit the following non-profit lenders and chartered banks. At this time, the Governor's Office does not have a program for grants available to start-up businesses. These partners include but are not limited to:

### Non-Profit Lenders

Texas is home to hundreds of commercial banks with billions in deposits. To find a Texas financial institution, visit the National Information Center's website at [www.ffiec.gov/nicpubweb/nicweb/SearchForm.aspx](http://www.ffiec.gov/nicpubweb/nicweb/SearchForm.aspx).

For international financial institutions in the state that enable international trade by issuing letters of credit, providing currency exchange, and making trade related loans, as well as financing projects in various countries, please visit the Texas Bankers Association [www.texasbankers.com/](http://www.texasbankers.com/) and the Independent Bankers Association of Texas. [www.ibat.org/](http://www.ibat.org/).

### Lift Fund

The mission of Lift Fund is to provide credit and service to small businesses that do not have access to loans from commercial sources, and to provide leadership and service to the micro-lending field on a national level. Lift Fund provides individual business loans from \$500 to \$50,000 for startups and up to \$250,000 for established businesses. All loan funds repaid to Lift Fund are reinvested in the community. [www.liftfund.com/](http://www.liftfund.com/).

### BCL of Texas

Established in 1990 as a statewide not-for-profit, BCL of Texas successfully promotes business and community development and provides business capital and commercial real estate loans throughout Texas. True to its mission to create jobs through business development, BCL of Texas has helped to create jobs for more than 5,000 Texans. In addition to providing businesses with counseling and technical assistance, BCL of Texas originates, underwrites, processes, closes and services business loans for healthy, growing businesses.

BCL of Texas is a member of the nationwide NeighborWorks® Network, which engages in revitalization strategies that strengthen communities and transform lives. [www.bcloftexas.org/](http://www.bcloftexas.org/)

## PeopleFund

PeopleFund is a non-profit 501(c)(3) that provides loans and financial and technical assistance to people who are left out of the financial mainstream. PeopleFund administers small business and non-profit loans, business consulting, and technical assistance as well as a variety of other programs. [www.peoplefund.org/](http://www.peoplefund.org/)

\*Note: For information on crowdfunding see page 73.

## Financing Resources

**Credit Unions:** This listing has been provided by the Cornerstone Credit Union League, a non-profit that seeks to inform on the operating environment and strength of credit unions throughout the central southern United States. The terms are as follows: Federal Credit Union (FCU) and Credit Union (CU).

**Abilene Chapter - [www.abilenecreditunions.org/](http://www.abilenecreditunions.org/)**

Abilene FCU - [www.abilenefcu.coop/](http://www.abilenefcu.coop/)

Abilene Teachers FCU - [www.abileneteachersfcu.org/home/home](http://www.abileneteachersfcu.org/home/home)

ACU CU - [www.acucreditunion.com/](http://www.acucreditunion.com/)

First Abilene FCU - [firstabilenefcu.org/](http://firstabilenefcu.org/)

Communities of Abilene FCU - [www.coafcu.org/home/index.shtml](http://www.coafcu.org/home/index.shtml)

First Priority CU - [www.firstprioritycu.org/](http://www.firstprioritycu.org/)

TXDot CU - [www.txdotcu.com/](http://www.txdotcu.com/)

Cen-Tex Manufacturing CU - [www.centexmfgcu.org/](http://www.centexmfgcu.org/)

Mid-Tex FCU - [www.mtfcu.org/](http://www.mtfcu.org/)

Sweetwater Regional FCU - [sweetwatercredit.com/](http://sweetwatercredit.com/)

**Alamo Chapter - [www.alamoccu.com/](http://www.alamoccu.com/)**

Air Force FCU - [www.airforcefcu.com](http://www.airforcefcu.com)

Alamo FCU - [www.alamofcu.org](http://www.alamofcu.org)

Baptist CU - [www.baptistcu.com](http://www.baptistcu.com)

Border FCU - [www.borderfcu.com](http://www.borderfcu.com)

City Public Service/ IBEW FCU - [www.cpsibewfcu.org](http://www.cpsibewfcu.org)

Del Rio SP CU - (830) 775 - 9360

Division 694 Motor Coach CU - (210) 250 - 3081

Express-News CU - [www.enfcu.org](http://www.enfcu.org)

Fellowship CU - [www.fellowshipcu.org](http://www.fellowshipcu.org)

Firstmark CU - [www.firstmarkcu.com](http://www.firstmarkcu.com)

Frio County FCU - (830) 334 - 2368

Generations FCU - [www.mygenfcu.org](http://www.mygenfcu.org)

GPM FCU - (210) 357 - 2233

HEB FCU - [www.hebfcu.org](http://www.hebfcu.org)

Hilco FCU - (830) 257 - 8238

Kerr County FCU - [www.kerrcountyfcu.com](http://www.kerrcountyfcu.com)

Local 142 FCU - (210) 226 - 4536

MECO FCU - [www.mecofcu.com](http://www.mecofcu.com)

Quemado FCU - (830) 757 - 1535

Randolph-Brooks FCU - [www.rbfcu.org](http://www.rbfcu.org)  
River City FCU - [www.rivercityfcu.org](http://www.rivercityfcu.org)  
St. Joseph's CU - [www.sjcusatx.com](http://www.sjcusatx.com)  
San Antonio FCU - [www.sacu.com](http://www.sacu.com)  
San Antonio Water Board FCU - (210) 233 - 3333  
Security Service FCU - [www.ssfcu.org](http://www.ssfcu.org)  
Security Service FCU - [www.ssfcu.org](http://www.ssfcu.org)  
Select FCU - [www.selectfcu.org](http://www.selectfcu.org)  
Southside CU - [www.southsidecu.com](http://www.southsidecu.com)  
Southwest Research Center FCU - [www.swrcfcu.com](http://www.swrcfcu.com)  
Synergy FCU - [www.synergyfcu.com](http://www.synergyfcu.com)  
Texas Association of Professionals CU - [www.thecreditunion.com](http://www.thecreditunion.com)  
Texas Workforce CU - [www.texasworkforcecu.com](http://www.texasworkforcecu.com)  
Texas Transportation FCU - [www.ttfcu.coop](http://www.ttfcu.coop)  
Texhilco School Employees FCU - [www.texhilco.org](http://www.texhilco.org)  
United San Antonio FCU - [www.unitedsafcu.org](http://www.unitedsafcu.org)

### Amarillo Chapter

For more information, please see [www.cornerstoneleague.coop/texas\\_chapters.html](http://www.cornerstoneleague.coop/texas_chapters.html).

### Austin Chapter - [www.austinchaptercu.org/](http://www.austinchaptercu.org/)

A+ FCU - [aplusfcu.org/](http://aplusfcu.org/)  
Amplify CU - [www.goamplify.com/](http://www.goamplify.com/)  
Austin FCU - [www.austinfcu.com/](http://www.austinfcu.com/)  
Austin Telco FCU - [www.atfcu.org/](http://www.atfcu.org/)  
Capitol CU - [www.ccutx.org/](http://www.ccutx.org/)  
FedStar CU - [fedstarcu.com/](http://fedstarcu.com/)  
Germania CU - [www.germaniacreditunion.com/](http://www.germaniacreditunion.com/)  
Greater TEXAS FCU - [www.gtfcu.org/](http://www.gtfcu.org/)  
LCRA CU - [www.lcracu.org/](http://www.lcracu.org/)  
National Western Life FCU - (512) 719 - 2376  
Public Employees CU - [www.pecutx.org/](http://www.pecutx.org/)  
Randolph-Brooks FCU - [www.rbfcu.org/](http://www.rbfcu.org/)  
Rockdale FCU - [www.rockdalefcu.org/](http://www.rockdalefcu.org/)  
Star of Texas CU - [www.startxcu.com/](http://www.startxcu.com/)  
Texas DPS CU - [www.txdpsc.org/](http://www.txdpsc.org/)  
Texas Health CU - [www.thcu.org/](http://www.thcu.org/)  
Texell CU - [www.texell.org/](http://www.texell.org/)  
Travis County CU - [www.tccu.net/](http://www.tccu.net/)  
TruWest CU - [www.truwest.org/](http://www.truwest.org/)  
United Heritage CU - [www.uhcu.org/](http://www.uhcu.org/)  
University FCU - [www.ufcu.org/](http://www.ufcu.org/)  
VATAT CU - [vatatcu.org/](http://vatatcu.org/)  
Velocity CU - [www.velocitycu.com/](http://www.velocitycu.com/)

### Big Spring Chapter

For more information, please see [www.cornerstoneleague.coop/texas\\_chapters.html](http://www.cornerstoneleague.coop/texas_chapters.html).

### Central Texas Chapter

For more information, please see [www.cornerstoneleague.coop/texas\\_chapters.html](http://www.cornerstoneleague.coop/texas_chapters.html).

**Coastal Bend Chapter - [www.cbchaptercu.org/](http://www.cbchaptercu.org/)**

Chemcel FCU - [www.chemcel.org/](http://www.chemcel.org/)  
Coastal Community and Teacher's CU - [www.ccatcu.com/](http://www.ccatcu.com/)  
Corpus Christi City Employees CU - [www.cccecu.com/](http://www.cccecu.com/)  
Corpus Christi Postal Employees CU - (361) 888 - 5871  
Corpus Christi Southern Pacific CU - [www.ccspecu.com/](http://www.ccspecu.com/)  
Cowboy Country FCU - [www.cowboycountry.virtualcu.net/](http://www.cowboycountry.virtualcu.net/)  
E.E. South Texas FCU - (361) 888 - 4610  
Gulf Coast FCU - [www.ccgcfcu.com/](http://www.ccgcfcu.com/)  
Homeport FCU - [home.homeportfcu.com/](http://home.homeportfcu.com/)  
IBEW LU 278 FCU - (361) 855 - 3136  
Kingsville Area Educators FCU - [www.kaefcu.com/](http://www.kaefcu.com/)  
Kingsville Community FCU - [www.kingsvillefcu.org/](http://www.kingsvillefcu.org/)  
Members First CU - [www.m1st.org/](http://www.m1st.org/)  
Navy Army Community CU - [www.navyarmyccu.com/](http://www.navyarmyccu.com/)  
Nueces County Employees CU - [www.ncecreditunion.net/](http://www.ncecreditunion.net/)  
Refugio County FCU - [www.refugiocountyfcu.com/](http://www.refugiocountyfcu.com/)  
San Patricio County Teachers FCU - [www.sanpatcu.com/](http://www.sanpatcu.com/)  
Security Service FCU - [www.ssfcu.org/](http://www.ssfcu.org/)  
Sherwin FCU - [www.sherwinfcu.org/](http://www.sherwinfcu.org/)  
South Texas Area Resources CU - [www.starcu.org/](http://www.starcu.org/)  
Spohn Health System FCU - [www.spohnfcu.com/](http://www.spohnfcu.com/)  
Suntide Credit Union - [www.suntidecreditunion.com/](http://www.suntidecreditunion.com/)

**Dallas Chapter - [www.dallascreditunions.org/](http://www.dallascreditunions.org/)**

AAFES FCU - [www.aafesfcu.org/](http://www.aafesfcu.org/)  
Advancial FCU - [www.advancial.org/](http://www.advancial.org/)  
American Airlines Employees FCU - [www.aacreditunion.org/](http://www.aacreditunion.org/)  
America's CU - [www.americascu.org/](http://www.americascu.org/)  
Baylor Health Care System CU - [www.bhccscu.com/](http://www.bhccscu.com/)  
Blue Cross Texas FCU - [www.bctfcu.org/](http://www.bctfcu.org/)  
City CU - [www.citycu.org/](http://www.citycu.org/)  
Corner Stone CU - [cornerstone.secure.cusolutionsgroup.net/](http://cornerstone.secure.cusolutionsgroup.net/)  
Corporate America Family CU - [www.cafcu.org/](http://www.cafcu.org/)  
Credit Union of Texas - [www.cuoftexas.org/](http://www.cuoftexas.org/)  
Dallas FCU - [dallascu.org/](http://dallascu.org/)  
Dallas IHC FCU - (214) 467 - 2544  
Dallas Santa Fe CU - (972) 271 - 4100  
Dallas U.P. Employees CU - (214) 371 - 5611  
Defense Contracts South FCU - [www.dcsfcu.com/](http://www.dcsfcu.com/)  
Ellis County Teachers & Employees FCU - [www.ectefcu.net/](http://www.ectefcu.net/)  
Employees CU - [www.ecudallas.org/](http://www.ecudallas.org/)  
Energy One CU - [www.energyone.org/](http://www.energyone.org/)  
EquipOne FCU - (972) 255 - 2772  
Farmers Branch City Employees FCU - (972) 241 - 5365  
GO FCU - [www.mygofcu.org/](http://www.mygofcu.org/)  
Good Street Baptist Church FCU - (214) 375 - 4271  
Grand Prarie CU - [www.gpccreditunion.org/](http://www.gpccreditunion.org/)

Greater TEXAS FCU - [www.gtfcu.org/](http://www.gtfcu.org/)  
Halliburton Employees FCU - [www.hefcu.org/](http://www.hefcu.org/)  
InTouch CU - [www.itcu.org/](http://www.itcu.org/)  
Insulators Local 21 FCU - (214) 725 - 8282  
Irving City Employees CU - [www.icefcu.com/](http://www.icefcu.com/)  
Las Colinas FCU - [www.lascalinasfcu.com/](http://www.lascalinasfcu.com/)  
LibertyOne CU - (214) 413 - 5588  
Local 20 IBEW FCU - [www.local20ibewfcu.com/](http://www.local20ibewfcu.com/)  
Lone Star CU - [www.lonestarcu.org/](http://www.lonestarcu.org/)  
Mesquite CU - [www.mesquitecu.org/](http://www.mesquitecu.org/)  
Methodist Hospital Employees FCU - [www.mhcu.net/](http://www.mhcu.net/)  
Metro Medical CU - [www.mmcu.com/](http://www.mmcu.com/)  
Neighborhood CU - [www.myncu.com/](http://www.myncu.com/)  
Neiman Marcus Group Employees FCU - [neimanmarcusfcu.org/](http://neimanmarcusfcu.org/)  
New Mount Zion Baptist Church CU - (214) 349 - 7613  
Pegasus Community CU - [www.pegasusccu.com/](http://www.pegasusccu.com/)  
Prestige Community CU - [www.prestigecu.org/](http://www.prestigecu.org/)  
Qualtrust CU - [www.qualtrust.com/](http://www.qualtrust.com/)  
Resource One CU - [www.r1cu.org/](http://www.r1cu.org/)  
Seagoville FCU - [www.seagovillefcu.com/](http://www.seagovillefcu.com/)  
Southwest Airlines FCU - [www.swacu.org/](http://www.swacu.org/)  
Southwest Financial FCU - [www.swfinancial.org/](http://www.swfinancial.org/)  
St. John Dallas FCU - (214) 371 - 8177  
TCC CU - [www.tcccu.org/](http://www.tcccu.org/)  
Texans CU - [www.texanscu.org/](http://www.texanscu.org/)  
Texas & Pacific Employees FCU - (214) 328 - 6434  
Texas FCU - [www.textfed.org/](http://www.textfed.org/)  
Texas Health Resources CU - [www.thrcu.com/](http://www.thrcu.com/)  
Texas Telcom CU - [www.textelcu.org/](http://www.textelcu.org/)  
Texas Trust CU - [www.texasitrustcu.org/](http://www.texasitrustcu.org/)  
The Local FCU - [www.thelocalfcu.com/](http://www.thelocalfcu.com/)  
Valwood Park FCU - [www.valwoodpark.com/](http://www.valwoodpark.com/)  
Xceed FCU - [www.xfcu.org/](http://www.xfcu.org/)  
Your Community CU - [www.yccu.com/](http://www.yccu.com/)

### East Texas Chapter

For more information, please visit [www.cornerstoneleague.coop/texas\\_chapters.html](http://www.cornerstoneleague.coop/texas_chapters.html).

### El Paso Chapter - [www.elpasochaptercu.org/](http://www.elpasochaptercu.org/)

First Light FCU - [www.firstlightfcu.org/](http://www.firstlightfcu.org/)  
GE CU - [www.mygecu.org/](http://www.mygecu.org/)  
Golden Key FCU - [www.goldenkeyfcu.org/](http://www.goldenkeyfcu.org/)  
Mountain Star FCU - [www.mountainstarfcu.org/](http://www.mountainstarfcu.org/)  
One Source FCU - [www.onesourcefcu.coop/](http://www.onesourcefcu.coop/)  
Security Service FCU - [www.ssfcu.org/](http://www.ssfcu.org/)  
Teachers FCU - [www.tfcu.coop/](http://www.tfcu.coop/)  
Tip of Texas FCU - [www.spurfcu.coop/](http://www.spurfcu.coop/)  
White Sands FCU - [www.wsfcu.org/](http://www.wsfcu.org/)

### Fort Worth Chapter - [www.fwcuc.org/](http://www.fwcuc.org/)

Alcon Employees FCU - [www.alconefcu.org/](http://www.alconefcu.org/)  
All Saints Catholic FCU - (817) 626 - 4627  
Allied FCU - [www.alliedfcu.com/](http://www.alliedfcu.com/)  
American Airlines FCU - [www.aacreditunion.org/](http://www.aacreditunion.org/)  
Auto Parts CU - [www.autopartscreditunion.com/](http://www.autopartscreditunion.com/)  
Ben E. Keith FCU - [www.bekefcu.org/](http://www.bekefcu.org/)  
Corps of Engineers FCU - [www.coefed.org/](http://www.coefed.org/)  
Denton Area Teachers CU - [www.datcu.org/](http://www.datcu.org/)  
EE CU - [www.eecu.org/](http://www.eecu.org/)  
Employees CU - [www.ecudallas.org/](http://www.ecudallas.org/)  
Family 1st of Texas FCU - [www.family1stfcu.org/](http://www.family1stfcu.org/)  
First Class American CU - [www.fcacu.org/](http://www.fcacu.org/)  
Fort Worth City CU - [www.fwccu.org/](http://www.fwccu.org/)  
Fort Worth Community CU - [www.ftwccu.org/](http://www.ftwccu.org/)  
Greater TEXAS FCU - [www.gtfcu.org/](http://www.gtfcu.org/)  
Guardian 1st FCU - [www.g1fcu.com/](http://www.g1fcu.com/)  
Highway District 2 CU - (817) 346 - 4920  
IBEW 116 FCU - [ibew116fcu.org/](http://ibew116fcu.org/)  
Member Preferred FCU - [www.memberpreferredfcu.com/](http://www.memberpreferredfcu.com/)  
Members CU - [www.memberscreditunion.com/](http://www.memberscreditunion.com/)  
Members Trust FCU - [www.mtfcu.coop/](http://www.mtfcu.coop/)  
Members Choice FCU - [www.mcfcu.coop/](http://www.mcfcu.coop/)  
Musicians FCU - [musiciansdfw.org/](http://musiciansdfw.org/)  
My CU - [www.mycutx.com/](http://www.mycutx.com/)  
Navy FCU - [www.navyfederal.org/](http://www.navyfederal.org/)  
North Central PHM FCU - (214) 941 - 5410  
NRCS FCU - [www.nrcscreditunion.org/](http://www.nrcscreditunion.org/)  
Peco FCU - (940) 325 - 8900  
Southwest Airlines FCU - [www.swacu.org/](http://www.swacu.org/)  
Tarrant County CU - [www.tarrantcu.org/](http://www.tarrantcu.org/)  
Texas People FCU - [www.fwtpfcu.org/](http://www.fwtpfcu.org/)  
Texas Trust CU - [www.texastrustcu.org/](http://www.texastrustcu.org/)  
TrustUS FCU - [www.trustusfcu.org/](http://www.trustusfcu.org/)  
Unity One CU - [www.unityone.org/](http://www.unityone.org/)

**Gulf Coast Chapter - [www.gulfcoastchapter.org/](http://www.gulfcoastchapter.org/)**

AMOCO FCU - [www.amocofcu.org/](http://www.amocofcu.org/)  
ACU of Texas - [www.acutx.org/](http://www.acutx.org/)  
Beacon FCU - [www.beaconfed.org/](http://www.beaconfed.org/)  
Brazos Community CU - [www.brazosccu.org/](http://www.brazosccu.org/)  
Brazosport Teachers FCU - [www.btfcu.net/](http://www.btfcu.net/)  
Coastal Community FCU - [www.coastalcommunityfcu.org/](http://www.coastalcommunityfcu.org/)  
Electrical Workers 527 FCU - (409) 765 - 5773  
Galveston Government Employees CU - [www.ggecu.com/](http://www.ggecu.com/)  
Galveston School Employees FCU - (409) 762 - 4974  
GH&H Employees CU - (281) 337 - 5917  
Gulf Shore FCU - (409) 945 - 2318  
JSC FCU - [www.jscfcu.org/](http://www.jscfcu.org/)  
Marathon Republic FCU - (409) 948 - 1769  
TC Teachers FCU - (409) 942 - 2617

Gulf Coast Chapter Continued  
Texas Dow Employees CU - [www.tdecu.org/](http://www.tdecu.org/)  
University CU - [www.ufcu.org](http://www.ufcu.org)

**Houston Chapter - [www.houstonchapter.com/](http://www.houstonchapter.com/)**

American Baptist Association CU - [www.abacu.org/](http://www.abacu.org/)  
Baker Hughes FCU - [www.bhfcu.org/](http://www.bhfcu.org/)  
Bayou City FCU - [www.bcfcu.org/](http://www.bcfcu.org/)  
BCM FCU - [www.bcmfcu.com/](http://www.bcmfcu.com/)  
BP FCU - [www.bpfcu.org/](http://www.bpfcu.org/)  
Brazos Valley Schools CU - [www.bvscu.org/](http://www.bvscu.org/)  
Brentwood Baptist Church FCU - [www.brentwoodfcu.org/](http://www.brentwoodfcu.org/)  
C-E FCU - [www.cefcu.com/](http://www.cefcu.com/)  
City of Deer Park FCU - (281) 479 - 3344  
Community Resource CU - [www.crcu.org/](http://www.crcu.org/)  
Community Service CU - [www.cscutx.com/](http://www.cscutx.com/)  
CTECU - [www.ctecu.org/](http://www.ctecu.org/)  
Cy-Fair FCU - [www.cyfairfcu.org/](http://www.cyfairfcu.org/)  
Empowerment CD FCU - (281) 876 - 2501  
Energy Capital CU - [www.eccu.net/](http://www.eccu.net/)  
First Community CU - [www.fccu.org/](http://www.fccu.org/)  
First Service CU - [www.fscu.com/](http://www.fscu.com/)  
FMC Technologies FCU - (281) 591 - 4323  
Gulf Coast Educators FCU - [www.gcefcu.org/](http://www.gcefcu.org/)  
Harris County FCU - [hcfcu.com/](http://hcfcu.com/)  
Houston Chronicle Employees FCU - [www.peoplestrustfcu.org/hcefcu/](http://www.peoplestrustfcu.org/hcefcu/)  
Houston FCU - [www.houstonfcu.org/](http://www.houstonfcu.org/)  
Houston Highway CU - [www.houstonhighwaycu.com/](http://www.houstonhighwaycu.com/)  
Houston Metropolitan FCU - [hmefcu.org/](http://hmefcu.org/)  
Houston Musicians FCU - [www.musiciansfcu.com/](http://www.musiciansfcu.com/)  
Houston Police FCU - [www.hpfcu.org/](http://www.hpfcu.org/)  
Houston Texas Fire Fighters FCU - [www.htfffcu.org/](http://www.htfffcu.org/)  
IBEW LU 66 FCU - (713) 946 - 6513  
ILA 1351 FCU - [www.ila1351fcu.com/](http://www.ila1351fcu.com/)  
KBR Heritage FCU - [www.kbrhfcu.org/](http://www.kbrhfcu.org/)  
Light Commerce CU - [www.lightcommercecuc.org/](http://www.lightcommercecuc.org/)  
Local 24 Employees FCU - (713) 926 - 8383  
Lubrizol Employees CU - [www.lzecu.org/](http://www.lzecu.org/)  
Members Choice CU - [www.mccu.com/](http://www.mccu.com/)  
Members Trust of the Southwest FCU - [www.mtfcu.coop/](http://www.mtfcu.coop/)  
MemberSource CU - [www.membersourcecu.org/](http://www.membersourcecu.org/)  
Memorial CU - [www.memorialcu.org/](http://www.memorialcu.org/)  
Met Tran FCU - (713) 861 - 4780  
Mt. Caramel Church FCU - (713) 641 - 1954  
National Oilwell Varco Employees CU - (713) 634 - 3471  
Nizari Progressive FCU - [www.nizaricu.org/](http://www.nizaricu.org/)  
Oak Farms Employees CU - [www.ofecu.virtualcu.net/](http://www.ofecu.virtualcu.net/)  
Our Mother of Mercy Parish FCU - [www.ourmotherofmercyfcu.com/](http://www.ourmotherofmercyfcu.com/)  
Pasadena Municipal FCU - (713) 477 - 4068  
Pasadena Postal CU - (713) 473 - 9349

People's Trust FCU - [www.peoplestrustfcu.org](http://www.peoplestrustfcu.org)  
Pierce Industries Employees CU - [www.piecu.org/](http://www.piecu.org/)  
Pilgrim CUCC FCU - (712) 524 - 8783  
Pioneer Mutual FCU - [www.pioneeronline.org/](http://www.pioneeronline.org/)  
Plus 4 CU - [www.pioneeronline.org/](http://www.pioneeronline.org/)  
Port Terminal FCU - [www.portterminalfcu.com/](http://www.portterminalfcu.com/)  
Post of Houston CU - [www.pohocu.com/](http://www.pohocu.com/)  
Post of Houston Warehouse FCU - (713) 673 - 5565  
Prarie View FCU - [pvfcutx.com/](http://pvfcutx.com/)  
Promise CU - [www.promisecu.org/](http://www.promisecu.org/)  
Rio Grande Masonic Prince Hall FCU - (713) 635 - 6935  
Schlumberger Employees CU - [content.slb.com/hub/index.do?id=id21331](http://content.slb.com/hub/index.do?id=id21331)  
Shared Resources CU - [www.srcu.net/](http://www.srcu.net/)  
Shell FCU - [www.shellfcu.org/](http://www.shellfcu.org/)  
Smart Financial CU - [www.smartcu.org/](http://www.smartcu.org/)  
Southern FCU - [www.southernfederalcu.org/](http://www.southernfederalcu.org/)  
Southern Star CU - [www.southernstarcu.org/](http://www.southernstarcu.org/)  
Space City CU - [www.spacecitycu.com/](http://www.spacecitycu.com/)  
St Luke's Community FCU - (713) 828 - 3876  
St Stephens FCU - (281) 501 - 9819  
St Mary's Catholic Church FCU - [www.stmaryshouston.org/credit-union/](http://www.stmaryshouston.org/credit-union/)  
Sugar Land Employees FCU - [www.slefcu.org/](http://www.slefcu.org/)  
Team Financial FCU - [www.w-w-i-s.com/hb/51/Default.aspx?entity=MYCI](http://www.w-w-i-s.com/hb/51/Default.aspx?entity=MYCI)  
Texas Bay Area CU - [www.tbacu.org/](http://www.tbacu.org/)  
Texas Lee FCU - [texaslee.org/](http://texaslee.org/)  
The Grocers Supply Employees CU - (713) 746 - 5680  
Transtar FCU - [www.transtarfcu.org/](http://www.transtarfcu.org/)  
U.S.I. FCU - [www.usifcu.com/](http://www.usifcu.com/)  
Union Fidelity FCU - [www.unionfidelityfcu.com/](http://www.unionfidelityfcu.com/)  
United Community CU - [unitedccu.com/](http://unitedccu.com/)  
United Energy CU - [unitedenergycu.com/](http://unitedenergycu.com/)  
USE CU - [www.usecu.org/](http://www.usecu.org/)  
Walker County FCU - [www.walkercountyfcu.com/](http://www.walkercountyfcu.com/)

### Laredo Chapter

For more information, please see [www.cornerstoneleague.coop/texas\\_chapters.html](http://www.cornerstoneleague.coop/texas_chapters.html).

### Magic Valley Chapter

For more information, please see [www.cornerstoneleague.coop/texas\\_chapters.html](http://www.cornerstoneleague.coop/texas_chapters.html).

### Permian Chapter

For more information, please see [www.cornerstoneleague.coop/texas\\_chapters.html](http://www.cornerstoneleague.coop/texas_chapters.html).

### Pineywoods Chapter

For more information, please see [www.cornerstoneleague.coop/texas\\_chapters.html](http://www.cornerstoneleague.coop/texas_chapters.html).

### Sabine Chapter - [www.sabinechapter.org/index.php](http://www.sabinechapter.org/index.php)

Beaumont Municipal Employees CU - [www.bmtccu.com/](http://www.bmtccu.com/)

Beaumont Telco FCU - (409) 860 - 0800

Coburn CU - [www.coburncu.com/](http://www.coburncu.com/)

DuPont Goodrich FCU - [www.dugood.org/](http://www.dugood.org/)  
Eastex Employees FCU - [www.eastexfcu.org/](http://www.eastexfcu.org/)  
Firestone Community FCU - [firestonecommunity.org/](http://firestonecommunity.org/)  
FivePoint CU - [www.5pointcu.org/](http://www.5pointcu.org/)  
Golden Triangle FCU - [www.gtfcu.coop/](http://www.gtfcu.coop/)  
Government Service CU - (409) 724 - 6216  
Gulf CU - [www.gecu.org/](http://www.gecu.org/)  
IBEW Community FCU - [www.ibewfcu.com/](http://www.ibewfcu.com/)  
Market Basket FCU - (409) 727 - 3104 ext. 247  
MCT CU - [www.mctcu.org/](http://www.mctcu.org/)  
Mobil Oil FCU -(409) 892 - 1111  
Neches FCU - [www.nechesfcu.org/index-secure.php](http://www.nechesfcu.org/index-secure.php)  
Orange County Employees CU - (409) 882 - 7813  
Orange County Teachers CU - (409) 886-7197  
Pear Orchard FCU - (409) 842 - 4343  
Port Arthur Community FCU - (409) 962 - 5522  
Port Arthur Teachers FCU - [www.patfcu.org/](http://www.patfcu.org/)  
Sabine FCU - [www.sabinefcu.org/](http://www.sabinefcu.org/)  
SAFE CU - [www.safecubmt.org/](http://www.safecubmt.org/)  
Southeast Texas Employees FCU - [www.setefcu.com/](http://www.setefcu.com/)  
T&FS Employees FCU - (409) 982 - 0891  
Texas Coastal Community FCU - [www.tccfcu.org/](http://www.tccfcu.org/)  
Tex US Employees CU - (409) 727 - 2510  
Vidor Teachers FCU - (409) 769 - 3348

#### San Angelo Chapter

For more information, please see [www.cornerstoneleague.coop/texas\\_chapters.html](http://www.cornerstoneleague.coop/texas_chapters.html).

#### South Plains Chapter

For more information, please see [www.cornerstoneleague.coop/texas\\_chapters.html](http://www.cornerstoneleague.coop/texas_chapters.html).

#### Texas Crossroads Chapter

For more information, please see [www.cornerstoneleague.coop/texas\\_chapters.html](http://www.cornerstoneleague.coop/texas_chapters.html).

#### Texoma Chapter

For more information, please see [www.cornerstoneleague.coop/texas\\_chapters.html](http://www.cornerstoneleague.coop/texas_chapters.html).

#### Top O' Texas Chapter

For more information, please see [www.cornerstoneleague.coop/texas\\_chapters.html](http://www.cornerstoneleague.coop/texas_chapters.html).

#### Tyler Area Chapter

For more information, please see [www.cornerstoneleague.coop/texas\\_chapters.html](http://www.cornerstoneleague.coop/texas_chapters.html).

#### Wichita Falls Chapter

For more information, please see [www.cornerstoneleague.coop/texas\\_chapters.html](http://www.cornerstoneleague.coop/texas_chapters.html).

#### Wright Patman Chapter

For more information, please see [www.cornerstoneleague.coop/texas\\_chapters.html](http://www.cornerstoneleague.coop/texas_chapters.html).

**Banks:** This listing has been provided by the Texas Department of Banking and includes Texas state-chartered banks and holding companies. The banks listed may have branch locations around the state. The banks are sorted by their location. For more information and a complete listing of banks and their branches, please visit [www.dob.texas.gov/banks-trust-companies/texas-state-chartered-banks-holding-companies](http://www.dob.texas.gov/banks-trust-companies/texas-state-chartered-banks-holding-companies).

**Abernathy**

The First State Bank, [www.fsbabernathy.com/](http://www.fsbabernathy.com/), (806)298-2556

**Abilene**

First State Bank, [www.fsbmenard.com/](http://www.fsbmenard.com/), (325) 677 - 3000

**Addison**

Liberty Capital Bank, [www.libertycapitalbank.com/](http://www.libertycapitalbank.com/), (469) 375 - 6600

**Alice**

Texas Champion Bank, [www.texaschampionbank.com/](http://www.texaschampionbank.com/), (361) 668 - 8301

**Amarillo**

Herring Bank, [www.herringbank.com/indexweb.html](http://www.herringbank.com/indexweb.html), (806) 342 - 4462

FirstBank Southwest, [www.fbsw.com/](http://www.fbsw.com/), (806) 355 - 9661

Citizens Bank, [www.gocitizensbank.com/](http://www.gocitizensbank.com/), (806) 350 - 5600

**Anahuac**

Security State Bank, [www.ssb-tx.com/default.aspx](http://www.ssb-tx.com/default.aspx), (409) 267 - 3171

**Andrews**

Commercial State Bank, [www.csbandrews.com/](http://www.csbandrews.com/), (432) 523 - 3340

**Anton**

Citizens State Bank, [www.csbantton.com/](http://www.csbantton.com/), (806) 997 - 4351

**Arp**

American State Bank, [www.asbtx.com/](http://www.asbtx.com/), (903) 859 - 2211

**Athens**

First State Bank, [fsbathens.com/](http://fsbathens.com/), (903) 676 - 1900

**Austin**

First State Bank Central Texas, [www.fsbcentex.com/](http://www.fsbcentex.com/), (512) 231 - 8821

**Bandera**

Bandera Bank, [www.banderabank.com/](http://www.banderabank.com/), (830) 796 - 3711

**Bedias**

First State Bank of Bedias, [bediasbank.com/](http://bediasbank.com/), (936) 395 - 2141

**Bellville**

Austin County State Bank, [www.acsbank.com/](http://www.acsbank.com/), (979) 865 - 4200

**Ben Wheeler**

First State Bank of Ben Wheeler, [www.fsbbenwheeler.com/](http://www.fsbbenwheeler.com/), (903) 833 - 5861

**Bloomburg**

Bloomburg State Bank, (903) 728 - 5211

**Boerne**

Texas Heritage Bank, [www.texasheritagebank.com/](http://www.texasheritagebank.com/), (830) 249 - 3955

**Bonham**

Fannin Bank, [www.fanninbank.com/](http://www.fanninbank.com/), (903) 583 - 5522

**Bridge City**

Bridge City State Bank, [www.bridgecitybank.com/](http://www.bridgecitybank.com/), (409) 735 - 3516

**Bridgeport**

The Community Bank, [www.onlinewithtcb.com/](http://www.onlinewithtcb.com/), (940) 683 - 4191

### **Brownsboro**

First State Bank of Brownsboro, [www.fsbbrownsboro.com/](http://www.fsbbrownsboro.com/), (903) 852 - 6911

### **Brownsville**

International Bank of Commerce, [www.ibc.com/](http://www.ibc.com/), (956) 547 - 1350

### **Brownwood**

Texas Bank, [www.texasbank.com/](http://www.texasbank.com/), (325) 649 - 9200

### **Bryan**

The Bank & Trust of Bryan/College Station, [www.banktbt.com/](http://www.banktbt.com/), (979) 260 - 2100

### **Buckholts**

The Buckholts State Bank, [www.buckholtsbank.com/](http://www.buckholtsbank.com/), (254) 593 - 3661

### **Buffalo**

Citizens State Bank, [www.citizensstatebanktx.com/](http://www.citizensstatebanktx.com/), (903) 322 - 4256

### **Burkburnett**

First Bank, [firstbankweb.com/](http://firstbankweb.com/), (940) 569 - 2221

### **Burnet**

First State Bank of Burnet, [www.fsbburnet.com/](http://www.fsbburnet.com/), (512) 756 - 4570

### **Burton**

Burton State Bank, [www.burtonbank.com/](http://www.burtonbank.com/), (979) 289 - 3151

### **Carmine**

Carmine State Bank, [www.csbcarmine.com/](http://www.csbcarmine.com/), (979) 278 - 3244

### **Carrizo Springs**

Capital Bank of Texas, [www.capitalbankoftexas.com/](http://www.capitalbankoftexas.com/), (830) 876 - 5221

### **Carthage**

First State Bank and Trust Company, [www.fsbcarthage.com/](http://www.fsbcarthage.com/), (903) 693 - 6606

### **Castroville**

Castroville State Bank, [www.castrovillestatebank.com/](http://www.castrovillestatebank.com/), (830) 931 - 2201

### **Celeste**

The First Bank of Celeste, [www.firstbankceleste.com/](http://www.firstbankceleste.com/), (903) 568 - 4211

Center Farmers State Bank, (936) 598 - 3311

### **Chappell Hill**

Chappell Hill Bank, [www.chappellhillbank.com/](http://www.chappellhillbank.com/), (979) 836 - 6070

### **Chico**

First State Bank, [www.fsb-wise-co.com/](http://www.fsb-wise-co.com/), (940) 644 - 2218

### **Childress**

First Bank and Trust of Childress, [www.fbtchildress.net/](http://www.fbtchildress.net/), (940) 937 - 3611

### **Clarendon**

The Donley County State Bank, [www.donleybank.com/](http://www.donleybank.com/), (806) 874 - 3581

### **Clute**

First State Bank, [www.bankatfsb.com/](http://www.bankatfsb.com/), (979) 265 - 2511

### **Coahoma**

Western Bank, [www.thebank.net/](http://www.thebank.net/), (432) 394 - 4256

### **Coldspring**

The Bank of San Jacinto County, [www.banksjc.com/](http://www.banksjc.com/), (936) 653 - 4395

### **Coleman**

Coleman County State Bank,

### **College Station**

American Momentum Bank, [www.americanmomentumbank.com/](http://www.americanmomentumbank.com/), (979) 774 - 1111

### **Columbus**

Columbus State Bank, [www.columbusstate.com/](http://www.columbusstate.com/), (979) 732 - 5786

The First State Bank, [www.fsbcolumnbus.com/](http://www.fsbcolumnbus.com/), (979) 732 - 2332

### Cooper

The Enloe State Bank, [www.enloestatebank.com/](http://www.enloestatebank.com/), (903) 395 - 2159

### Corpus Christi

ValueBank Texas, [www.valuebanktexas.com/](http://www.valuebanktexas.com/), (361) 888 - 4451

First Community Bank, [www.fcbot.com/](http://www.fcbot.com/), (361) 888 - 9310

### Corrigan

Citizens State Bank, [www.corriganbank.com/](http://www.corriganbank.com/), (936) 398 - 2566

### Cranfills Gap

First Security State Bank, [www.fssbtexas.com/](http://www.fssbtexas.com/), (254) 597 - 2286

### Crawford

Security Bank of Crawford, [www.secbank.net/](http://www.secbank.net/), (254) 486 - 0003

### Crowell

Crowell State Bank, [www.crowellstatebank.com/](http://www.crowellstatebank.com/), (940) 684 - 1531

### Crystal City

Zavala County Bank, [www.zcbank.com/](http://www.zcbank.com/), (830) 374 - 5866

### Dallas

Sovereign Bank, [banksov.com/](http://banksov.com/), (214) 242 - 1900

North Dallas Bank & Trust Co., [www.ndbt.com/home.shtml](http://www.ndbt.com/home.shtml), (972) 716 - 7100

United Texas Bank, [www.unitedtexasbank.com/](http://www.unitedtexasbank.com/), (972) 239-7000

State Bank of Texas, [statebnk.com/](http://statebnk.com/), (972) 252 - 6000

PlainsCapital Bank, [www.plainscapital.com/](http://www.plainscapital.com/), (214) 525 - 4650

Grand Bank, [www.gbtx.com/](http://www.gbtx.com/), (972) 735 - 1000

Tolleson Private Bank, [www.tollesonwealth.com/](http://www.tollesonwealth.com/), (214) 252 - 3250

Preston State Bank, [prestonstatebank.com/](http://prestonstatebank.com/), (214) 710 - 2400

One World Bank, [www.oneworldbank.com/](http://www.oneworldbank.com/), (972) 243 - 7775

Pegasus Bank, [www.pegasusbankdallas.com/](http://www.pegasusbankdallas.com/), (214) 353 - 3000

Comerica Bank, [www.comerica.com/](http://www.comerica.com/), (214) 462 - 4000

Texas Security Bank, [www.texassecuritybank.com/](http://www.texassecuritybank.com/), (469) 398 - 4800

Veritex Community Bank, [veritexbank.com/](http://veritexbank.com/), (972) 349 - 6150

### Dawson

First Bank & Trust Company, (254) 578 - 1311

### De Leon

Farmers and Merchants Bank, [www.fmbank-tx.com/](http://www.fmbank-tx.com/), (254) 893 - 2031

### DeKalb

State Bank of DeKalb, [www.statebankofdekalb.com/](http://www.statebankofdekalb.com/), (903) 667 - 2553 Del Rio

Amistad Bank, [www.amistadbank.com/](http://www.amistadbank.com/), (830) 775 - 0295

### Denton

Northstar Bank of Texas, [www.nstarbank.com/](http://www.nstarbank.com/), (940) 591 - 1200

AccessBank Texas, [www.accessbanktx.com/](http://www.accessbanktx.com/), (940) 382 - 3962

### D'Hanis

D'Hanis State Bank, [www.dhsbank.net/](http://www.dhsbank.net/), (830) 426 - 3041

### Diboll

First Bank & Trust East Texas, [www.fbtet.com/](http://www.fbtet.com/), (281) 592 - 4661

### Dilley

Dilley State Bank, [www.dilleystatebank.com/](http://www.dilleystatebank.com/), (830) 965 - 1511

### Dimmitt

First United Bank, [www.firstunited.net/](http://www.firstunited.net/), (806) 647 - 4151

### Eden

Texas Financial Bank, [blbankonline.com/index.html](http://blbankonline.com/index.html), (325) 869 - 5511

### El Campo

Commercial State Bank, [www.csbec.com/](http://www.csbec.com/), (979) 543 - 6441

Prosperity Bank, [www.prosperitybanktx.com/](http://www.prosperitybanktx.com/), (979) 543 - 2200

### El Paso

WestStar Bank, [www.weststarbank.com/](http://www.weststarbank.com/), (915) 532 - 1000

United Bank of El Paso del Norte, [www.unitedelpaso.com/](http://www.unitedelpaso.com/), (915) 231 - 2500

### Elgin

Frontier Bank of Texas, [www.frontierbankoftexas.com/](http://www.frontierbankoftexas.com/), (512) 281 - 1500

### Elkhart

The Elkhart State Bank, [www.tesb.biz/](http://www.tesb.biz/), (903) 764 - 2243

### Elsa

Elsa State Bank and Trust Company, [www.elsastatebank.com/](http://www.elsastatebank.com/), (956) 262 - 1391

### Ennis

Ennis State Bank, [www.ennisstatebank.com/](http://www.ennisstatebank.com/), (972) 875-9676

### Falfurrias

Greater State Bank, [www.gstbank.com/](http://www.gstbank.com/), (361) 325 - 3667

### Farwell

Security State Bank, [www.ssbfarwell.com/](http://www.ssbfarwell.com/), (806)481-3327

### Fayetteville

Fayetteville Bank, [www.fayettevillebank.com/](http://www.fayettevillebank.com/), (979) 378-4261

### Florence

Union State Bank, [www.usbanktexas.net/index.htm](http://www.usbanktexas.net/index.htm), (254)793-2601

### Fort Davis

Fort Davis State Bank, [www.fdsb.com/](http://www.fdsb.com/), (432) 426 - 3211

### Fort Stockton

The Pecos County State Bank, [www.vanhornbank.net/](http://www.vanhornbank.net/), (432) 336 - 3331

### Fort Worth

Community Bank, [www.communitybank-tx.com/](http://www.communitybank-tx.com/), 817-698-7188

Southwest Bank, [www.southwestbank.com/](http://www.southwestbank.com/), (817) 298-5580

Meridian Bank Texas, [www.meridianbanktexas.com/](http://www.meridianbanktexas.com/), (817) 334 - 4600

Riverbend Bank, [www.riverbendbank.com/](http://www.riverbendbank.com/), (817) 284 - 9598

### Fredericksburg

Security State Bank & Trust, [www.ssbtx.com/](http://www.ssbtx.com/), (830) 997 - 7575

### Freer

Brush Country Bank, [www.brushcountrybank.com/](http://www.brushcountrybank.com/), (361) 394 - 6141

### Gainesville

First State Bank, [www.f-s-b.com/](http://www.f-s-b.com/), (940) 665 - 1711

### Ganado

Citizens State Bank, [www.csbjc.com/](http://www.csbjc.com/), (361) 771 - 3391

### Garland

United Central Bank, [www.unitedcentralbank.com/](http://www.unitedcentralbank.com/), (972) 487 - 1505

Texas Brand Bank, [www.texasbrandbank.com/](http://www.texasbrandbank.com/), (972) 494 - 9800

### Georgetown

First Texas Bank, [www.firsttexasbank.net/](http://www.firsttexasbank.net/), (512) 863-2567

### Goldthwaite

Mills County State Bank, [www.mcsbtexas.com/](http://www.mcsbtexas.com/), (325) 648 - 2216

### Graham

First State Bank, [www.fsbgraham.com/](http://www.fsbgraham.com/), (940) 549 - 8880

Ciera Bank, [www.cierabank.com/](http://www.cierabank.com/), (940) 549-2040

## Grand Prairie

Grand Bank of Texas, [www.grandbankoftexas.com/](http://www.grandbankoftexas.com/), (972) 264 - 4811

## Grandview

Grandview Bank, [www.grandviewbank.com/](http://www.grandviewbank.com/), (817) 866 - 3316

## Grapeland

Grapeland State Bank, [www.grapelandstatebank.com/](http://www.grapelandstatebank.com/), (936) 687 - 4813

## Grapevine

Bank of the West, [www.bnkwest.com/](http://www.bnkwest.com/), (817) 310 - 3555

HBank Texas, [www.hbanktexas.com/](http://www.hbanktexas.com/), (817) 421 - 1212

## Groesbeck

Farmers State Bank, [www.farmersstatebanktexas.com/](http://www.farmersstatebanktexas.com/), (254) 729 - 3272

## Gruver

Gruver State Bank, [www.gruverstatebank.com/](http://www.gruverstatebank.com/), (806) 733 - 5061

## Hallettsville

Peoples State Bank of Hallettsville, [www.psbhallettsville.com/](http://www.psbhallettsville.com/), (361) 798 - 3237

## Happy

Happy State Bank, [www.happybank.com/](http://www.happybank.com/), (806) 373 - 2265

## Harlingen

Texas Regional Bank, [www.texasregionalbank.com/](http://www.texasregionalbank.com/), (956) 428 - 7400

## Hemphill

First State Bank, [www.firststatebankhemphill.com/](http://www.firststatebankhemphill.com/), (409) 787 - 3361

## Henderson

Texas Bank, [www.texasbnk.com/](http://www.texasbnk.com/), (903) 657 - 1466

## Houston

Capital Bank, [www.capitalbanktx.com/index.aspx](http://www.capitalbanktx.com/index.aspx), (713) 675 - 2341

Patriot Bank, [www.patriotbankusa.com/](http://www.patriotbankusa.com/), (713) 400 - 7100

Tradition Bank, [www.traditionbank.com/](http://www.traditionbank.com/), (713) 666 - 2511

Central Bank, [www.centralbankhouston.com/](http://www.centralbankhouston.com/), 832.485.2300

The Chasewood Bank, [www.chasewoodbank.com/](http://www.chasewoodbank.com/), (281) 320 - 6777

The State Bank of Texas, [www.tsbot.com/](http://www.tsbot.com/), (713) 681 - 2265

Enterprise Bank, [www.mybank-enterprise.com/](http://www.mybank-enterprise.com/), (866) 873 - 2693

Sentinel Trust Company, L. B. A., [www.sentineltrust.com/](http://www.sentineltrust.com/), (713) 559 - 9510

The Bank of River Oaks, [www.bankofriveroaks.net/](http://www.bankofriveroaks.net/), (713) 520 - 6257

Lone Star Bank, [www.lonestarbank.com/](http://www.lonestarbank.com/), (361) 596 - 4611

Allegiance Bank Texas, [www.allegiancebanktexas.com/](http://www.allegiancebanktexas.com/), (281) 894 - 3200

Memorial City Bank, [www.memorialcitybank.com/](http://www.memorialcitybank.com/), (866) 973 - 8050

## Humble

Plains State Bank, [psbplains.com/](http://psbplains.com/), (713) 559 - 6800

## Huntington

Huntington State Bank, [www.huntingtonstatebank.com/](http://www.huntingtonstatebank.com/), (936) 639 - 5566

## Hurst

Liberty Bank, [www.libertydfw.com/](http://www.libertydfw.com/), (817) 479 - 1080

## Industry

Industry State Bank, [www.industrystatebank.com/](http://www.industrystatebank.com/), (979) 357 - 4437

## Irving

TIB The Independent BankersBank, [www.mybankersbank.com/](http://www.mybankersbank.com/), (800) 288 - 4842

Independent Bank of Texas, [www.ibankoftexas.com/](http://www.ibankoftexas.com/), (972) 870 - 9300

## Joaquin

Texas State Bank, [www.texasstatebank.net/](http://www.texasstatebank.net/), (936) 269 - 3121

### Johnson City

Johnson City Bank, [www.j-cbank.com/](http://www.j-cbank.com/), (830) 868 - 7131

### Jourdanton

Jourdanton State Bank, [www.jsbbank.com/](http://www.jsbbank.com/), (830) 769 - 3557

### Junction

First State Bank, [www.fsbjunction.com/](http://www.fsbjunction.com/), (325) 446 - 3391

### Justin

Justin State Bank, [justinstbank.com/](http://justinstbank.com/), (940) 648 - 2753

### Katy

Westbound Bank, [www.westboundbank.com/](http://www.westboundbank.com/), (713) 554 - 7615

### Keene

Pinnacle Bank, [www.pinnbanktx.com/](http://www.pinnbanktx.com/), (817) 645 - 8861

### Kilgore

Citizens Bank, [www.citizensbanktx.com/](http://www.citizensbanktx.com/), (903) 984 - 8671

### Killeen

First Texas Bank, [www.firsttexasbank.com/](http://www.firsttexasbank.com/), (254) 634 - 2132

### Lake Worth

Star Bank of Texas, [www.starbanktexas.com/](http://www.starbanktexas.com/), (817) 238 - 7827

### Lampasas

First Texas Bank, [www.firstexbank.com/](http://www.firstexbank.com/), (512) 556 - 3691

### Laredo

International Bank of Commerce, [www.ibc.com/](http://www.ibc.com/), (956) 722 - 0485

Falcon International Bank, [www.falconbank.com/](http://www.falconbank.com/), (956) 723 - 2265

Texas Community Bank, [www.tx-communitybank.com/](http://www.tx-communitybank.com/), (956) 722 - 8333

### Littlefield

Security State Bank, [www.security-state-bank.com/](http://www.security-state-bank.com/), (806) 385 - 5134

AimBank, [www.aimbankonline.com/](http://www.aimbankonline.com/), (806) 385 - 4441

### Livingston

First State Bank of Livingston, [www.fsblivingston.com/](http://www.fsblivingston.com/), (936) 327 - 5211

### Llano

Arrowhead Bank, [www.arrowheadbanktexas.com/](http://www.arrowheadbanktexas.com/), (325) 247 - 5741

Hill Country National Bank - [www.hillcountrynationalbank.com/](http://www.hillcountrynationalbank.com/), (325) 247 - 5701

### Longview

Texas Bank and Trust Company, [www.texasbankandtrust.com/](http://www.texasbankandtrust.com/), (903) 237 - 5500

Spring Hill State Bank, [www.springhillbank.com/](http://www.springhillbank.com/), (903) 759 - 0751

Community Bank, [www.communitybanklongview.com/](http://www.communitybanklongview.com/), (903) 236 - 4422

### Louise

The First State Bank, [www.fsblouise.com/](http://www.fsblouise.com/), (979) 648 - 2691

### Lovelady

Lovelady State Bank, [www.loveladystatebank.com/](http://www.loveladystatebank.com/), (936) 636 - 7337

### Lubbock

Centennial Bank, [www.bankoncb.com/](http://www.bankoncb.com/), (806) 722 - 6545

First Bank & Trust Company, [www.firstbanklubbock.com/](http://www.firstbanklubbock.com/), (806) 788 - 0800

Peoples Bank, [www.peoplesbanktexas.com/](http://www.peoplesbanktexas.com/), (806) 794 - 0044

City Bank, [www.citybankonline.com/](http://www.citybankonline.com/), (806) 687 - 9925

Lone Star State Bank of West Texas, [www.lonestarwtx.com/](http://www.lonestarwtx.com/), (806) 771 - 7717

Platinum Bank, [www.platinumbanktexas.com/](http://www.platinumbanktexas.com/), (806) 792 - 5300

### Luling

Citizens State Bank of Luling, [www.csbsa.com/](http://www.csbsa.com/), (830) 875 - 2472

### Lytle

Lytle State Bank, [www.lytlestatebank.com/](http://www.lytlestatebank.com/), (830) 709 - 3601

### Marion

Marion State Bank, [www.marionstatebank.com/](http://www.marionstatebank.com/), (318) 292 - 4571

### Mason

The Commercial Bank, [www.tcbmason.com/](http://www.tcbmason.com/), (325) 347 - 6324

Mason Bank, [masonbank.com/](http://masonbank.com/), (325) 347 - 5911

### Maypearl

The Cowboy Bank of Texas, [www.cowboybank.com/](http://www.cowboybank.com/), (972) 435 - 2131

### McAllen

Bank of South Texas, [www.bankofsouthtexas.com/](http://www.bankofsouthtexas.com/), (956) 278 - 7050

Rio Bank, [www.riobk.com/](http://www.riobk.com/), (956) 631 - 7890

### McKinney

Independent Bank, [www.independent-bank.com/](http://www.independent-bank.com/), (972) 562 - 3426

### Memphis

First Bank and Trust of Memphis, [firstmemphis.publishpath.com/](http://firstmemphis.publishpath.com/), (806) 259 - 3556

Memphis State Bank, [www.msbmemphis.com/](http://www.msbmemphis.com/), (806) 259 - 3561

### Menard

Menard Bank, [www.menardbank.com/](http://www.menardbank.com/), (325) 396 - 4524

### Mesquite

First State Bank, [www.firststatebank.com/](http://www.firststatebank.com/), (972) 285 - 6311

### Midland

Security Bank, [www.mysbank.com/](http://www.mysbank.com/), (432) 570 - 9330

Bank of Texas, [www.bankoftexasonline.com/](http://www.bankoftexasonline.com/), (432) 221 - 6100

### Miles

Citizens State Bank, [www.citizensstatebk.com/](http://www.citizensstatebk.com/), (325) 468-3311

### Mobeetie

First State Bank of Mobeetie, [www.fsbmobeetie.com/](http://www.fsbmobeetie.com/), (806) 845 - 2311

### Monahans

Tejas Bank, [www.mytejasbank.com/](http://www.mytejasbank.com/), (432) 943 - 4230

### Muenster

Muenster State Bank, [www.msbtx.com/](http://www.msbtx.com/), (940) 759 - 2257

### Muleshoe

Muleshoe State Bank, [www.muleshoestatebank.com/](http://www.muleshoestatebank.com/), (806) 272 - 4561

First Bank of Muleshoe, [fbmuleshoe.com/](http://fbmuleshoe.com/), (806) 272 - 4515

### Normangee

Normangee State Bank, [www.normangeestatebank.com/](http://www.normangeestatebank.com/), 1 (877) 276 - 5554

### Oakwood

The Oakwood State Bank, (903) 545 - 2163

### Odem

First State Bank of Odem, [www.fsbodem.com/](http://www.fsbodem.com/), (361) 368 - 2651

### Odessa

West Texas State Bank, [www.wtstatebk.com/](http://www.wtstatebk.com/), (432) 367 - 5000

Southwest Bank, [www.southwbank.com/](http://www.southwbank.com/), (432) 552 - 5000

### Oglesby

Oglesby State Bank, [www.oglesbysb.com/](http://www.oglesbysb.com/), (254) 470 - 2261

### Paint Rock

First State Bank, [www.fsbpaintrock.com/](http://www.fsbpaintrock.com/), (325) 732 - 4386

### Palmer

Commercial State Bank, [www.csbpalmer.com/](http://www.csbpalmer.com/), (972) 449 - 2283

### Paris

Peoples Bank, [www.pbparis.com/](http://www.pbparis.com/), (903) 783 - 3800

### Pearland

Pearland State Bank, [www.pearlandbank.com/](http://www.pearlandbank.com/), (281) 485 - 3211

Heritage Bank, [www.bankheritage.com/](http://www.bankheritage.com/), (281) 485 - 0600

### Pecos

TransPecos Banks, [www.transpecosbanks.com/](http://www.transpecosbanks.com/), (432) 445-9000

### Pilot Point

PointBank, [www.pointbank.com/](http://www.pointbank.com/), (940) 686 - 7000

### Pittsburg

Pilgrim Bank, [www.pilgrimbank.com/](http://www.pilgrimbank.com/), (903) 856 - 6581

### Plano

LegacyTexas Bank, [www.legacytexasbank.com/](http://www.legacytexasbank.com/), (972) 461 - 1300

Benchmark Bank, [www.benchmarkbank.com/](http://www.benchmarkbank.com/), (972) 673 - 4000

SharePlus Bank, [www.shareplus.com/](http://www.shareplus.com/), (972) 931 - 5311

### Powell

Powell State Bank, (903) 345 - 7381

### Princeton

Citizens State Bank, [www.csbprinceton.com/](http://www.csbprinceton.com/), (972) 734 - 2424

### Prosper

Prosper Bank, [www.bankprosper.com/](http://www.bankprosper.com/), (469) 952 - 5500

### Quanah

First Capital Bank, [www.fnbq.com/](http://www.fnbq.com/), (940) 663 - 5311

### Ralls

Vista Bank, [www.vistabank.com/](http://www.vistabank.com/), (806) 253 - 2511

### Rice

The First State Bank, [www.fsbrice-tx.com/](http://www.fsbrice-tx.com/), (903) 326 - 4121

### Richardson

Pavillion Bank, [www.pavillionbank.com/](http://www.pavillionbank.com/), (972) 380 - 0700

Vision Bank-Texas, [www.visionbanktexas.com/](http://www.visionbanktexas.com/), (972) 470 - 1500

### Riesel

Texas First State Bank, [www.mytexasbank.com/](http://www.mytexasbank.com/), (254) 896 - 2371

### Robert Lee

Robert Lee State Bank, [www.robertleestatebank.com/](http://www.robertleestatebank.com/), (325) 453-2545

### Rocksprings

Peoples State Bank, [www.psbrocksprings.com/](http://www.psbrocksprings.com/), (830) 683 - 2119

### Roma

Citizens State Bank, [www.csbroma.com/](http://www.csbroma.com/), (956) 849 - 2311

### Roscoe

The Roscoe State Bank, [www.roscoestatebank.com/](http://www.roscoestatebank.com/), (325) 766 - 3311

### Round Rock

R Bank, [www.rbanktexas.com/](http://www.rbanktexas.com/), (512) 600 - 8100

### Round Top

Round Top State Bank, [www.roundtopstatebank.com/](http://www.roundtopstatebank.com/), 979-249-3151

### Royse City

Texas Leadership Bank, [www.texasleadershipbank.com/](http://www.texasleadershipbank.com/), (972) 636-9777

### San Angelo

Texas State Bank, [www.txbank.com/](http://www.txbank.com/), (325) 949 - 3721

### San Antonio

Jefferson Bank, [www.jeffersonbank.com/](http://www.jeffersonbank.com/), (210) 734-4311  
The Bank of San Antonio, [thebankofsa.com/](http://thebankofsa.com/), (210) 807 - 5500  
Frost Bank, [www.frostbank.com/](http://www.frostbank.com/), (800) 513 - 7678  
Vantage Bank Texas, [www.vantagebank.com/](http://www.vantagebank.com/), (210) 408 - 5700

### San Diego

First State Bank of San Diego, [www.fsbsandiego.com/](http://www.fsbsandiego.com/), (361) 279 - 3316

### Sanger

Sanger Bank, [www.sangerbank.com/](http://www.sangerbank.com/), (940) 458 - 4600

### Schertz

Schertz Bank & Trust, [www.schertzbank.com/](http://www.schertzbank.com/), (210) 945 - 7400

### Schwertner

Schwertner State Bank, [www.txloanstar.com/](http://www.txloanstar.com/), (254) 527 - 3987

### Seagoville

HomeBank Texas, [www.homebanktx.com/](http://www.homebanktx.com/), (972) 287 - 2030

### Sealy

Citizens State Bank, [www.csbsealy.com/](http://www.csbsealy.com/), (979) 885 - 3571

### Seymour

First Bank & Trust, [fbtseymour.com/](http://fbtseymour.com/), (940) 889 - 3113

### Shallowater

First State Bank, [www.fsbshallowater.com/](http://www.fsbshallowater.com/), (806) 832 - 4525

### Shepherd

Peoples State Bank, [www.psbtx.com/](http://www.psbtx.com/), (936) 628 - 3312

### Sherman

American Bank of Texas, [www.abtexas.com/](http://www.abtexas.com/), (903) 893 - 7555

### Snyder

West Texas State Bank, [www.ebanktexas.com/](http://www.ebanktexas.com/), (325) 573-5441  
Community Bank of Snyder, [www.cbankofsnyder.com/](http://www.cbankofsnyder.com/), (325) 573 - 2681

### Somerville

Citizens State Bank, [www.csbt.com/](http://www.csbt.com/), (979) 596 - 1421

### Spearman

First State Bank, [www.fsbspearman.com/](http://www.fsbspearman.com/), (806) 659 - 5565

### Spur

Spur Security Bank, (806) 271-3301

### Stockdale

Commerce Bank Texas, [www.commercebanktx.com/](http://www.commercebanktx.com/), (830) 996 - 3125

### Stratford

First State Bank, [www.firstclassbanking.com/](http://www.firstclassbanking.com/), (806) 396 - 5521

### Sulphur Springs

Alliance Bank, [www.alliancebank.com/](http://www.alliancebank.com/), (877) 903 - 2265

### Sundown

Sundown State Bank, [www.sundownsb.com/](http://www.sundownsb.com/), (806) 229 - 2111

### Texas City

Mainland Bank, [www.mainlandbank.com/](http://www.mainlandbank.com/), (409) 948 - 1625  
Texas First Bank, [www.texasfirstbank.com/](http://www.texasfirstbank.com/), (409) 948 - 1990

### Three Rivers

First State Bank, [www.fsbr.com/](http://www.fsbr.com/), (361) 786 - 2525

### Tyler

Citizens 1st Bank, [www.citizens1stbank.com/](http://www.citizens1stbank.com/), (903) 581 - 1900

Southside Bank, [www.southside.com/](http://www.southside.com/), (903) 531 - 7111

Citizens State Bank, [www.mybankcsb.com/](http://www.mybankcsb.com/), (903) 581 - 8100

### Uvalde

First State Bank of Uvalde, [www.fsbuvalde.com](http://www.fsbuvalde.com/), (830) 278 - 6231

### Van Alstyne

Texas Star Bank, [www.texasstarbank.com/](http://www.texasstarbank.com/), (903) 482 - 5234

### Waco

Alliance Bank Central Texas, [www.alliancebanktexas.com/](http://www.alliancebanktexas.com/), (254) 741 - 8000

Community Bank & Trust, [www.cbtwaco.com/](http://www.cbtwaco.com/), (254) 753 - 1521

Fidelity Bank of Texas, [www.fbot.com/](http://www.fbot.com/), (254) 755 - 6555

### Wallis

Wallis State Bank, [www.wallisbank.com/](http://www.wallisbank.com/), (979) 478 - 6151

### Waxahachie

Vintage Bank, [www.vintagebank.net/](http://www.vintagebank.net/), (972) 935 - 5200

### Weatherford

Texas Bank Financial, [www.texas-bank.com/](http://www.texas-bank.com/), (817) 596 - 9998

### Weimar

Hill Bank & Trust Company, [www.hillbankandtrustco.com/](http://www.hillbankandtrustco.com/), (979) 725 - 9575

### Wellington

Wellington State Bank, [www.wellingtonsb.com/](http://www.wellingtonsb.com/), (806) 447 - 2551

### West

Pointwest bank, [www.pointwestbank.com/](http://www.pointwestbank.com/), (254) 826 - 5333

### Whitney

First Bank, [www.fbwhitney.com/](http://www.fbwhitney.com/), (254) 694 - 2209

### Wichita Falls

Fidelity Bank, [fidelitybankwfb.com/](http://fidelitybankwfb.com/), (940) 763 - 2100

### Winters

The Security State Bank, [www.ssbwingate.com/](http://www.ssbwingate.com/), (325) 754 - 4505

### Wolfforth

American Bank of Commerce, [www.theabcbank.com/](http://www.theabcbank.com/), (806) 775 - 5000

### Woodville

Citizens State Bank, [www.citizensbank.net/](http://www.citizensbank.net/), (409) 283 - 2561

### Yoakum

First State Bank, [www.ourhometownbank.com](http://www.ourhometownbank.com/), (361) 293 - 3572

### Zapata

International Bank of Commerce, [www.ibc.com/](http://www.ibc.com/), (956) 765 - 8361

## RESOURCE: State Programs

### Intrastate Crowdfunding By John Morgan, Texas Securities Commissioner

Crowdfunding is generally described as the process of financing a particular venture through small contributions from the public using the internet. The crowdfunding process has been used to fund popular non-profit causes, finance artistic endeavors, and provide startup funding for entrepreneurs to develop promising products or services. Kickstarter.com and Indiegogo.com are two well-known websites that have specialized in facilitating such funding. Because of the possible application of federal and state-securities laws, compensation, if any, paid to members of the public who contributed to crowdfunded ventures has typically been limited to a token of value related to the project (e.g., a music album or one of the entrepreneur's new products). Equity crowdfunding allows for the sale to the public of shares or interests in the ownership, financial returns, or profits of the issuer pursuant to an exemption from the securities registration requirements of the law.

In 2013, the staff of the Texas State Securities Board ("TSSB" or "Agency") began closely reviewing recent initiatives to develop an equity crowdfunding exemption. The TSSB staff analyzed the equity crowdfunding initiatives of the states that had taken action in this area as well as the proposed rulemaking by the U.S. Securities and Exchange Commission ("SEC") to implement the crowd funding provisions of the federal Jumpstart Our Business Startups Act ("JOBS Act"), passed by Congress in 2012. The staff also obtained information from firms and individuals with interest and expertise in crowdfunding, including industry attorneys, consultants, control persons of an existing crowdfunding portal, board members of the national advocacy organization known as CFIRA, other state regulators, and senior legal counsel at the SEC's Division of Trading and Markets.

In April 2014, the TSSB issued proposed rules to create an exemption from the securities registration requirements of the Texas Securities Act for Texas-based firms seeking to raise capital from the public through equity crowdfunding. During the comment period, the Agency's staff worked with members of the bar, industry, and others to identify and address areas requiring clarification or modification to ensure that the funding mechanisms provided through these rules operate as efficiently and effectively as possible to benefit small business issuers and the investing public in Texas.

In October 2014, Texas became the 13th state to adopt intrastate crowdfunding provisions. The Texas rules became effective on November 17, 2014.

For more information on crowdfunding in Texas, contact the Texas State Securities Board at 512-305-8300.

## Texas Economic Development Bank - Texas Product/Business Fund

The Texas Product/Business Fund provides asset backed financing to companies doing business in Texas. Financing is done in the form of direct asset based loans with competitive lending rates. Loans can be amortized up to the life of the asset.

For more information, visit the Incentives & Financing section of our website at [www.texaswideopenforbusiness.com/](http://www.texaswideopenforbusiness.com/).

## Jobs 4 Texas (J4T)

Jobs 4 Texas, or J4T, is an innovative program designed to increase small businesses' access to capital and enable private entrepreneurs to make market-driven decisions to grow jobs. The J4T program won a \$46.5 million award from the U.S. Department of the Treasury as part of the State Small Business Credit Initiative (SSBCI).

For more information, please visit [www.texasagriculture.gov/GrantsServices/TradeandBusinessDevelopment/JobsforTexas.aspx](http://www.texasagriculture.gov/GrantsServices/TradeandBusinessDevelopment/JobsforTexas.aspx).

## The Texas Workforce:

With a steadily growing civilian workforce of over 13 million people, Texas businesses have an extensive pool of candidates from which to hire highly-educated and skilled workers. Many regions in Texas boast large, existing concentrations of companies in a particular industry which creates a trained labor force from which other businesses can draw. As a result, regions with existing labor pools continue to spur new business expansions and relocations in those same sectors.

Texas Workforce: **13.8 million** (2nd behind California)

Texas Veteran Unemployment in 2014:	<b>4.1%</b>
National Veteran Unemployment in 2014:	<b>5.3%</b>

(Bureau of Labor Statistics)

Texas Unemployment in February 2015:	<b>4.3%</b>
National Unemployment in February 2015:	<b>5.5%</b>

(Texas Comptroller of Public Accounts)

Texas Non-Residential Building Construction Valued at **\$6.858 billion** in July 2014.  
(Texas Comptroller of Public Accounts)

## Texas Workforce Commission (TWC):

TWC is the state agency charged with overseeing and providing workforce development services such as job matching, recruiting and training to Texas job seekers and employers. TWC also administers the Unemployment Benefits and Unemployment Tax programs. TWC's mission is to promote and support a workforce system that creates value and offers employers, individuals, and communities the opportunity to achieve and sustain economic prosperity. TWC strengthens the Texas economy by providing the workforce development component of the Governor's economic development strategy. Texas boasts an incredibly skilled workforce ready to attract enterprise to the Lone Star State. By focusing on the demands of employers, TWC gives Texas the competitive edge necessary to draw business here.

## Programs available:

Workintexas.com

Skills for Small Business

Texas Veterans Leadership Program (TVLP)

Skills Development Fund

For more information on these programs, please visit [www.twc.state.tx.us](http://www.twc.state.tx.us).

## RESOURCE: Local Incentives

In Texas, economic development efforts occur at all levels. School districts, municipalities, counties, specifically-designated zones, and the state all offer different tools and incentives to assist small businesses. To find out what is available, start by contacting the local chamber of commerce and/or economic development centers in the area(s) that you are interested in. Local chambers have information on funding and incentives available to attract new and expanded industries to their respective area.

### Local incentives funded by Type A and Type B sales tax

Municipalities may offer financial incentives made possible by local sales and use tax allotments dedicated to economic development (Type A and Type B sales tax). Financing of this type requires the parties to enter into a performance agreement. \*See Local Government Code Chapters 504 and 505.

### Property Tax Abatements

Property tax abatements can be offered by cities, counties, and special districts pursuant to tax abatement agreements (not available from school districts). \*Note: in addition to real property, tax abatement agreements may also abate all or part of the value of tangible personal property (e.g. inventory or supplies). \*See Texas Tax Code Chapter 312.

### Freeport Exemptions

Freeport exemptions can be offered by a school district, county, and municipality to exempt tangible personal property from ad valorem taxation. Freeport property is exempt if it is property that is detained in Texas for 175 days or less. Freeport property includes goods, wares, merchandise, ores, and certain aircraft and aircraft parts. Freeport property qualifies for an exemption from ad valorem taxation only if it has been detained in the state for 175 days or less for the purpose of assembly, storage, manufacturing, processing, or fabricating. For certain aircraft parts, a community, by official action, may extend the deadline to 730 days. For details, please view Article 8, Sec. 1-j of the Texas Constitution. If you are a small business and are currently paying property tax on inventory that you store for less than 175 days, contact your local chamber of commerce to find out about how your community can choose to exempt inventory from taxation.

## Goods-in-Transit Exemptions

Goods-in-Transit exemptions can be offered by a school district, county, and municipality to exempt inventory from ad valorem taxation. The Goods-in-Transit exemption is applied to goods traveling inside the state. It is only available for goods stored at locations owned by someone other than the owner of the goods themselves. If you are a small business and are currently paying property tax on inventory that you store for less than 175 days prior to shipping it within Texas, contact your local chamber of commerce to find out about how your community can choose to exempt inventory from taxation.

### Chapter 380/381 Economic Development Agreements

The Local Government Code authorizes both municipalities and counties to offer incentives that will promote economic development on items such as commercial and retail projects.

Texas Economic Development Act: (“Ch. 313 Limitation on Appraised Value of Ad Valorem Taxation”). Chapter 313 incentives give school districts the authority to enter into an agreement with a corporation or limited liability company that limits the appraised value of property for the maintenance and operations portion of school district property tax. This incentive also allows recipients to earn tax credits.

## RESOURCE: Federal Programs

### Small Business Administration Programs

Through its local SBA offices in Texas, the U.S. Small Business Administration (SBA) offers several loan programs that can provide financial aid to small businesses. The primary SBA business loan and equity financing programs include the 7(a) Loan, the Certified Development Company or 504 Loan, the Microloan, and the Small Business Investment Company Program. The SBA does not offer grants to individual business owners to start or grow a business.

There are three principal players in most of the programs: the applicant small business, the lender, and the SBA. The agency does not provide the loan, rather they guaranty a portion of the loan provided by a lender (except for microloans). The lender can be a regulated bank or credit union, or a community based lending organization.

The business should have its business plan prepared before it applies for a loan. This plan should explain what resources will be needed to accomplish the desired business purpose including associated costs, the applicants' contribution, planned uses for the loan proceeds, collateral, and, most important, an explanation of how the business will be able to repay the loan in a timely manner.

The SBA looks for:

- Ability to repay the loan on time from the projected operating cash flow;

- Owners and operators who are of good character;

- Feasible business plan;

- Management expertise and commitment necessary for success;

- Sufficient funds, including the SBA guaranteed loan, to operate the business on a sound financial basis;

- For new business, this includes the resources to meet start-up expenses and the initial operating phase;

- Adequate equity invested in the business; and

- Sufficient collateral to secure the loan or all available collateral if the loan cannot be fully secured.

## Common Requirements:

Purpose of the loan

History of the Business

Financial Statements for three years (existing businesses)

Schedule of term debts (existing businesses)

Aging of accounts receivable and payable (existing businesses)

Projected opening-day balance sheet (new businesses)

Lease Details

Amount of investment in the business by owner(s)

Projections of income, expenses, and cash flow as well as an explanation of the assumptions used to develop items

Personal financial statements on the principal owners

Resume(s) of the principal owners and managers

Information on SBA Loans are available at [www.sba.gov](http://www.sba.gov) under 'Loans & Grants'. This information is also available at the Texas SBA Regional and District Offices.=

---

**The following programs are intended to serve as an example for the types of programs offered by the SBA at any given time. Please check with your local SBDC for the availability of these funds.**

Program	Qualifications	Use of Proceeds	Maturity	Maximum Loan Amount	Structure	Benefit to the Borrower
<b>7(a) Programs</b>						
Basic 7(a)	For-profit businesses that can meet SBA's size standards, nature of business, use of proceeds, credit elsewhere, and other miscellaneous eligibility factors.	Acquire land; purchase existing building; convert, expand or renovate building; construct new buildings; acquire inventory; purchase supplies and raw materials; purchase a business; start a business; leasehold improvements, term working capital; and under certain conditions to refinance certain outstanding debts.	Based on the use of proceeds and the borrower's ability to repay. Not based on collateral. Maximum maturity: 10 years for working capital and 7 years for common, 10 years for fixed assets, 25 years for real estate.	A basic 7(a) can be for as much as \$5 million. SBA's limit to any one business is \$3.75 million so a business can have multiple loans guaranteed by the SBA but the SBA portion cannot exceed \$3.75 million.	Term loans with one monthly payment of principal and interest (P&I). Borrower contribution required. Interest rate depends upon how lender applies for guaranty, cannot revolve, no balloon or call provisions.	Obtains financing not otherwise available, fixed maturity, available when collateral is limited. Can establish or re-affirm relationship with lender.
International Trade Loan (ITL)	Same as basic 7(a). Plus, business must be engaged or preparing to engage in exporting or be adversely affected by competition from imports.	Acquire, renovate, modernize facilities or equipment used in making products or services to be exported. Plus, for a permanent working capital and to refinance business debts currently on unreasonable terms.	Same as basic 7(a).	Same as basic 7(a), but when borrower has both international trade and working capital loans, guaranteed by the SBA, the limit to any one business can be \$4 million.	Same as basic 7(a).	Same as basic 7(a). Plus, long-term financing for export related fixed assets and working capital.

*The following programs are intended to serve as an example for the types of programs offered by the SBA at any given time. Please check with your local SBDC for the availability of these funds.*

Program	Qualifications	Use of Proceeds	Maturity	Maximum Loan Amount	Structure	Benefit to Borrower
<b>7(a) Programs</b>						
Export Working Capital Loans (EWCP)	Same as basic 7(a). Plus, must be in business one year and engaged or preparing to engage in exporting.	Short-term working capital for export purposes, including ability to support an Export Stand-By Letter of Credit.	Can be up to a maximum of 36 months but generally 12 months or less.	Same as basic 7(a).	Finance single or multiple transactions. Interest paid monthly, principal paid as payments from items shipped overseas are collected. Can be renewed annually. Extra fees apply. Percentage of guaranty up to 90%. Generally revolving.	Provides American exporters with line of credit that can be separated from domestic operations line of credit.
Seasonal CAPLines	Same as basic 7(a). Plus, must be in business one year and can demonstrate seasonal financing needs.	To finance the seasonal increases of accounts receivable, inventory and labor.	10 years	Same as basic 7(a).	Short-term financing for seasonal activities to be repaid at the end of the season when repayment for the seasonal activity is made to business.	Provides opportunity for seasonal businesses to get seasonal financing not otherwise available.
Contract CAPLines	Same as basic 7(a). Plus, will perform on contract or purchase order for some third party buyer.	To finance the cost of one or more specific contract, sub-contract, or purchase order, including overhead or general and administrative expenses, allocable to the specific contract(s).	10 years	Same as basic 7(a).	Short-term financing for performance of approved contract, sub-contract, or purchase order to be repaid when payment for the activity is made to business. Can be revolving or not.	Provides opportunity for contractors and sub-contractors to get financing not otherwise available.

*The following programs are intended to serve as an example for the types of programs offered by the SBA at any given time. Please check with your local SBDC for the availability of these funds.*

Program	Qualifications	Use of Proceeds	Maturity	Maximum Loan Amount	Structure	Benefit to Borrower
<b>7(a) Programs</b>						
Builders CAPlines	Same as basic 7(a). Plus, building / renovating residential or commercial structure for re-sale without knowing buyer at time of approval.	For the direct expenses related to the construction and/ or “substantial” renovation costs of specific residential or commercial buildings for resale including labor, supplies, equipment rental, direct fees. The cost of land is potentially eligible.	Maximum of 3 years to disburse and build or renovate. Extension possible to accommodate sale.	Same as basic 7(a).	Short-term financing to build or renovate home or building for sale to unknown third party. “Substantial” means rehabilitation expenses of more than one-third of the purchase price or fair market value at the time of application. Can be revolving or not.	Provides opportunity for residential and commercial builders to get financing not otherwise available.
Working Capital CAPlines	Same as basic 7(a). Plus, business needing short term revolving line of credit.	For short-term working capital and operating needs. Proceeds must not be used to pay delinquent withholding taxes or similar trust funds (state sales taxes, etc.) or for floor planning.	10 years	Same as basic 7(a).	Lender has latitude with structuring principal payments. Borrower should discuss with lender. Must be revolving. Extra fees apply.	Provides opportunity for businesses that sell on credit to get revolving financing not otherwise available.
Lender Structured Line of Credit	Businesses needing a line of credit.	Working capital	If revolving, 7 year maximum, including term out period.	Depends on how the lender chooses to apply for an SBA Guaranty. Generally up to \$350,000.	Structure is established by individual lender.	Has availability for a line of credit to help with the short-term cash needs of the business.

*The following programs are intended to serve as an example for the types of programs offered by the SBA at any given time. Please check with your local SBDC for the availability of these funds.*

Program	Qualifications	Use of Proceeds	Maturity	Maximum Loan Amount	Structure	Benefit to Borrower
<b>Non - 7(a) Programs</b>						
504 Loan Program	Businesses that can meet the SBA size standards, nature of business, use of proceeds, credit elsewhere, and other miscellaneous factors.	For the acquisition of long-term fixed assets, equipment with a useful life of 10 years; refinance loan-term fixed asset debt under certain conditions; working capital under certain conditions; to reduce energy consumption; and to upgrade renewable energy sources.	Based on the use of proceeds. 20 years for real estate. 10 years for machinery and equipment.	A maximum of \$5 million to any one business (including affiliates) and amount can represent up to 40% of overall financing. \$5.5 million when the borrower is a manufacturer or financing accomplishes certain energy public policy and again this amount can represent up to 40% of the overall financing.	Loans by Certified Development Companies (CDC) and designed to finance up to 40% of a project secured with a second position lien. Another loan from a third party lender financing up to 50% of the same project secured in the first position, and borrower contribution of at least 10%.	Fees under 3%, long-term, fixed rate, low borrower contribution, full amortization with no call or balloon conditions.
Microloan Program	Similar to a basic 7(a). Plus, start-up nonprofit child-care businesses.	Similar to basic 7(a). Plus, funds to establish nonprofit child-care centers.	Shortest term possible, not to exceed 6 years.	\$50,000 to the small business at any given time.	The SBA provides a loan to a nonprofit micro-lender called an "intermediary" who uses the proceeds to make microloans.	Direct loan from nonprofit intermediary lender, fixed rate financing, can be very small loan amounts, and technical assistance is available.
Standard Processing	Lenders that have an executed participation agreement with the SBA.	Basic 7(a). International trade, export working capital, all CAPlines, dealer floor plan.	Base rate is <i>Wall Street Journal</i> prime, one month plus 3% or SBA peg rate. Plus, all allowable spread from 2.25 to 2.75 percent based on term. Lender can add 2% if loan under \$25,000 and 1% between \$25,00 to \$50,000. Fixed or variable.	Lender completes eligibility questionnaire and SBA reviews eligibility during loan processing.	Lender to cover all aspects of prudent credit analysis with emphasis on applicant's ability to repay loan from operation. SBA conducts analysis of lender's work.	Maximum loan \$5 million. Loans up to \$150,000 guaranteed up to 75%. Businesses with multiple SBA loans may get some variation.

*The following programs are intended to serve as an example for the types of programs offered by the SBA at any given time. Please check with your local SBDC for the availability of these funds.*

Processing Program	Qualifications	Use of Proceeds	Maximum Interest Rates	Eligibility Analysis	Credit Analysis	Maximum Loan Amount
<b>Non - 7(a) Programs</b>						
Certified Lender Program (CLP) Processing	Same as Standard Processing. Plus, an executed CLP agreement.	Same as Standard Processing except no policy exceptions.	Same as Standard Processing.	Same as Standard Processing.	Same as Standard Processing except SBA reviews lender's work, not a re-analysis.	Maximum loan \$5 million. Guaranty percentage same as Standard Processing.
Preferred Lender Program (PLP) Processing.	Same as Standard Processing. Plus, an executed PLP agreement.	Same as Standard Processing except restrictions on loans involving some types of debt refinancing.	Same as Standard Processing.	Lender Completes Eligibility Checklist (SBA Form 7).	Delegated to Lender.	Maximum loan \$5 million. Guaranty percentage same at Standard Processing.
SBA Express Processing	Same as Standard Processing. Plus, an executed SBA Express agreement.	Basic 7(a) with restrictions on some types of debt refinancing. Plus, lender structured term and revolving loans.	If \$50,000 or less, cannot exceed prime + 6.5%. If over \$50,000, cannot exceed prime + 4.5%. Prime may be lender prime.	Lender completes SBA Form 1920SX (Part C) "Eligibility Information".	Delegated to lender.	Maximum loan \$350,000. Guaranty percentage 50%.
Export Express Processing	Same as Standard Processing. Plus, an executed Export Express agreement.	Similar to export working capital loans and international trade loans which meet export related eligibility criteria.	If \$50,000 or less, cannot exceed prime + 6.5%. If over \$50,000, cannot exceed prime + 4.5%. Prime may be lender prime.	Lender completes SBA Form 1920SX (Part C) "Eligibility Information".	Delegated to lender.	Maximum loan \$500,000. Guaranty percentage same as standard processing.
Community Advantage	Same as Standard Processing. Plus, an executed Community Advantage Agreement.	Basic 7(a) except restrictions on some types of refinancing.	Prime + 6%.	Non-delegated lenders complete SBA Form 2301 (Part C). Delegated leaders complete SBA Form 2301 (Part D).	Similar to Standard Processing except credit factors to consider are more defined.	Maximum loan \$250,000. Guaranty percentage same as Standard Processing.

*The following programs are intended to serve as an example for the types of programs offered by the SBA at any given time. Please check with your local SBDC for the availability of these funds.*

## Federal Grants - Grants.gov

Under the President's Management Agenda, the office was chartered to deliver a system that provides a centralized location for grant seekers to find and apply for federal funding opportunities. Today, the Grants.gov system houses information on over 1,000 grant programs and vets grant applications for 26 federal grant-making agencies. These agencies include the Department of Agriculture, Department of Defense, and the Department of Energy among others.

At grants.gov you can search for funding opportunities, review grantors, and grant eligibility. More information is available at [www.grants.gov](http://www.grants.gov).

**Small Business Innovative Research/Small Business Technology Transfer Funding (SBIR/SBTTF).** The federal government allocates over \$2 billion annually to two highly competitive programs that encourage start-up businesses to capitalize on commercialization opportunities: the Small Business Innovation Research Program and the Small Business Technology Transfer Program. Qualified entrepreneurs in Texas can receive some assistance with their SBIR/STTR grant applications. For more information, please visit [www.sbir.gov/](http://www.sbir.gov/). The Catalog of Federal Domestic Assistance (CFDA) is available at [www.cfda.gov/](http://www.cfda.gov/).

## Overall Economic Climate\*

Over the past year, Texas added jobs in all of the 11 major industries. These industries include manufacturing, professional and business services, construction, trade, transportation and utilities, and education and health services.

Pre-recession Texas employment peaked in August 2008 with over 10 million jobs. This level was surpassed in November 2011. The U.S. as a whole recovered 99 percent of recession-hit jobs by April 2014.

The Texas unemployment rate has been at or below the national rate for 98 consecutive months as of February 2015.

## Labor and Job Creation\*\*

Texas has over 13.186 million in the civilian labor force, according to the U.S. Bureau of Labor Statistics

Texas added over 457,900 in 2014. (Texas Workforce Commission)

## Exports\*\*\*

Texas is the largest technology exporter in the U.S.

Texas has been the top exporting state in the U.S. for 13 consecutive years with over \$289.0 billion in exports

In 2014, the Houston - Sugar Land - Baytown metropolitan area passed the New York metropolitan area to become the top U.S. export market.

\* Information provided by the Texas Comptroller's Office

\*\* Information provided by the U.S. Bureau of Labor Statistics

\*\*\* Information provided by the Office of the Governor

The SBA Office of Advocacy defines small business as an independent business with fewer than **500 employees**. The State of Texas defines small business as an independent business with fewer than **100 employees**.

Small businesses create **seven out of every ten** new jobs and employ over half of the country's private sector workforce according to the SBA Office of Advocacy.

## Small Businesses make up more than **98.6%** of the businesses in Texas

**37 percent** of small-businesses say their businesses have relied on credit cards to meet capital needs in the 12 months prior to May 2012 according to the National Small Business Association.

**50 percent** of small-business owners surveyed in May 2012 said they pay off their business credit cards every month according to the National Small Business Association.

**14 percent** of identity theft in 2011 involved credit card fraud. **27 percent** involved government documents/benefits fraud; **13 percent** involved phone or utilities fraud and **9 percent** involved bank fraud according to the Federal Trade Commission.

Bureau of Labor Statistics data on establishment age show that **49 percent** of establishments survive 5 years or more; **34 percent** survive 10 years or more; and **26 percent** survive 15 years or more.

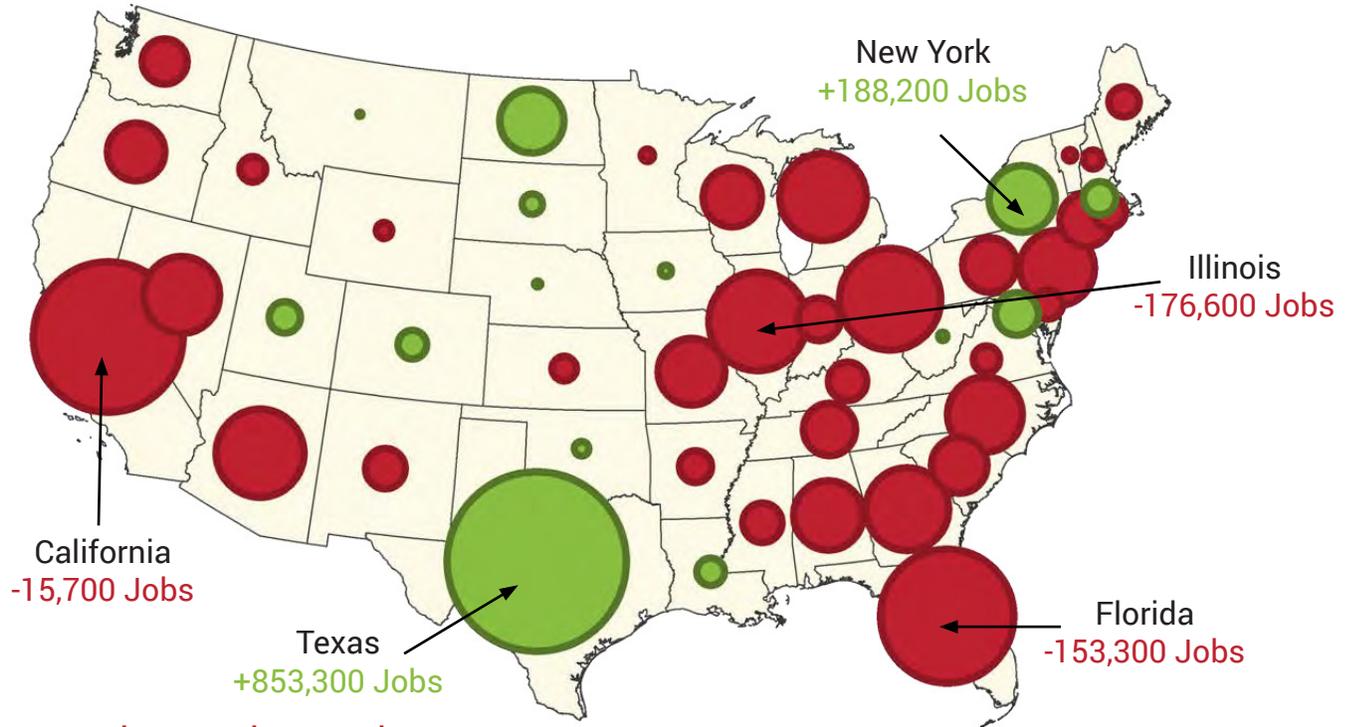
**Seven Texas counties** reported average weekly wages above the national average of \$922 per week. Harris (\$1,187), Midland (\$1,148), Dallas (\$1,115), Collin (\$1,070), Travis (\$1,028), Fort Bend (\$969), and Williamson (\$928) as reported by the Bureau of Labor Statistics.

Texas' 6 largest cities all have cost of living indexes under the national average of 100.

All statistics have been provided by the SBA Office of Advocacy

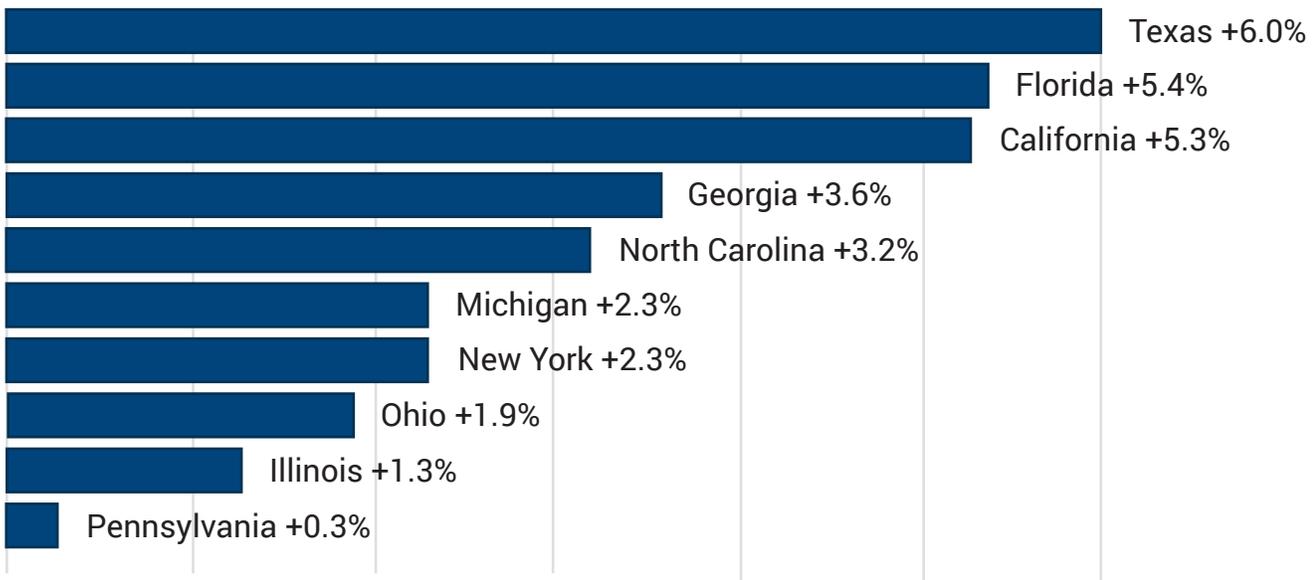
## Bouncing Back from Recession

Texas has over half a million more jobs today than it did before the recession (January 2008 vs May 2014), while many other states are still climbing out off a deep hole.



## Texas Job Growth Sets the Pace

In 2014, Texas employment has grown the fastest of the 10 most populous states.



# Texas Procurement and Support Services

## Overview

State of Texas purchasing is defined by Strategic Sourcing. Spearheaded by Texas Comptroller Susan Combs, the Strategic Sourcing initiative began as a collaborative initiative between state purchasing entities to apply industry best practices to procurement by Texas state government. This format is intended to improve the State's procurement practices to maximize the State's buying power; and implement strategic sourcing initiatives to ensure best value procurement.

The Texas Comptroller's office performs a variety of purchasing operations and customer service core to State of Texas purchasing—ranging from administering the Centralized Master Bidders List to processing hundreds of bid invitations, tabulations and awards for all statewide TxSmartBuy, Managed, TXMAS, and open market contracts. For more information on state procurement procedures, please visit [www.window.state.tx.us/procurement/pub/manual/](http://www.window.state.tx.us/procurement/pub/manual/)

## How To Register as a Texas Vendor

- 1. Set up your MyCPA user account:** Create a profile at the following address: [mycpa.cpa.state.tx.us/securitymp1portal/displayLoginUser.do](http://mycpa.cpa.state.tx.us/securitymp1portal/displayLoginUser.do)
- 2. Begin CMBL and/or HUB application process:** On the eSystems Menu, select the "Apply for CMBL or HUB" link to access the application. You will need the following information to get started: an Employer Identification Number (EIN) issued by the IRS is required for registration, company business structure and ownership details, the list of purchasing class and item codes as they pertain to your business, and the relevant districts where your products or services are available. To obtain an EIN, please visit [www.irs.gov](http://www.irs.gov).
- 3. Register with the Centralized Master Bidders List (CMBL):** Registration on the CMBL will enable a business to receive bid invitations. Sign up: [www.window.state.tx.us/procurement/prog/cmb1](http://www.window.state.tx.us/procurement/prog/cmb1)
- 4. Search the Electronic State Business Daily (ESBD):** This online search engine is available to anyone and allows you to: find bid opportunities by type, entity, vendor award or National Institute of Governmental Purchasing (NAICS) Codes. Search the ESBD: [esbd.cpa.state.tx.us](http://esbd.cpa.state.tx.us)
- 5. Explore HUB Subcontracting Plan Opportunities:** Subcontracting is another excellent opportunity for your business. Vendors bidding on opportunities must submit a subcontracting plan showing potential use of certified HUBs. Once certified, your listing in the online Texas HUB Directory will make your business known as a potential subcontracting partner.
- 6. Network:** Pre-proposal conferences, Economic Opportunity Forums (EOFs), and The Statewide HUB Calendar of Events. View the EOF calendar: [hub.cpa.state.tx.us/eof](http://hub.cpa.state.tx.us/eof)

# State of Texas HUB Certification

## Overview

HUB certification is a powerful advantage and a vital step for your business. In addition to applying for HUB certification, explore the many other tools available for creating new opportunities to do business with the state:

- 1. Register with the Centralized Master Bidders List (CMBL):** Registration on the CMBL will enable a business to receive bid invitations. Sign up: [www.window.state.tx.us/procurement/prog/cmb1](http://www.window.state.tx.us/procurement/prog/cmb1)
- 2. Search the Electronic State Business Daily (ESBD):** This search engine is available to anyone and allows you to: find bid opportunities by type, entity, vendor award or National Institute of Governmental Purchasing (NAICS) Codes. Search the ESBD: [esbd.cpa.state.tx.us](http://esbd.cpa.state.tx.us)
- 3. Explore HUB Subcontracting Plan Opportunities:** Subcontracting is another excellent opportunity for your business. Vendors bidding on opportunities must submit a subcontracting plan showing potential use of certified HUBs. Once certified, your listing in the online Texas HUB Directory will make your business known as a potential subcontracting partner.
- 4. Network:** Pre-proposal conferences, Economic Opportunity Forums (EOFs), and The Statewide HUB Calendar of Events. View the EOF calendar: [hub.cpa.state.tx.us/eof](http://hub.cpa.state.tx.us/eof)

State agencies and universities are constantly looking to work with business certified through the Texas Historically Underutilized Businesses (“HUB”) Program. Give your business the advantage of HUB certification. Texas awarded more than \$1.8 billion or (about 13 percent of state spending) in contracts to certified HUBs according to the Fiscal 2014 Semi-Annual Report from the Texas Comptroller’s Office.

## HUB Eligibility

A for-profit entity with its principal place of business in Texas; and

At least 51 percent owned by one or more persons who are an Asian Pacific American, Black American, Hispanic American, Native American, Service Rendered Disabled Veteran and/or American woman with U.S. citizenship, Texas residency and a proportionate interest and active participation in the control, operations and management of the entity’s affairs.

## Benefits

HUB certification is free of charge.

Certification is valid for 4 years, provided that business continues to meet the eligibility requirements.\*

Business is registered on the Texas Comptroller's Web-based HUB Directory. State agencies use the HUB Directory in conjunction with the Texas Comptroller's Centralized Master Bidders List (CMBL) to solicit bids from certified HUBs for state purchasing and public works contracts. Prime contractors also use the HUB Directory to identify HUBs to whom they will send notification of their subcontracting opportunities.

Increased exposure to the general public, as well as, other entities who have a supplier diversity program and are searching for minority and woman-owned businesses.

\* Vendors may also receive HUB certification by way of a certification memorandum of agreement the Statewide HUB programs has entered into with other local governments or nonprofit organizations.

---

*Apply for your HUB Certification at the Texas Comptroller's Website: [www.window.state.tx.us/procurement/prog/hub/](http://www.window.state.tx.us/procurement/prog/hub/)*

# Small Business Certifications (SBE/DBE/WBE)

## Certification

The government offers tools to help small businesses build their potential to successfully compete in the federal sector. These procurement programs include HUB Zone, Service-Disabled Veteran-Owned Business, Small Disadvantaged, and Business Women-Owned Small Business. More information about these programs can be found at [www.sba.gov](http://www.sba.gov). These programs are administered by different agencies. Please contact each agency for information on their programs. The following list denotes the steps necessary to register for your Small Business Certification:

1. Obtain a D-Y-N-S Number
2. Register with the System of Award Management (SAM)
3. Obtain Open Rating Past Performance Evaluations
4. Know your NAICS codes
5. Know your TIN or EIN
6. Know your standard Industrial Classification codes

## Program Overview

**HUB Mentor Protégé Program:** The objective of the HUB Mentor Protégé Program is to provide professional guidance and support to the protégé (HUB) in order to facilitate their growth and development and increase HUB contracts and subcontracts with the State of Texas. For more information, please visit [www.window.state.tx.us/procurement/prog/hub/mentorprotege/](http://www.window.state.tx.us/procurement/prog/hub/mentorprotege/).

**Historically Underutilized Business Zones (HUBZone):** The Historically Underutilized Business Zones (HUBZone) program encourages economic development in historically underutilized business zones. Falling under the auspices of the U.S. Small Business Administration, HUBZone benefits include competitive and sole source contracting, 10% price evaluation preference in full and open contract competitions and subcontracting opportunities. For more information, please visit [www.sba.gov/hubzone/](http://www.sba.gov/hubzone/).

**Service-Disabled Veteran-Owned:** Service-Disabled Veteran-Owned Businesses is an established government-wide goal of no less than 3% of the total value of all prime contract and subcontract awards for participation by small business concerns owned and controlled by service-disabled veterans. This procurement program provides for Service-Disabled Veteran-Owned Small Business Concerns (SDVOSBC). This program works with federal contracting officers that may restrict competition to SDVOSBCs and award sole source or set-aside contract where certain criteria are met. For more information, please visit [www.sba.gov/content/service-disabled-veteran-owned-small-business-concerns-sdvosbc](http://www.sba.gov/content/service-disabled-veteran-owned-small-business-concerns-sdvosbc).

**Small Disadvantaged Businesses:** Small Disadvantaged Businesses can self-represent their status as a Small Disadvantaged Business (SDB) and do not require an application.

Criteria must be met in order to self-represent. For more information, please visit [www.sba.gov/content/disadvantaged-businesses](http://www.sba.gov/content/disadvantaged-businesses).

**Women-Owned Small Business:** Women-Owned Small Business is where a business falls under the SBA size requirements and 51% is owned by a woman. For more information, please visit [www.sba.gov/content/women-owned-small-business-program](http://www.sba.gov/content/women-owned-small-business-program).

## What should you know about the HUB Program?

Certifications are not necessary for you to conduct business, but can be extremely beneficial in “opening new doors of opportunities” in doing business with corporations, the federal government, or prime contractors.

Each certification has eligibility criteria to determine which is best for your business, and your desired market.

## Eligibility Requirements

### HUB Mentor Protégé Program:

A small business must be owned and controlled by a socially and economically disadvantaged individual.

All individuals must have a net worth of less than \$250,000.

Applicants must also meet applicable size standards for small business concerns.

Be in business for at least two years.

### Historically Underutilized Business Zones (HUBZone):

Business must be located in a “historically underutilized business zone” or HUBZone.

It must be owned and controlled by one or more US Citizens, and

At least 35% of its employees must reside in a HUBZone.

Must be a small business by SBA size standards.

Must be owned and controlled by one or more U.S. citizens.

### Service-Disabled Veteran-Owned:

A Service-Disabled Veteran is a person who served in the active military, naval, or air service, and who was discharged or released under conditions other than dishonorable, and whose disability was incurred or aggravated in line of duty in the active military, naval, or air service.

51% unconditionally and directly owned by one or more Service-Disabled Veterans

The management and daily business operations of the SDVO SBC must be controlled by one or more service-disabled veterans

Must be registered through the VA Department.

### Small Disadvantaged Businesses:

A small business must be at least 51% owned and controlled by a socially and economically disadvantaged individual or individuals.

Other individuals can qualify if they show by a “preponderance of the evidence” that they are disadvantaged.

All individuals must have a net worth of less than \$750,000.

Meet applicable size standards for small businesses in their industry.

### Disadvantaged Business Enterprise (DBE):

Only independent businesses may be certified as a DBE.

The disadvantaged individuals shall also possess the power to direct or cause the direction of the management and policies of the firm and to make the day to day as well as major decisions.

The disadvantaged owners must have an overall understanding of the firms operations; along with experience, managerial, and technical competence.

All securities, which constitute ownership and/or control of a corporation for purposes of establishing it as a DBE, shall be held directly by disadvantaged individuals.

The contributions of capital or expertise by the disadvantaged individual to acquire interest in the firm shall be real and substantial.

To be determined economically disadvantaged, the personal net worth of the individuals whose ownership and control cannot exceed \$1,250,000.00.

### Women’s Business Enterprise (WBE)

51% percent ownership by one or more women.

Proof of effective management of the business.

Control of the business as evidenced by signature role on loans, leases and contracts.

US Citizenship

### Women’s Business Enterprise (WBE):

51% ownership by one or more minority individuals.

Proof of effective management of the business.

Control of the business as evidenced by signature role on loans, leases and contracts.

US Citizenship

With over 2 million small businesses, small business is big business in Texas. The Texas economy has continually outpaced the national economy in overall growth, low unemployment rates, and high consumer confidence. But, with 1000 people moving to Texas every day, many stay for the quality of life that Texas has to offer. Highly ranked healthcare, exemplary education, low living costs, a strong heritage, and hundreds of miles of rivers and coast make Texas the perfect spot.

Small businesses make up 98.6% of the Texas workforce.

Texas is consistently ranked at the top of business climates in America and has been ranked highly for over a decade. In Texas, a strong economy, skilled workforce, low taxes and fair legal system, extensive infrastructure, and high quality of life contribute to the recent awards of "Top State for Business" by Area Development and "America's Top State for Economy & Infrastructure" by CNBC in 2013.

Texas is good for all kinds of business owners. Out of the 2 million small businesses in Texas, almost 670,000 were female-owned small businesses and 792,000 were minority-owned small businesses. The Texas Historically Underutilized Business (HUB) Certification offers certification that increases the exposure of a business especially as it concerns supplier diversity programs in both public and private sectors. 4.1 million Texas residents or almost half of the state's private workforce are employed by a small business. In fact, small businesses created 139,251 net new jobs in 2011. Small business is certainly big business in Texas.

## Texas Workforce Statistics

Population: 26.66  
(US Census Bureau)

Workforce: 13.186 million workers  
(2nd behind California)

GDP: \$1,532.6.7 Billion

Economy Rank: 13th in the World

Miles of Public Road: 313,210

Freight Rail: 10,425

## Workforce

With a steadily growing civilian workforce of over 13 million people, Texas businesses have an extensive pool of candidates from which to hire highly-educated and skilled workers. The Texas Workforce Commission sponsors several programs designed to help employers assist employees in upgrading their skills through skills development, apprenticeship, on-the-job training, literacy education, and other training programs for developing highly skilled and productive employees.

All types of businesses flourish across Texas. Many

regions in Texas boast large, existing concentrations of companies in a particular industry which creates a trained labor force from which other businesses can draw. As a result, regions with existing labor pools continue to spur new business expansions and relocations in those same sectors.

## Cost of Doing Business

With no individual income tax, Texas has one of the lowest tax burdens in the country, ranking as a Top 15 Best State in the Tax Foundation's 2014 State Business Tax Index.

## Exports

Texas has been the #1 exporting state for 13 straight years.

In December 2013, Houston surpassed New York City as the largest exporter in the United States.

93.2% of all Texas exporters are small and medium enterprises.

Small and medium enterprises are responsible for 34.9% of all Texas export value.

## Infrastructure and Access

26 commercial airports including two of the world's busiest, international hubs and two of the world's largest airlines.

11 interstate highways and 313,210 miles of road which is more than any other state.

46 freight railroads on 10,425 miles of track which is the most in the United States.

624 miles of coastline and 16 ports of call including 11 deep water ports.

#1 in wind installed capacity (12,214 mw) and 27 refineries that can produce 5.1 million barrels of crude oil a day which leads the nation in crude oil production and refining.





The Texas HUB Program offers historically underutilized businesses a chance to be competitive for state contracts.



A fair legal system for businesses



Texas' 6 largest cities have a cost of living index below the national average.



Veteran unemployment in Texas was at 4.1% with an overall national average of 5.3% in February 2015 (Bureau of Labor Statistics).



World's Largest Medical Center



#1 State for Relocation



148+ institutions of higher education and 2 of the top 5 best high schools in the nation.



#1 Best Place to Do Business



CNBC ranked Texas infrastructure #1 in U.S.

The Texas business climate and economy are competitive and booming, but it's the quality of life and experience that people stay for.

Note: Unless otherwise noted, all statistics and facts are available at the website for the Governor's Economic Development Team. [www.texaswideopenforbusiness.com](http://www.texaswideopenforbusiness.com)

## Index A: Business Licenses and Permits

A business owner should determine which licenses, permits, certifications, registrations, and authorizations are required for their specific business. The State of Texas does not require a “general” business license so it is possible for certain types of businesses to only need to be registered and have tax identification numbers. **The following pages are agencies and regulatory bodies that we suggest each owner inquire with to ensure that their business is operating with the proper permits and licensing.** Contact information for each agency is located in Index B.

### 1-900 Service

Contest and Gift Giveaway Laws: Attorney General of Texas

Regulations: Federal Communications Commission, Public Utility Commission of Texas

Tax Permits: Texas Comptroller of Public Accounts

### Accounting

Certified Public Accountant License: Texas State Board of Public Accountancy

Tax Permits: Texas Comptroller of Public Accounts

### Acupuncture

Certifications: Texas State Board of Medical Examiners

### Adult Day Care

Facility License and Health Regulations: Texas Department of State Health Services

### Advertising

Sign Permits: Texas Department of Transportation

Tax Permits: Texas Comptroller of Public Accounts

Trade Laws: Federal Trade Commission

### Agriculture

Texas Department of Agriculture

### Aircraft

Aviation Regulations: Federal Aviation Administration

Creditor Registrations: Office of Consumer Credit Commissioner

Environmental Regulations: Texas Department on Environmental Quality

Sign Permits: Texas Department of Transportation

Tax Permits: Texas Comptroller of Public Accounts

### Amusement including Recreational Facilities, Festivals, Bungee Jumping, and Arcades

Alcohol Licenses: Texas Alcoholic Beverage Commission

Aviation Regulations: Federal Aviation Administration

Coin Operated Machine Licenses: Texas Comptroller of Public Accounts

Copyrighted Music Licenses: American Society of Composers, Authors, and Publishers

Environmental Regulations: Texas Department on Environmental Quality

Health Regulations: Local Health Department

Insurance Requirements: Texas Department of Insurance

Tax Permits: Texas Comptroller of Public Accounts

## Answering Service

Automatic Dial Permits: Public Utility Commission of Texas

Tax Permits: Texas Comptroller of Public Accounts

## Apartment Rental

Architectural Regulations, Boiler Certification: Texas Department of Licensing and Regulation

Pesticide Licenses: Texas Department of Agriculture

Swimming Pool Regulations: Texas Department of State Health Services

Tax Permits: Texas Comptroller of Public Accounts

## Aquaculture/Fish Farm

Aquatic/Fish Licenses: Texas Department of Agriculture

Commercial Driver Licenses: Texas Department of Public Safety

Environmental Regulations: Texas Department on Environmental Quality

Pesticide Licenses: Texas Department of Agriculture

Processing Licenses: Texas Department of State Health Services

Transportation Regulations: US Department of Transportation, Texas Department of Transportation

## Architecture

Architectural Regulations: Texas Department of Licensing and Regulation

Licenses: Texas Board of Architectural Examiners

## Armored Car/ Courier

Branch Office Certificate: Texas Board of Private Investigators and Private Security Agencies

Tax Permits: Texas Comptroller of Public Accounts

Transportation Regulations: US Department of Transportation, Texas Department of Transportation

## Association

Lobbyist Registrations: Texas Ethics Commission

Professional Association Registrations: Texas Secretary of State

## Athlete Agent, Trainer

Agent Registrations and Wrestling Promoters: Texas Secretary of State

Boxing/Kick Boxing Registrations: Texas Department of Licensing and Regulation

Trainers Licenses: Texas Advisory Board of Athletic Trainers

## Attorney, Legal Services

Attorney Licenses, Legal Assistant, Paralegal Certifications: State Bar of Texas

Foreign Attorney Licenses: Texas Board of Law Examiners

Notary Public Registrations: Texas Secretary of State

## Auction

Auctioneer Licenses: Texas Department of Licensing and Regulation

## Auto Body Shop

Environmental Regulations: Texas Department on Environmental Quality

Tax Permits: Texas Comptroller of Public Accounts

### Auto Dealer

Creditor Registrations: Office of Consumer Credit Commissioner  
Dealer Licenses, Franchised Service-Only Facility Regulations, General Distinguishing Numbers, Sign Permits, Transportation Regulations, Vehicle Registrations: Texas Department of Transportation, Texas Department of Motor Vehicles  
Environmental Regulations: Texas Department on Environmental Quality  
Tax Permits: Texas Comptroller of Public Accounts  
Vehicle Inspections: Texas Department of Public Safety

### Auto Manufacturer, Converter

Boiler Certification: Texas Department of Licensing and Regulation  
Environmental Regulations: Texas Department on Environmental Quality  
General Distinguishing Numbers, Manufacturer Licenses, Vehicle Registrations: Texas Department of Transportation  
Fire Regulations: Local Fire Marshal  
Ignition Interlock Device Approvals: Texas Department of Public Safety  
LP/CN Gas Regulations: Texas Railroad Commission  
Tax Permits: Texas Comptroller of Public Accounts  
Transportation Regulations: US Department of Transportation, Texas Department of Transportation

### Auto Parts

Salvage Vehicles/Parts Licenses: Texas Department of Transportation  
Tax Permits: Texas Comptroller of Public Accounts

### Auto Racetrack

Alcohol Licenses: Texas Alcoholic Beverage Commission  
Copyrighted Music Licenses: American Society of Composers, Authors and Publishers  
Health Regulations: Local Health Department  
Insurance Requirements: Texas Department of Insurance  
Racing Facility Requirements: National Hot Rod Association  
Tax Permits: Texas Comptroller of Public Accounts

### Auto Repair

Auto Club Registration: Texas Secretary of State  
Environmental Regulations, Tire Storage Regulations: Texas Department on Environmental Quality  
Franchised Service-Only Facility Regulations: Texas Department of Transportation  
Tax Permits: Texas Comptroller of Public Accounts  
Transportation Regulations: US Department of Transportation, Texas Department of Transportation  
Vehicle Inspections: Texas Department of Public Safety

### Auto Repossession

*License not required in Texas.*  
Collections Regulations: Federal Trade Commission  
Consumer Credit Regulations: Office of Consumer Credit Commissioner  
General Regulations: Texas Department of Public Safety  
Transportation Regulations: US Department of Transportation, Texas Department of Transportation

## Auto/Truck Leasing or Rental

Commercial Drivers Licenses: Texas Department of Public Safety

Creditor Registrations: Office of Consumer Credit Commissioner

Environmental Regulations: Texas Department on Environmental Quality

Leasing Licenses, Sign Permits, Vehicle Registrations: Texas Department of Transportation

Tax Permits: Texas Comptroller of Public Accounts

Transportation Regulations: US Department of Transportation, Texas Department of Transportation

Vehicle Inspections: Texas Department of Public Safety

## Aviation

Alcohol Licenses: Texas Alcoholic Beverage Commission

Aviation Regulations: Federal Aviation Commission

Environmental Regulations: Texas Department on Environmental Quality

Tax Permits: Texas Comptroller of Public Accounts

## Bail Bondsman

Licenses: Texas Department of Insurance

## Bait and Tackle

Aquatic/Fish Licenses: Texas Department of Agriculture

Alcohol Licenses: Texas Alcoholic Beverage Commission

Tax Permits: Texas Comptroller of Public Accounts

## Bakery

Environmental Regulations: Texas Department on Environmental Quality

Health Licenses: Texas Department of State Health Services

Pesticide Licenses: Texas Department of Agriculture

Tax Permits: Texas Comptroller of Public Accounts

## Ballooning

Aviation Regulations: Federal Aviation Commission

Insurance Requirements: Texas Department of Insurance

Tax Permits: Texas Comptroller of Public Accounts

## Bank

Federal Insurance Requirements: Federal Deposit Insurance Corporation

Federal Reserve Bank Regulations: Federal Reserve Bank of Dallas

National Bank Regulations: Office of the Texas Comptroller of the Currency

State Bank Charter and Regulations: Texas Department of Banking

State Depository Applications: Texas Comptroller of Public Accounts

## Beauty Salon/Barber

Licenses: Texas Department of Licensing and Regulation

Environmental Regulations: Texas Department on Environmental Quality

Tanning Bed Licenses: Texas Department of State Health Services

Tax Permits: Texas Comptroller of Public Accounts

## Bingo Parlor

Alcohol Licenses: Texas Alcoholic Beverage Commission

Bingo Licenses: Texas Lottery Commission

Health Regulations: Local Health Department

Tax Permits: Texas Comptroller of Public Accounts

### **Boat Dealer**

Creditor Registrations: Office of Consumer Credit Commissioner  
Dealer Regulations: Texas Parks and Wildlife  
Environmental Regulations: Texas Department on Environmental Quality  
Sign Permits: Texas Department of Transportation  
Tax Permits: Texas Comptroller of Public Accounts

### **Bottled Water**

Environmental Regulations: Texas Department on Environmental Quality  
Health Regulations: Local Health Department  
Tax Permits: Texas Comptroller of Public Accounts  
Transportation Regulations: US Department of Transportation, Texas Department of Transportation

### **Brew Pub**

Brew Pub Licenses, Brewer's Licenses: Texas Alcoholic Beverage Commission  
Environmental Regulations: Texas Department on Environmental Quality  
Health Regulations: Local Health Department  
Tax Permits: Texas Comptroller of Public Accounts

### **Business Brokerage**

Business Brokering Regulations: Texas State Securities Board  
Property Broker Licenses: Texas Real Estate Commission

### **Camp Site/Resort-Lodge-Youth Camp**

Alcohol Licenses: Texas Alcoholic Beverage Commission  
Environmental Regulations: Texas Department on Environmental Quality  
Health Regulations: Local Health Department  
Membership Camping Resort Registrations: Texas Secretary of State  
Pesticide Licenses: Texas Department of Agriculture  
Youth Regulations and Youth Camp Licenses: Texas Department of State Health Services

### **CPR/First Aid**

CPR Courses: Local American Heart Association  
EMT/Paramedic Licenses: Texas Department of State Health Services  
First Aid Classes: Local American Red Cross

### **Carriage Rides**

Alcohol Licenses: Texas Alcoholic Beverage Commission  
Health Regulations: Local Health Department  
Tax Permits: Texas Comptroller of Public Accounts

### **Catering**

Alcohol Licenses: Texas Alcoholic Beverage Commission  
Food Regulations: Texas Department of State Health Services  
Tax Permits: Texas Comptroller of Public Accounts

### **Cemetery**

Certifications: Texas Department of Banking  
Environmental Regulations: Texas Department on Environmental Quality  
Health Regulations: Local Health Department  
Tax Permits: Texas Comptroller of Public Accounts

### Chamber of Commerce

Set Up: Texas Association of Business and Chambers of Commerce

Tax Exemptions: Texas Comptroller of Public Accounts

### Check Cashing

Licenses: Texas Department of Banking

Tax Permits: Texas Comptroller of Public Accounts

### Chemical Dependency Treatment/Halfway House

Controlled Substance Registrations: Texas Department of Public Safety

Environmental Regulations: Texas Department on Environmental Quality

Federal Surpluses: Texas Facilities Commission

Health Regulations: Local Health Department

Drug Treatment Program Regulations, Narcotics Drug Permits, Nurse Aid Certifications, Professional Counselor Licenses , Substance Abuse Licenses: Texas Department of State Health Services

Pesticide Licenses: Texas Department of Agriculture

Psychologist Licenses: Texas State Board of Examiners of Psychologists

### Child Care/Day Care

Health Regulations: Local Health Department

Licenses: Texas Department of Family and Protective Services

Pesticide Licenses: Texas Department of Agriculture

### Chiropractor

Controlled Substance Registrations: Texas Department of Public Safety

Facility Registration, Licenses: Texas Board of Chiropractic Examiners

Radiation Machine Registrations, Radiologist Licenses: Texas Department of State Health Services

Tax Permits: Texas Comptroller of Public Accounts

### Civil Process Server

License: Constable or Justice of the Peace in the county you intend to serve.

### Cleaning/Janitorial, Upholstery, Carpet, Auto Detailing

No State License Required

Certification available through Institute of Inspection Cleaning and Restoration Certification

Environmental Regulations: Texas Department on Environmental Quality

Tax Permits: Texas Comptroller of Public Accounts

### Collection Agency

Debt Collector Registrations: Texas Secretary of State

Regulations: Federal Trade Commission

### Consulting Services

Asbestos Regulations: Texas Department of State Health Services

Aviation Regulations: Federal Aviation Administration

Engineering Regulations: Texas Board of Professional Engineers

Environmental Regulations: Texas Department on Environmental Quality

Financial/Investment Advisor Permits: Texas State Securities Board

Fire and Casualty Insurance Regulations, Life Insurance Counsel Licenses: Texas Department of Insurance

Foreign Legal Consultant Certifications: Texas Board of Law Examiners

Irrigation Systems Licenses: Texas Commission on Environmental Quality  
Plant Breeding Regulations: Texas Department of Agriculture  
Property Tax, Personnel, Career Consulting Licenses: Texas Department of Licensing and Regulation  
Security Consulting Licenses: Texas Department of Public Safety  
Tax Permits: Texas Comptroller of Public Accounts

### Convenience Store

Alcohol Licenses: Texas Alcoholic Beverage Commission  
Aquatic/Fish Licenses, Nursery/ Floral Registration, Pesticide/Herbicide Sales, Produce Licenses, Weighing/Measuring Device Permits: Texas Department of Agriculture  
Environmental Regulations, Petroleum Storage Tank Registration: Texas Department on Environmental Quality  
Food Programs, Glue/Paint Regulations, Health Food Regulations: Texas Department of State Health Services  
Lottery Permits: Texas Lottery Commission  
Tax Permits, Tobacco Products Retail Permit, Vending Machines: Texas Comptroller of Public Accounts

### Counseling

Licensing: Texas Department of State Health Services  
Psychologist Licenses: Texas State Board of Examiners of Psychology

### Court Reporting

Certifications: Court Reporters Certification Board

### Credit Service/Consumer Protection

Private Investigation Licenses: Texas Department of Public Safety  
Registrations: Texas Secretary of State  
Regulations: Federal Trade Commission

### Credit Union

Licenses: Texas Secretary of State  
State Depository Applications: Texas Comptroller of Public Accounts

### Crop Dusting

Aviation Regulations: Federal Aviation Administration  
Environmental Regulations: Texas Department on Environmental Quality  
Pesticide Licenses: Texas Department of Agriculture

### Dentistry

Controlled Substance Registrations: Texas Department of Public Safety  
Environmental Regulations: Texas Department on Environmental Quality  
Licenses, Laboratory (Dental) Registrations: Texas State Board of Dental Examiners  
Radiation Machine Registrations, Radiologist Licenses: Texas Department of State Health Services  
Tax Permits: Texas Comptroller of Public Accounts

### Diaper Delivery

Health Regulations: Local Health Department  
Tax Permits: Texas Comptroller of Public Accounts  
Transportation Regulations: US Department of Transportation, Texas Department of Transportation

### **Dietitian – Diet Center**

Health Regulations: Local Health Department  
Licenses: Texas Department of State Health Services  
Tax Permits: Texas Comptroller of Public Accounts

### **Dog Trainer**

Security Dog Trainer Licenses: Texas Department of Public Safety

### **Drug Testing Laboratory**

Alcohol Testing Permits, Controlled Substance Registrations, Laboratory Apparatus Permits,  
Radioactive Materials Regulations: Texas Department of Public Safety  
Environmental Regulations: Texas Department on Environmental Quality  
Fire Regulations: Local Fire Marshal  
Health Regulations: Local Health Department

### **Dry Cleaning, Linen Service, Laundry**

Boiler Certification: Texas Department of Licensing and Regulation  
Environmental Regulations: Texas Department on Environmental Quality  
Tax Permits: Texas Comptroller of Public Accounts  
Transportation Regulations: US Department of Transportation, Texas Department of Transportation

### **Education /Schools/All Levels, Continuing, Seminar and Workshop**

Alcohol Licenses: Texas Alcoholic Beverage Commission  
Alcohol Testing Regulations, ATV/Motorcycle Driving Regulations, Handgun Safety Regulations and Concealed Handgun Instructor License: Department of Public Safety  
Asbestos Regulations, Audiometric Equipment Registrations, Food Service Worker Regulations, Health Regulations, Lead Paint Regulations, Massage Regulations, Spinal Screening Regulations, Vision/Hearing Screening Regulations: Texas Department of State Health Services  
Associate Degrees Certifications, College/University Registrations and Certificates, : Texas Higher Education Coordinating Board  
Aviation Regulations: Federal Aviation Commission  
Barber Regulations, Cosmetology Regulations: Texas Department of Licensing and Regulation  
Driver Education School License/Safety Regulations: Texas Department of Public Safety  
Federal Surpluses: Texas Facilities Commission  
Medical Institutions Licenses: Texas State Board of Medical Examiners  
Pesticide Licenses: Texas Department of Agriculture  
Private School Accreditations: Texas Private School Accreditation Commission  
Private School/Kindergarten Regulations: Local Government Entity  
Proprietary/Vocational School Regulations: Texas Workforce Commission  
Real Estate School Regulations: Texas Real Estate Commission  
Security Officer Regulations: Texas Department of Public Safety  
Tax Permits: Texas Comptroller of Public Accounts  
Teacher Certification, Elementary/Secondary: Texas Education Agency

### **Electronics – Computer Sales and Repair**

Environmental Regulations: Texas Department on Environmental Quality  
Tax Permits: Texas Comptroller of Public Accounts

## Emergency Medical Services

Aviation Regulations: Federal Aviation Commission

Controlled Substance Registrations: Texas Department of Public Safety

EMT/Paramedic Licenses: Texas Department of State Health Services

Fire Fighting License: Texas Commission on Fire Protection

## Employment/Personnel Agency, Temp Agency

Certificate of Authority: Texas Department of Licensing and Regulation

Tax Permits: Texas Comptroller of Public Accounts

## Engineering

Architectural Regulations: Texas Department of Licensing and Regulation

Licenses: State Board of Registration for Professional Engineers

## Environmental Services

Asbestos Regulation, Lead Paint Regulations: Texas Department of State Health Services

Commercial Driver's License (CDL): Texas Department of Public Safety

Environmental Regulations, Pollution Control Tax Exemptions, Weather Modification Permits: Texas Department on Environmental Quality

Transportation Regulations: U.S. Department of Transportation, Texas Department of Transportation

## Factoring

Creditor Registrations: Office of Consumer Credit Commissioner

Regulations: Texas State Securities Board

## Feed and Fertilizer

Environmental Regulations: Texas Department on Environmental Quality

Feed/Fertilizer Facility Licenses: Office of the Texas State Chemist

Pesticide/Herbicide Applicator Licenses: Texas Department of Agriculture

Poultry Testing Reports: Texas Animal Health Commission

Tax Permits: Texas Comptroller of Public Accounts

## Ferry/ Pleasure Boat

Alcohol Licenses: Texas Alcoholic Beverage Commission

Environmental Regulations: Texas Department on Environmental Quality

Ferry/Boat Registration: Texas Parks and Wildlife Department

Lake Regulations: Local River Authority

Local Regulations: Local City Parks and Recreation Department

Tax Permits: Texas Comptroller of Public Accounts

## Fire Sprinkler, Extinguisher, Alarm

Fire Alarm License, Fire Extinguisher License, Fire Sprinkler Registration: Texas Department of Insurance, State Fire Marshal

Tax Permits: Texas Comptroller of Public Accounts

## Fishing, Hunting, Trapping

Boat Certification/Registration, Licenses: Texas Parks and Wildlife

Environmental Regulations: Texas Department on Environmental Quality

## Food Bank, Pantry, Salvage Brokerage

Environmental Regulations: Texas Department on Environmental Quality

Food Salvage Establishment, Broker Licenses: Texas Department of State Health Services

Tax Permits: Texas Comptroller of Public Accounts

## Food Manufacturing and Distribution

Alcohol Licenses: Texas Alcoholic Beverage Commission

Boiler Certification: Texas Department of Licensing and Regulation

Butane Regulations: Texas Railroad Commission

Egg Broker/Dealer/Processor License, Meat Products Processing Regulations, Organic

Food and Fiber Regulations, Pesticide Licenses, Weighing/Measuring Device Permits:

Texas Department of Agriculture

Environmental Regulations: Texas Department on Environmental Quality

Feed/Fertilizer Regulations: Office of the Texas State Chemist

Fire Regulations: Local Fire Marshal

Fish/Seafood Products Processing License: Texas Parks and Wildlife Service

Food Manufacturer's License, Milk Licenses, Rendering Licenses, Salvage Food

Licenses, Shellfish and Crab meat Processing Licenses: Texas Department of State

Health Services

Tax Permits: Texas Comptroller of Public Accounts

Transportation Regulations: U.S. Department of Transportation, Texas Department of

Transportation

## Franchise, Multilevel and Network Marketing, Business

Permits: Texas Secretary of State

## Fund Raising

Automatic Dial Permits: Public Utilities Commission

Registrations: Texas Secretary of State

## Funeral Home

Environmental Regulations: Texas Department on Environmental Quality

Funeral Home Licenses: Texas Funeral Service Commission

Prepaid Funeral Services/ Merchandise Regulations: Texas Department of Banking

Tax Permits: Texas Comptroller of Public Accounts

## Gas Service Station

Environmental Regulations, Petroleum Storage Tank Registrations, Tire Storage

Regulations: Texas

Department on Environmental Quality

Lottery Permits: Texas Lottery Commission

LPG Gas License: Texas Railroad Commission

Tax Permits: Texas Comptroller of Public Accounts

Vehicle Inspection Registrations: Texas Department of Public Safety

Weighing/Measuring Device Permits: Texas Department of Agriculture

## General Contracting, Construction, Home Builder

Contracting is generally done at a local/city level. Please contact the city or local municipality in which you will operate for licensing, permitting, or bonding requirements.

Air Conditioning and Refrigeration Licenses, Architectural Regulations, Boiler Certification,

Elevator/ Escalator Regulations, Industrial Housing and Buildings Regulations, Electrical

Contractor Licenses: Texas Department of Licensing and Regulation

Asbestos Abatement Regulations, Paint (Lead) Regulations, Radiation Machine

Registrations: Texas Department of State Health Services

Coastal Easements: Texas General Land Office

Construction over Closed Landfill Permit, Environmental Regulations, Irrigation Systems

License, Petroleum Tank Storage Regulations: Texas Commission on Environmental Quality

Driveway Access Permits, Highway Construction Regulations, Right of Way Easements: Texas Department of Transportation

Fire Sprinkler Systems Registration: Texas Department of Insurance

Historical Structure Permits: Texas Historical Commission

LPG/CNG Gas Licenses, Oil and Gas Regulations: Texas Railroad Commission

Manufactured Home Regulations: Texas Department of Housing and Community Affairs

Nursery/Floral Registration: Texas Department of Agriculture

Plumbing Licenses: Texas State Board of Plumbing Examiners

Power Plant Construction Regulations: Federal Energy Regulatory Commission (co-generators), Public Utility Commission (industrial generators)

Residential/Service Company License (Fixed Period/Flat, Prepaid Rate Repair or Maintenance): Texas Real Estate Commission

Security Regulations: Texas Board of Private Investigators and Private Security Agencies

Tax Permits: Texas Comptroller of Public Accounts

#### **Gift Basket Service**

Alcohol Licenses: Texas Alcoholic Beverage Commission

Health Regulations: Local Health Department

Lottery Permits: Texas Lottery Commission

Nursery/Floral Registrations, Produce Licenses: Texas Department of Agriculture

Tax Permits: Texas Comptroller of Public Accounts

#### **Graphic Design**

Environmental Regulations: Texas Department on Environmental Quality

Tax Permits: Texas Comptroller of Public Accounts

#### **Grocery**

Alcohol Licenses: Texas Alcoholic Beverage Commission

Aquatic/Fish Licenses: Texas Department of Agriculture

Controlled Substance Registrations: Texas Department of Public Safety

Environmental Regulations: Texas Department on Environmental Quality

Food Programs, Glue/Paint Regulations, Health Food Regulations: Texas Department of State Health Services

Lottery Permits: Texas Lottery Commission

Nursery/Floral Registration, Organic Food and Fiber Regulations, Pesticides/Herbicides Licenses, Produce, Weights/Measuring Device Permits: Texas Department of Agriculture

Pharmacy Licenses: Texas State Board of Pharmacy

Tax Permits, Tobacco Products Retail Permit: Texas Comptroller of Public Accounts

#### **Guns, Firearms, Shooting Range**

Handgun Safety Regulations and Concealed Handgun Instructor Licenses: Texas Department of Public Safety

Local Regulations: Contact Local Law Enforcement

Permits: US Bureau of Alcohol, Tobacco, Firearms, and Explosives

Tax Permits: Texas Comptroller of Public Accounts

## Health Club\*\*, Gym

\*\* A health spa is defined by the Texas Secretary of State as a business that offers for sale, or sells, memberships that provide the members instruction in or the use of facilities for a physical exercise program. Please check with the Texas Secretary of State's office for FAQs and licensing.

Child Care Licenses: Texas Department of Family and Protective Services

Health Regulations, Tanning Facility Licenses: Texas Department of State Health Services

Health Spa Licenses: Texas Secretary of State

Tax Permits: Texas Comptroller of Public Accounts

## Herbs

Environmental Regulations: Texas Department on Environmental Quality

Nursery/Floral Registration: Texas Department of Agriculture

Processing/Packaging Herbs Regulations: Texas Department of State Health Services

Tax Permits: Texas Comptroller of Public Accounts

## Home Health

Home Health Agency License, Home Health Aide License: Texas Department of State Health Services

Tax Permits: Texas Comptroller of Public Accounts

## Hospice

Hospice Agency License, Medication Aide Permit: Texas Department of State Health Services

Tax Permits: Texas Comptroller of Public Accounts

## Hospital, Medical, Health Clinic

Audiometric Equipment Registration, Facility Licenses, Narcotic Drug Permits, Controlled Substance Registrations, Nurse Aide Certifications, Official Vaccination Stamps, Perfusionist Licenses, Radiation Machine Registrations, Respiratory Licenses, Social Worker Licenses: Texas Department of State Health Services

Environmental Regulations: Texas Department on Environmental Quality

Federal Surpluses: Texas Facilities Commission

Medical Licenses, Nonprofit Health Organization Certifications, Physician Assistant License and Registration, Physician Permit: Texas State Board of Medical Examiners

Nurse, Registered; Nurse, Vocational: Texas Board of Nursing

Pesticide Licenses: Texas Department of Agriculture

Tax Permits: Texas Comptroller of Public Accounts

## Hotel, Motel, Bed and Breakfast

Alcohol Licenses: Texas Alcoholic Beverage Commission

Health/Food Regulations, Sanitation Regulations: Texas Department of State Health Services

Pesticide Licenses: Texas Department of Agriculture

Sign Registrations: Texas Department of Transportation

Tax Permits: Texas Comptroller of Public Accounts

## Import/Export

Alcohol Licenses and Regulations: Texas Alcoholic Beverage Commission, US Bureau of Alcohol, Tobacco, Firearms, and Explosives  
Firearm Regulations: US Bureau of Alcohol, Tobacco, Firearms, and Explosives

Animal Hide Regulations: US Fish and Wildlife Department

Aquatic/Fish Products Regulations: US Food and Drug Administration, US Department of Agriculture

Bees/Beekeeping Equipment Regulations, Livestock Export Facilities Regulation, Livestock Export Procedures, Phytosanitary (Plant) Certificate, Vegetable/Sweet Potato Certificates: Texas Department of Agriculture

Coin-operated Machine Licenses: Texas Comptroller of Public Accounts

Edible Products, :US Food and Drug Administration

Export Regulations: US Department of Commerce

Fireworks License: Texas Department of Insurance, Fire Marshal's Office

Hazardous Consumer Products/Bedding Regulations: Texas Department of State Health Services

Import Regulations: US Customs Service

Motor Vehicle and Vehicle Registration: Texas Department of Transportation

Plumbing Fixture Certification: Texas Department on Environmental Quality

Security Regulations: US Customs and Border Protection

Tax Permits: Texas Comptroller of Public Accounts

Transportation Regulations: US Department of Transportation, Texas Department of Transportation

### Insurance Agency

Agent/Representative Licenses and Company Licenses: Texas Department of Insurance

### Insurance Claims /Medical Billing

Certificates of Authority: Texas Department of Insurance

### Interior Decorating/Design

Registration: Texas Board of Architectural Examiners

Tax Permits: Texas Comptroller of Public Accounts

### Inventor

Boiler Certification: Texas Department of Licensing and Regulation

Consumer Product Safety Regulations: Texas Department of State Health Services

Environmental Regulations: Texas Department on Environmental Quality

Fire regulations: Local Fire Marshal

Patents and Trademark Information: US Office on Patents and Trademarks

Tax Permits: Texas Comptroller of Public Accounts

### Investment, Stock Brokerage, Venture Capital

Trading Advice Registration, Trading and Markets Regulations, Permits: Texas State Securities Board

### Landscaping, Lawn Care

Environmental Regulations, Irrigation Licenses: Texas Department on Environmental Quality

Landscape Architecture Licenses: Texas Board of Architectural Examiners

Nursery/Floral Landscapes, Pesticide/Herbicide Applicator Licenses: Texas Department of Agriculture

Tax Permits: Texas Comptroller of Public Accounts

### Language Translation

Accreditation: American Translator Association

### Laundromat

Environmental Regulations: Texas Department on Environmental Quality  
Health Regulations: Local Health Department  
Lottery Permits: Texas Lottery Commission  
Tax Permits: Texas Comptroller of Public Accounts

### Limousine Service

Alcohol Licenses: Texas Alcoholic Beverage Commission  
Commercial Drivers Licenses: Texas Department of Public Safety  
Tax Permits: Texas Comptroller of Public Accounts

### Liquefied Petroleum Gas (LPG Gas)

Boiler Certification: Texas Department of Licensing and Regulation  
Environmental Regulations: Texas Department on Environmental Quality  
Fire Regulations: Local Fire Department  
LPG Gas Licenses: Railroad Commission of Texas  
Tax Permits: Texas Comptroller of Public Accounts

### Liquor

Alcohol Licenses: Texas Alcoholic Beverage Commission  
Tax Permits: Texas Comptroller of Public Accounts

### Loan – Finance

Licenses: Office of Consumer Credit Commissioner

### Lobbyist

Registrations: Texas Ethics Commission

### Locksmith

No state license required but may be certified by Associated Locksmiths of America.  
Tax Permits: Texas Comptroller of Public Accounts

### Lumber, Logging, Saw Mill

Environmental Regulations: Texas Department on Environmental Quality  
Fire Regulations: Local Fire Marshal  
Forest Management Assistance, Texas Timber Price Trends: Texas Forest Service  
Tax Permits: Texas Comptroller of Public Accounts

### Mail Order

Mail Regulations: Local U.S. Post Office  
Tax Permits: Texas Comptroller of Public Accounts  
Trade Laws: Federal Trade Commission

### Manufactured Housing Dealer

Creditor Registrations: Office of Consumer Credit Commissioner  
Environmental Regulations: Texas Department on Environmental Quality  
Manufactured Housing Retailer Permits: Texas Department of Housing and Community Affairs  
Tax Permits: Texas Comptroller of Public Accounts  
Transportation Regulations: Texas Department of Transportation

### Manufactured Housing Park

Environmental Regulations: Texas Department on Environmental Quality  
Fire Regulations: Local Fire Marshal  
Sanitation Regulations: Texas Department of State Health Services  
Tax Permits: Texas Comptroller of Public Accounts

## Manufacturing, General

Alcohol Licenses: Texas Alcoholic Beverage Commission  
Aviation Regulations: Federal Aviation Administration  
Bingo Equipment, Devices, or Supplies Regulations: Texas Lottery Commission  
Boat Regulations: Texas Parks and Wildlife  
Boiler Certification: Texas Department of Licensing and Regulation  
Butane Regulations, Petroleum Regulations: Texas Railroad Commission  
Clothing Manufacturers Registrations: Federal Trade Commission  
Environmental Regulations, Plumbing Regulations: Texas Department on Environmental Quality  
Feed/Fertilizer Permits: Office of the Texas State Chemist  
Fire Regulations: Local Fire Marshal  
Food, Drugs, Cosmetics, or Other Related Products: U.S. Food and Drug Administration  
Hazardous Chemical Inventory Registrations, Hazardous Consumer Products/Bedding Regulations, Health Licenses, Industrialized Housing/ Building Regulations,  
Medical Device Manufacturer License: Texas Department of State Health Services  
Manufactured Homes Licenses: Texas Department of Housing and Community Affairs  
Motor Vehicle Registration, Transportation Regulations: Texas Department of Transportation  
Nursery/Floral Registration, Organic Food and Fiber Regulations, Pesticide Manufacturer Registration/ License, Pet Food Renderer License, Radiation Machine Registrations: Texas Department of Agriculture  
Tax Permits, Tobacco Permits: Texas Comptroller of Public Accounts  
Utility Trailer Regulations: Texas Department of Public Safety, Texas Department of Transportation  
Vehicle Registrations: Texas Department of Transportation

## Massage Therapy

Establishment Registration, Massage Therapist Registration: Texas Department of State Health Services  
Tax Permits: Texas Comptroller of Public Accounts

## Medical Laboratory

AIDS, HIV or Related Conditions Registry, Asbestos Testing Regulations, Clinical Laboratory Certificates, Medical Laboratory Practitioner Registration, Radioactive Materials License: Texas Department of State Health Services  
Alcohol Testing Regulations, Laboratory Apparatus Permits: Texas Department of Public Safety  
Dental Regulations: Texas State Board of Dental Examiners  
Environmental Regulations: Texas Department on Environmental Quality  
Fire Regulations: Local Fire Marshal  
Health Regulations: Local Health Department  
LPG Gas Licenses: Texas Railroad Commission  
Tax Permits: Texas Comptroller of Public Accounts

## Medical Practice

Audiometric Equipment Registrations, Laboratory Practitioner Registration, Nurse Aide, Official Vaccination Stamps, Perfusionist Licenses, Radiation Machine Registrations, Radiologic Technologist Certificate, Respiratory Care Practitioner License: Texas

Department of State Health Services

Controlled Substances Registrations: Texas Department of Public Safety

Environmental Regulations: Texas Department on Environmental Quality

Medical License, Nonprofit Health Organization Certifications, Physician Assistant License and Registration, Physician Permit: Texas State Board of Medical Examiners

Medicinal Alcohol Permits: Texas Alcoholic Beverage Commission

Nurse, Registered and Vocational: Board of Nurse Examiners

Tax Permits: Texas Comptroller of Public Accounts

### Membership Warehouse

Alcohol Licenses: Texas Alcoholic Beverage Commission

Aquatic/ Fish Licenses: Texas Department of Agriculture, Texas Parks and Wildlife Service

Controlled Substances Registrations: Texas Department of Public Safety

Environmental Regulations: Texas Department on Environmental Quality

Glue/Paint Registrations, Health Licenses, Medical Devices/Supplies/Equipment Licenses, Optical Registrations: Texas Department of State Health Services

Lottery Permits: Texas Lottery Commission

LPG Gas Licenses: Texas Railroad Commission

Nursery/Floral Registration, Pesticide/Herbicide Licenses, Produce Licenses, Weighing/Measuring Device Permits: Texas Department of Agriculture

Pharmacy: Texas State Board of Pharmacy

Tax Permits, Tobacco Permits: Texas Comptroller of Public Accounts

### Meteorology

No state license is required but may be certified through the American Meteorological Society and/or the National Weather Association.

### Mining

Brine Mining Permit, Coal Mining Permit, Regulations: Texas Railroad Commission

Environmental Regulations, Uranium Mining Permits: Texas Department on Environmental Quality

Prospect Permits: Texas General Land Office

Tax Permits: Texas Comptroller of Public Accounts

Transportation Regulations: Texas Department of Transportation

### Money/Currency Exchange

Licenses: Texas State Securities Board

Tax Permits: Texas Comptroller of Public Accounts

### Mortgage

*First mortgage companies are not regulated through the state but may be certified through the Texas Mortgage Bankers Association.*

Secondary Mortgage License: Office of Consumer Credit Commissioner

Securities Regulations: Texas State Securities Board

Real Estate Licenses: Texas Real Estate Commission

### Motor Vehicle Dealer, Motorcycles, House and Travel Trailers, Semi-Trailers

Creditor Regulations: Office of Consumer Credit Commissioner

Environmental Regulations: Texas Department on Environmental Quality

Motor Vehicle Dealer General Distinguishing Number (GDN), Transportation Regulations: Texas Department of Transportation

Tax Permits, Tobacco Permits: Texas Comptroller of Public Accounts

### **Mover/Carrier of Household Goods**

Household Goods Carrier Registration, Transportation Regulations: Texas Department of Transportation

Tax Permits: Texas Comptroller of Public Accounts

### **Music/Film/Multimedia**

No state license required.

Copyright Information: Federal Copyright Office

Environmental Regulations: Texas Department on Environmental Quality

Music/Film/Television, and Multimedia Industries Information: Office of the Governor: Music Office and Film Commission

Tax Permits: Texas Comptroller of Public Accounts

### **Nonprofit Organization**

Texas Association of Nonprofit Organizations (TANO)

Tax-Exempt Numbers: Internal Revenue Service, Texas Comptroller of Public Accounts

### **Nursery, Florist, Greenhouse**

Environmental Regulations: Texas Department on Environmental Quality

Nursery/Floral Registrations, Pesticide Licenses: Texas Department of Agriculture

Tax Permits: Texas Comptroller of Public Accounts

### **Nursing Home/Continuing Care Facility**

Continuing Care Facility Certificate of Authority: Texas Department of Insurance

Controlled Substances Registrations: Texas Department of Public Safety

Facility Licenses: Texas Department of Aging and Disability Services

Medication Aide Permits, Nurse Aide Certifications, Nursing Home Administrator Licenses, Special Care Facility Licenses: Texas Department of State Health Services

Pesticide Licenses: Texas Department of Agriculture

Tax Permits: Texas Comptroller of Public Accounts

### **Oil and Gas**

Compressed/Liquid Natural/Petroleum Gas Licenses, Refinery Permit, : Texas Railroad Commission

Crude Oil and Natural Gas Questionnaire: Texas Comptroller of Public Accounts

Environmental Regulations, Petroleum Storage Tank Regulations: Texas Department on Environmental Quality

Geophysical Permit, Oil and Gas Leases, Surface Leases and Easements: Texas General Land Office

Tax Permits: Texas Comptroller of Public Accounts

Transportation Regulations: Texas Department of Transportation

### **Optometry**

Controlled Substances Registrations: Texas Department of Public Safety

Environmental Regulations: Texas Department on Environmental Quality

Optometrist Licenses: Texas Optometry Board

Spectacle/Contact Lens Dispensing Registrations, Vision Screener Registration: Texas Department of State Health Services

Tax Permits: Texas Comptroller of Public Accounts

### **Ostrich/Emu Farm**

Environmental Regulations, Petroleum Storage Tank Registration: Texas Department on Environmental Quality  
Flock Owner/ Hatchery Certificates: Texas Animal Health Commission  
Import/Export Regulations, Livestock Export Facilities Regulations, Livestock Export Procedures, Meat Products Processing Regulations: U.S. Department of Agriculture  
Pesticide Licenses, Weighing/Measuring Device Permits: Texas Department of Agriculture

### **Passport Photo/Visa**

Environmental Regulations: Texas Department on Environmental Quality  
Passport Photo Regulations: US Department of State  
Tax Permits: Texas Comptroller of Public Accounts  
Transit Visas Appointments: Consulate Office of the foreign country

### **Pawnshop**

Firearm Regulations: US Bureau of Alcohol, Tobacco, Firearms, and Explosives  
Lottery Permits: Texas Lottery Commission  
Pawnshop Licenses: Office of Consumer Credit Commissioner  
Tax Permits: Texas Comptroller of Public Accounts

### **Pest Control – Exterminating**

Applicator/Technician Licenses, Herbicide Licenses: Texas Department of Agriculture  
Environmental Regulations: Texas Department on Environmental Quality  
Tax Permits: Texas Comptroller of Public Accounts

### **Pet Cemetery**

Environmental Regulations: Texas Department on Environmental Quality  
Health Regulations: Local Health Department  
Tax Permits: Texas Comptroller of Public Accounts

### **Pet Store, Kennels, Stables, Grooming, Wildlife Preserve**

Bird/Fish Regulations: US Fish and Wildlife Department  
Environmental Regulations: Texas Department on Environmental Quality  
Health Regulations: Local Health Department  
Tax Permits: Texas Comptroller of Public Accounts  
Wildlife Permits: Texas Parks and Wildlife Department

### **Pharmaceuticals, Medical Supply and Equipment**

Boiler Certification: Texas Department of Licensing and Regulation  
Controlled Substances Registrations: Texas Department of Public Safety  
Drug License/Regulations: U.S. Food and Drug Administration  
Environmental Regulations: Texas Department on Environmental Quality  
Medical Devices/Equipment/Supplies/Beds Licenses, Radiation Machine Registrations: Texas Department of State Health Services  
Pharmacy Licenses: Texas State Board of Pharmacy  
Tax Permits: Texas Comptroller of Public Accounts  
Weights/Measures Device Permits: Texas Department of Agriculture

### **Pharmacy**

Controlled Substances Registrations: Texas Department of Public Safety  
Drug License/Regulations: U.S. Food and Drug Administration  
Medical Devices/Equipment/Supplies/Beds Licenses, Radiation Machine Registrations:

Texas Department of State Health Services  
Pharmacy Licenses: Texas State Board of Pharmacy  
Tax Permits: Texas Comptroller of Public Accounts

### Photography, Photo Finishing

Environmental Regulations: Texas Department on Environmental Quality  
Tax Permits: Texas Comptroller of Public Accounts

### Physical Therapy

Massage Therapy Licenses, Radiation Machine Registrations: Texas Department of State Health Services  
Physical and Occupational Therapist Licenses: Texas Board of Physical Therapy Examiners  
Radiologic Technologist Licenses: Texas State Board of Medical Examiners  
Tax Permits: Texas Comptroller of Public Accounts

### Pipeline Services

Environmental Regulations: Texas Department on Environmental Quality  
Industrial/Pipeline Operation Permit, Oil and Gas Regulation: Texas Railroad Commission  
Oil Storage/Handler Facility Certificate, Right of Way Easements: Texas General Land Office  
Tax Permits: Texas Comptroller of Public Accounts  
Transportation Regulations: U.S. Department of Transportation

### Plumbing

Backflow Prevention Testing Accreditations, Plumbing Fixture Certificates, Sewage System Permits, Waste Transporters Registration: Texas Commission on Environmental Quality  
Licenses: Texas Department of Licensing and Regulations  
Tax Permits: Texas Comptroller of Public Accounts

### Podiatry

Controlled Substances Registrations: Texas Department of Public Safety  
Licenses: Texas State Board of Podiatric Medical Examiners  
Radiologic Technologist Licenses, Radiation Machine Registrations: Texas Department of State Health Services  
Tax Permits: Texas Comptroller of Public Accounts

### Poultry

Egg Licenses, Meat Products Processing Regulations, Pesticide Licenses: Texas Department of Agriculture  
Environmental Regulations: Texas Department on Environmental Quality  
Hatchery/Feed Certificate and Poultry Testing Reports: Texas Animal Health Commission

### Printing, Publishing

Copyright Information: Federal Information Center  
Environmental Regulations: Texas Department on Environmental Quality  
Tax Permits: Texas Comptroller of Public Accounts

### Produce

Citrus License, Organic Food and Fiber Certification, Pesticide License, Phytosanitary/Sweet Potato Certificates, Produce Licenses and Regulations, Weights/Measures Device Permits: Texas Department of Agriculture  
Environmental Regulations: Texas Department on Environmental Quality

Health Regulations: Local Health Department

Packaging/ Labeling Regulations: Texas Department of State Health Services

Transportation Regulations: U.S. Department of Transportation

Vending Permits: Texas Department of Transportation

### Property Management

No state license required

Regulations: Texas Real Estate Commission

### Race Track, Horse, Greyhound

Alcohol Licenses: Texas Alcoholic Beverage Commission

Health Regulations: Local Health Department

Insurance Regulations: Texas Department of Insurance

Racing/Pari-mutuel Betting Licenses: Texas Racing Commission

Tax Permits: Texas Comptroller of Public Accounts

### Radio, Television

Music/Film/Television, and Multimedia Industries Information: Office of the Governor:  
Music Office and Film Commission

Regulations: Federal Communications Commission

Tax Permits: Texas Comptroller of Public Accounts

### Radon Testing

Radiographer Certifications and Code Enforcement Officer Registration: Texas  
Department of State Health Services

### Real Estate

Appraiser Licenses: Texas Appraiser Licensing and Certification Board

Broker/Salesman Licenses, Inspector Licenses, Residential Service Company Licenses,

Timeshare Registrations: Texas Real Estate Commission

Surveyor Licenses: Texas Board of Professional Land Surveying

Title Insurance Licenses: Texas Department of Insurance

### Recreational Vehicle Park

Environmental Regulations: Texas Department on Environmental Quality

Fire Regulations: Local Fire Marshal

Health Regulations: Local Health Department

Membership Camping Resort Registrations: Texas Secretary of State

Propane License: Texas Railroad Commission

Tax Permits: Texas Comptroller of Public Accounts

### Recycling

Boiler Certifications: Texas Department of Licensing and Regulations

Environmental Regulations: Texas Department on Environmental Quality

Tax Permits: Texas Comptroller of Public Accounts

### Religious Organizations – Churches

No state license required. See National Association of Church Business Administration.

Tax-Exempt Numbers: Internal Revenue Service, Texas Comptroller of Public Accounts

### Repair/Maintenance

Aviation Regulations: Federal Aviation Administration

Boat Regulations: Texas Parks and Wildlife

Environmental Regulations: Texas Department on Environmental Quality

Tax Permits: Texas Comptroller of Public Accounts

## Restaurant/Bar/Food Service

Alcohol Licenses: Texas Alcoholic Beverage Commission  
Copyrighted Music Licenses: American Society of Composers, Authors and Publishers  
Credit Card Payment Procedures: Your Financial Institution  
Food Establishment Permit: Texas Department of State Health Services  
Health Regulations: Local Health Department  
Lottery Permits: Texas Lottery Commission  
Sign Permits: Texas Department of Transportation  
Tax Permits: Texas Comptroller of Public Accounts

## Retail

Alcohol Licenses: Texas Alcoholic Beverage Commission  
Aquatic/Fish Licenses, Nursery/Floral Certificates, Organic Food and Fiber Regulations, Pesticide/Herbicide Dealer Licenses, Produce Licenses, Weights/Measures Device Permits: Texas Department of Agriculture  
Controlled Substance Registrations, Laboratory Apparatus Permits: Texas Department of Public Safety  
Copyrighted Music: American Society of Composers, Authors and Publishers  
Creditor Regulations: Office of Consumer Credit Commissioner  
Environmental Regulations, Petroleum Storage Tank Registration: Texas Department on Environmental Quality  
Flock Testing Reports: Texas Animal Health Commission  
Firearms/Explosives Permits: U.S. Bureau of Alcohol, Tobacco, Firearms, and Explosives  
Fireworks Permit: State Fire Marshal or Local Fire Marshal  
Food Programs, Glue/Paint Regulations, Health Regulations, Medical Devices/Supplies/Equipment/Beds License: Texas Department of State Health Services  
Fur Licenses: Texas Parks and Wildlife  
Industrialized Housing and Buildings Permit: Texas Department of Licensing and Regulation  
Lottery Permits: Texas Lottery Commission  
LPG/CPG Gas Licenses: Texas Railroad Commission  
Manufactured Home Retailer License: Texas Department of Housing and Community Affairs  
Motor Vehicle Dealer License, Salvage Vehicle/Parts License, Sign Permits, Vending Permits: Texas Department of Transportation  
Pharmacy Licenses: Texas State Board of Pharmacy  
State Seal Agreements: Texas Secretary of State  
Tax Permits: Texas Comptroller of Public Accounts  
Tobacco Products Retail Permit: Texas Comptroller of Public Accounts  
University Logo/Trademark Agreements: The University whose logo/trademark you wish to use.

## Rock Quarry

Environmental Regulations: Texas Department on Environmental Quality  
Regulations: Texas Railroad Commission  
Transportation Regulations: U.S. Department of Transportation

## Salvage Yard

Environmental Regulations: Texas Department on Environmental Quality

Regulations, Salvage Vehicle/Parts License: Texas Department of Transportation

Tax Permits: Texas Comptroller of Public Accounts

Transportation Regulations: U.S. Department of Transportation, Texas Department of Transportation

### Sanitation

Environmental Regulations, Transporter Registration: Texas Department on Environmental Quality

Professional Sanitarian Licenses: Texas Department of State Health Services

Tax Permits: Texas Comptroller of Public Accounts

Transportation Regulations: U.S. Department of Transportation, Texas Department of Transportation

### Savings and Loan Bank

Licenses: Texas Department of Savings and Mortgage Lending

State Depositories Applications: Texas Comptroller of Public Accounts

### Scale/Meter Device

Registrations, Weights/Measures Device Permit: Texas Department of Agriculture

Tax Permits: Texas Comptroller of Public Accounts

### Scuba Diving Instruction

Regulations: Texas Workforce Commission

### Security/Private Investigation/Alarm System Installation

Licenses: Texas Board of Private Investigators and Private Security Agencies

### Shipping

Commercial Driver's License (CDL): Texas Department of Public Safety

Environmental Regulations, Transporter Regulations: Texas Department on Environmental Quality

Export Regulations: U.S. Department of Commerce

Import Regulations: U.S. Customs Service

### Shipyard/Coastal Waterway

Boiler Certification: Texas Department of Licensing and Regulation

Butane Regulations: Texas Railroad Commission

Coastal Easement Requirements, Dredging/Construction Regulations: Texas General Land Office

Environmental Regulations: Texas Department on Environmental Quality

Fire Regulations: Local Fire Marshal

Shipyard Regulations: US Coast Guard

### Silk Screening

Environmental Regulations: Texas Department on Environmental Quality

Tax Permits: Texas Comptroller of Public Accounts

### Speech and Hearing

Audiometric Equipment Registration, Speech-Language Licenses, Hearing Instrument Licenses: Texas Department of State Health Services

Controlled Substance Registrations: Texas Department of Public Safety

Environmental Regulations: Texas Department on Environmental Quality

Sign Language Licenses: Texas Department of Assistive and Rehabilitative Services

### **Sporting Goods**

Aquatic/Fish/Fishing/Hunting Licenses: Texas Department of Agriculture  
Firearm Regulations: U.S. Bureau on Alcohol, Tobacco, Firearms, and Explosives  
Lottery Permits: Texas Lottery Commission  
Tax Permits: Texas Comptroller of Public Accounts

### **Steel Yard**

Environmental Regulations: Texas Department on Environmental Quality  
Tax Permits: Texas Comptroller of Public Accounts  
Transportation Regulations: U.S. Department of Transportation, Texas Department of Transportation

### **Talent, Modeling Agency**

Licenses: Texas Department of Licensing and Regulation  
Proprietary School Regulations: Texas Workforce Commission

### **Tanning Salon**

Health Spa Licenses: Texas Secretary of State  
Tanning Salon Licenses: Texas Department of State Health Services  
Tax Permits: Texas Comptroller of Public Accounts

### **Tattoo Parlor, Permanent Makeup Services**

Health Regulations: Local Health Department  
Tattoo Studio Licenses: Texas Department of State Health Services  
Tax Permits: Texas Comptroller of Public Accounts

### **Tax Preparation**

No state license required specifically for tax preparation.  
Certified Public Accountant License: Texas State Board of Public Accountancy  
Enrolled Agent Exams: Internal Revenue Service

### **Taxidermy**

Environmental Regulations: Texas Department on Environmental Quality  
Regulations: Texas Parks and Wildlife  
Tax Permits: Texas Comptroller of Public Accounts

### **Telemarketing**

Automatic Dial Permits: Public Utility Commission  
Telephone Solicitation Registrations: Texas Secretary of State  
Tax Permits: Texas Comptroller of Public Accounts  
Trade Laws: Federal Trade Commission

### **Telephone services, phone cards**

Emergency Surcharge: Commission on State Emergency Communications  
Regulations: Public Utility Commission  
Tax Permits: Texas Comptroller of Public Accounts

### **Television Cable**

Cable Company Franchise Agreement: City in which you will operate.  
Regulations: Federal Communications Commission  
Tax Permits: Texas Comptroller of Public Accounts

### **Tire Recycling/Retreading**

Boiler Certification: Texas Department of Licensing and Regulation  
Butane Regulations: Texas Railroad Commission  
Environmental Regulations, Tire Storage Site Registration: Texas Department on

Environmental Quality

Fire Regulations: Local Fire Marshal

Tax Permits: Texas Comptroller of Public Accounts

Transportation Regulations: U.S. Department of Transportation, Texas Department of Transportation

### **Toner Cartridge Recharge**

Environmental Regulations: Texas Department on Environmental Quality

Tax Permits: Texas Comptroller of Public Accounts

### **Tow Truck, Wrecker Services**

Transportation Regulations: U.S. Department of Transportation, Texas Department of Transportation

Tax Permits: Texas Comptroller of Public Accounts

### **Trading Company**

Permits, Trading Advice Registration, Trading and Markets Regulation: Texas State Securities Board

Tax Permits: Texas Comptroller of Public Accounts

### **Transportation Services**

Alcohol Licenses: Texas Alcoholic Beverage Commission

Aquatic/Fish/Fur Licenses, Produce/Egg Licenses, Public Scale Registrations: Texas Department of Agriculture

Asbestos Transporter, Dead Animal Hauler License, Health Regulations, Milk Tanker Regulations: Texas Department of State Health Services

Commercial Driver's Licenses (CDL): Texas Department of Public Safety

Environmental Regulations, Medical Waste Registration, Tire (Used and Scrap)

Transporter Regulations, Waste/Sludge Transporter Registration: Texas Department on Environmental Quality

Hazardous and Explosive Materials Regulations: US Department of Transportation, Texas Department of Public Safety

Manufactured Home Retailer License: Texas Department of Housing and Community Affairs

Mover/Carrier of Household Goods Registration: Texas Department of Transportation

Oil and Gas Hauler Permits: Texas Railroad Commission Security Regulations: Texas Department of Public Safety

Tax Permits: Texas Comptroller of Public Accounts

Transportation Regulations: U.S. Department of Transportation, Texas Department of Transportation

### **Travel Agency**

No state license required.

Tax Permits: Texas Comptroller of Public Accounts

### **Trust Company**

Charter: Texas Department of Banking

### **Upholstery**

Bedding Registration: Texas Department of State Health Services

Environmental Regulations: Texas Department on Environmental Quality

Tax Permits: Texas Comptroller of Public Accounts

## Utility

Local and City governments have different regulations regarding utilities. It is imperative that these regulations are reviewed before beginning a project that can disrupt any pipelines or cables.

Electric and Telephone Utilities Certificates: Public Utilities Commission

Emergency Surcharges: Commission on State Emergency Communications

Environmental Regulations, Water/Sewage Utility Certificates: Texas Department on Environmental Quality

Tax Permits: Texas Comptroller of Public Accounts

Turnpike Easements, Utility Right-of-Way Easements: Texas Department of Transportation

## Vehicle Inspection

Tax Permits: Texas Comptroller of Public Accounts

Vehicle Inspections: Texas Department of Public Safety

## Vending Machines

Coin-operated Machine Licenses: Texas Comptroller of Public Accounts

Health Regulations: Local Health Department

Tobacco Regulations: Texas Comptroller of Public Accounts

## Veterinary Services

Brucellosis Certifications: Texas Animal Health Commission

Controlled Substance Registrations: Texas Department of Public Safety

Licenses: Texas State Board of Veterinary Medical Examiners

Radiation Machine Registrations: Texas Department of State Health Services

Tax Permits: Texas Comptroller of Public Accounts

## Warehouse Storage

Alcohol Storage Permit: Texas Alcoholic Beverage Commission

Environmental Regulations: Texas Department on Environmental Quality

Food/Drug Warehouse Regulations, Radiation Machine Registration: Texas Department of State Health Services

Grain Warehouse Licenses, Pesticide Registration: Texas Department of Agriculture

Hazardous/Industrial Waste Licenses, Tire Storage Registration: Texas Department on Environmental Quality

Health Regulations: Local Health Department

Tax Permits: Texas Comptroller of Public Accounts

Transportation Regulations: U.S. Department of Transportation, Texas Department of Transportation

## Warranty Services, Residential Service Company

Regulations: Texas Department of Insurance

Residential Service Company License: Texas Real Estate Commission

## Water Well Drilling

Drillers/Installers Licenses: Texas Department of Licensing and Regulation

Environmental Regulations: Texas Department on Environmental Quality

## Welding

No state license is required but welders may be certified by the American Welding Society.

Environmental Regulations: Texas Department on Environmental Quality

Tax Permits: Texas Comptroller of Public Accounts

## Wholesale Distribution

Alcohol Licenses: Texas Alcoholic Beverage Commission

Aquatic/Fish/Fur Licenses, Organic Food and Fiber Regulations, Pesticide/Herbicide Dealer Licenses,

Produce/Egg Licenses, Rose Grading Certificates: Texas Department of Agriculture

Bedding Registration, Food Regulations, Laboratory Apparatus Permits, Medical

Devices/Equipment Supplies License: Texas Department of State Health Services

Bingo Licenses, Lottery Permits: Texas Lottery Commission

Controlled Substance Registrations: Texas Department of Public Safety

Copyright Music Licenses: American Society of Composers, Authors and Publishers

Environmental Regulations, Petroleum Storage Tank Regulations, Plumbing Fixture

Certifications: Texas Department on Environmental Quality

Feed/Fertilizer Permits, Feed Store Dealer/Flock Testing Certificate: Office of the Texas State Chemist

Firearms/Explosives: Bureau on Alcohol, Tobacco, Firearms and Explosives

Fireworks Distributor's License: Texas Department of Insurance

LPG/CNG Permits: Texas Railroad Commission

Motor Vehicles Licenses: Texas Department of Transportation

Tax Permits: Texas Comptroller of Public Accounts

Tobacco Regulations: Texas Comptroller of Public Accounts

Trading and Markets Regulations: Commodity Futures Trading Commission

## Woodworking, Furniture Refinishing, Arts and Crafts

Environmental Regulations: Texas Department on Environmental Quality

Fire Regulations: Local Fire Marshal

Tax Permits: Texas Comptroller of Public Accounts

## Index B: Entity Contact Information as provided by Texas.gov

### Federal

TTY General Switchboard: (800) 877-8339

#### U.S. Department of Agriculture (USDA)

[www.usda.gov](http://www.usda.gov)

Food Safety Inspections Services

District Office:

1100 Commerce Street, Room 516

Dallas, TX 75242

Phone: (214) 767-9116

Fax: (214) 767-8230

#### Federal Aviation Administration (FAA)

[www.faa.gov](http://www.faa.gov)

Southwest Region

2601 Meacham Boulevard

Fort Worth, TX 76137-4298

Phone: (817) 222-5600

Fax: (817) 222-5984

#### Federal Bankruptcy Court

[www.txs.uscourts.gov](http://www.txs.uscourts.gov)

Southern District

United States Courthouse

515 Rusk Avenue

Houston, TX 77002

Phone: (713) 250-5500

#### Bureau of Alcohol, Tobacco, Firearms, and Explosives (ATF)

[www.atf.gov](http://www.atf.gov)

Houston Field Office

5825 N. Sam Houston Pkwy W,  
Suite 300

Houston, Texas 77086

Phone: (281) 716-8330

Fax: (281) 716-8331

#### U.S. Coast Guard (USCG)

[www.homeport.uscg.mil](http://www.homeport.uscg.mil)

Sector Houston-Galveston

13411 Hillard St.

Houston, TX 77034

Primary Phone: (281) 464-4800

Fax Number: (281) 464-4814

#### Federal Communications Commission (FCC)

[www.fcc.gov](http://www.fcc.gov)

Office of Communications and

Business Opportunities

Phone: (202) 418-0990

Fax: (202) 418-0235

#### Office of the Comptroller of the Currency (OCC)

[www.occ.gov](http://www.occ.gov)

Southern District

500 North Akard Street, Suite 1600

Dallas, TX 75201

Phone: (214) 720-0656

#### Consumer Product Safety Commission (CPSC)

[www.cpsc.gov/](http://www.cpsc.gov/)

Toll-Free Consumer Hotline

Phone: (800) 638-2772; TTY (301) 595-7054

#### Customs Service

[www.cbp.gov/](http://www.cbp.gov/)

Information Centers of Excellence and Expertise

Phone: (866) 295-7624

#### U.S. Drug Enforcement Administration (DEA)

[www.justice.gov/dea/index.shtml](http://www.justice.gov/dea/index.shtml)

Houston Division

1433 West Loop South, Suite 600

Houston, TX 77027-9506

Phone: (713) 693-3000

#### Environmental Protection Agency (EPA)

[www.epa.gov/](http://www.epa.gov/)

1445 Ross Avenue, Suite 1200

Dallas, Texas 75202

Phone: (800) 887-6063

#### Federal Deposit Insurance Corporation (FDIC)

[www.fdic.gov/](http://www.fdic.gov/)

1601 Bryan Street

Dallas, TX 75201

Phone: (800) 568-9161

TDD: 800-925-4618

**Federal Reserve Bank of Dallas**  
[www.dallasfed.org/](http://www.dallasfed.org/)  
2200 N. Pearl St.  
Dallas, TX 75201  
Phone: 214-922-6000  
Toll-free: 800-333-4460

**Fish and Wildlife Department (FWS)**  
[www.fws.gov/](http://www.fws.gov/)  
Texas Fish and Wildlife Conservation Office  
500 East McCarty Lane  
San Marcos, TX 78666-1024  
Phone: (512) 353-0011  
Fax: (512) 353-0856

**U.S. Food and Drug Administration (FDA)**  
[www.fda.gov](http://www.fda.gov)  
Phone: (888) 463-6332

**Government Printing Office Bookstore**  
[www.bookstore.gpo.gov/](http://www.bookstore.gpo.gov/)  
710 North Capitol Street NW  
Washington, DC 20401  
Toll-Free: 1 (866) 512-1800  
Fax: (202)512-2104

**U.S. Citizenship and Immigration Services (USCIS)**  
[www.uscis.gov/](http://www.uscis.gov/)  
Dallas Field Office  
6500 Campus Circle Drive East  
Irving, TX 75063

**Internal Revenue Service (IRS)**  
[www.irs.gov](http://www.irs.gov)  
825 E. Rundberg Ln.  
Austin, TX 78753  
Phone: (512) 499-5127

**Federal Trade Commission (FTC)**  
[www.ftc.gov/](http://www.ftc.gov/)  
Federal Trade Commission  
600 Pennsylvania Avenue, NW  
Washington, DC 20580  
Phone: (202) 326-2222

**U.S. Department of Transportation (DOT)**  
[www.dot.gov](http://www.dot.gov)  
1200 New Jersey Ave, SE  
Washington, DC 20590  
Phone: 202-366-4000  
TTY General Switchboard: (800) 877-8339

**U.S. Department of the Treasury**  
[www.treasury.gov](http://www.treasury.gov)  
1500 Pennsylvania Avenue, NW  
Washington, D.C. 20220  
Phone: (202) 622-2000  
Fax: (202) 622-6415

## State

**State Office of Administrative Hearings (SOAH)**  
[www.soah.state.tx.us/](http://www.soah.state.tx.us/)  
300 W 15th St, Ste 504  
Austin, TX 78701-1649  
Phone: (512) 475-4993  
Fax: (512) 475-4994

**Texas State Affordable Housing Corporation (TSAHC)**  
[www.tsahc.org/about/contact.php](http://www.tsahc.org/about/contact.php)  
2200 E. Martin Luther King, Jr. Boulevard  
Austin, TX 78702  
Phone: (512) 477-3555  
Fax: (512) 477-3557

**Department of Aging and Disability Services (DADS)**  
[www.dads.state.tx.us/](http://www.dads.state.tx.us/)  
701 W 51st St  
Austin, TX 78751  
Phone: (512) 438-3011

**Texas Department of Agriculture**  
[www.texasagriculture.gov](http://www.texasagriculture.gov)  
1700 N Congress Ave, SF Austin Bldg, Room 1100A  
Austin, TX 78701  
Phone: (512) 463-7476  
Fax: (512) 463-1104

### Texas Alcoholic Beverage Commission (TABC)

[www.tabc.state.tx.us/](http://www.tabc.state.tx.us/)  
5806 Mesa Dr  
Austin, TX 78731  
Phone: (512) 206-3333  
Fax: (512) 206-3350

### Angelina and Neches River Authority

[www.anra.org/](http://www.anra.org/)  
210 East Lufkin Ave  
Lufkin, TX 75901  
Phone: (936) 632-7795  
Fax: (936) 632-2564

### Texas Animal Health Commission (TAHC)

[www.tahc.state.tx.us/](http://www.tahc.state.tx.us/)  
2105 Kramer Ln  
Austin, TX 78758  
Phone: (512) 719-0700  
Fax: (512) 719-0719

### 1st Court of Appeals

[www.1stcoa.courts.state.tx.us/](http://www.1stcoa.courts.state.tx.us/)  
Phone: (713) 655-2700  
Fax: (713) 752-2304

### 2nd Court of Appeals

[www.2ndcoa.courts.state.tx.us/](http://www.2ndcoa.courts.state.tx.us/)  
Tarrant County Justice Ctr, 401 W Belknap St, Ste 9000  
Fort Worth, TX 76196  
Phone: (817) 884-1900  
Fax: (817) 884-1932

### 3rd Court of Appeals

[www.3rdcoa.courts.state.tx.us/](http://www.3rdcoa.courts.state.tx.us/)  
Price Daniel Bldg, Rm 101, 209 W 14th St  
Austin, TX 78701  
Phone: (512) 463-1733  
Fax: (512) 463-1685

### 4th Court of Appeals

[www.4thcoa.courts.state.tx.us/](http://www.4thcoa.courts.state.tx.us/)  
Bexar County Justice Ctr, 300 Dolorosa, Ste 3200  
San Antonio, TX 78205  
Phone: (210) 220-2635  
Fax: (210) 220-2762

### 5th Court of Appeals

[www.5thcoa.courts.state.tx.us/](http://www.5thcoa.courts.state.tx.us/)  
Allen Courts Bldg, 600 Commerce St, 2nd Floor  
Dallas, TX 75202-4658  
Phone: (214) 712-3450  
Fax: (214) 745-1083

### 6th Court of Appeals

[www.6thcoa.courts.state.tx.us/](http://www.6thcoa.courts.state.tx.us/)  
Bi-State Justice Bldg, 100 N State Line Ave, No 20  
Texarkana, TX 75502-5952  
Phone: (903) 798-3046  
Fax: (903) 798-3034

### 7th Court of Appeals

[www.7thcoa.courts.state.tx.us/](http://www.7thcoa.courts.state.tx.us/)  
501 S Fillmore St, Ste 2-A  
Amarillo, TX 79101-2440  
Phone: (806) 342-2650  
Fax: (806) 342-2675

### 8th Court of Appeals

[www.8thcoa.courts.state.tx.us/](http://www.8thcoa.courts.state.tx.us/)  
500 E San Antonio St, Ste 1203  
El Paso, TX 79901  
Phone: (915) 546-2240  
Fax: (915) 546-2252

### 9th Court of Appeals

[www.9thcoa.courts.state.tx.us/](http://www.9thcoa.courts.state.tx.us/)  
1001 Pearl St, Ste 330  
Beaumont, TX 77701  
Phone: (409) 835-8402  
Fax: (409) 835-8497

### 10th Court of Appeals

[www.10thcoa.courts.state.tx.us/](http://www.10thcoa.courts.state.tx.us/)  
501 Washington Ave, Rm 415  
Waco, TX 76701  
Phone: (254) 757-5200  
Fax: (254) 757-2822

### 11th Court of Appeals

[www.11thcoa.courts.state.tx.us/](http://www.11thcoa.courts.state.tx.us/)  
County Courthouse, 100 W Main St, 5th Floor  
Eastland, TX 76448  
Phone: (817) 629-2638  
Fax: (817) 629-2191

**12th Court of Appeals**  
[www.12thcoa.courts.state.tx.us/](http://www.12thcoa.courts.state.tx.us/)  
1517 W Front St, Ste 354  
Tyler, TX 75702  
Phone: (903) 593-8471  
Fax: (903) 593-2193

**13th Court of Appeals**  
[www.13thcoa.courts.state.tx.us/](http://www.13thcoa.courts.state.tx.us/)  
Nueces County Courthouse  
901 Leopard St, 10th Floor  
Corpus Christi, TX 78401  
Phone: (361) 888-0416  
Fax: (361) 888-0794

**14th Court of Appeals**  
[www.14thcoa.courts.state.tx.us/](http://www.14thcoa.courts.state.tx.us/)  
1307 San Jacinto St, 11th Floor  
Houston, TX 77002  
Phone: (713) 655-2800  
Fax: (713) 650-8550

**Texas Appraiser Licensing  
and Certification Board**  
[www.talcb.texas.gov](http://www.talcb.texas.gov)  
1700 N Congress, Ste 400  
Austin, TX 78701  
Phone: (512) 936-3001  
Fax: (512) 465-3953

**Texas Board of Architectural  
Examiners (TBAE)**  
[www.tbae.state.tx.us/](http://www.tbae.state.tx.us/)  
Hobby Bldg 333 Guadalupe St, Ste 2-350  
Austin, TX 78701-3942  
Phone: (512) 305-9000  
Fax: (512) 305-8590

**Commission on the Arts**  
[www.arts.state.tx.us/](http://www.arts.state.tx.us/)  
EO Thompson Bldg  
920 Colorado St, Ste 501  
Austin, TX 78701  
Phone: (512) 463-5535  
Fax: (512) 475-2699

**Department of Assistive and  
Rehabilitative Services (DARS)**  
[www.dars.state.tx.us](http://www.dars.state.tx.us)  
4800 N Lamar Blvd  
Austin, TX 78756  
Phone: (512) 377-0800  
Fax: (512) 377-0682  
TDD: (866) 581-9328

**Office of the Attorney General (OAG)**  
[www.oag.state.tx.us/](http://www.oag.state.tx.us/)  
300 W 15th St  
Austin, TX 78701  
Phone: (512) 463-2100  
Fax: (512) 463-2063

**State Auditor's Office (SAO)**  
[www.sao.state.tx.us/](http://www.sao.state.tx.us/)  
1501 N Congress, Ste 4.224  
Austin, TX 78701  
Phone: (512) 936-9500  
Fax: (512) 936-9400

**Department of Banking (DOB)**  
[www.dob.texas.gov](http://www.dob.texas.gov)  
2601 N Lamar Blvd  
Austin, TX 78705-4294  
Phone: (512) 475-1300  
Fax: (512) 475-1313

**State Bar of Texas**  
[www.texasbar.com/](http://www.texasbar.com/)  
1414 Colorado St  
Austin, TX 78701-1627  
Phone: (512) 427-1463  
Fax: (512) 427-4100

**Texas School for the Blind and  
Visually Impaired (TSBVI)**  
[www.tsbvi.edu/](http://www.tsbvi.edu/)  
1100 W 45th St  
Austin, TX 78756  
Phone: (512) 454-8631  
Fax: (512) 206-9450  
TDD: (512) 206-9451

**Bob Bullock Texas State History Museum**

[www.thestoryoftexas.com/](http://www.thestoryoftexas.com/)  
1800 Congress Ave  
Austin, TX 78701  
Phone: (512) 936-8746

**Bond Review Board (BRB)**

[www.brb.state.tx.us/](http://www.brb.state.tx.us/)  
William Clements Bldg, 300 W 15th St, Ste 409  
Austin, TX 78701  
Phone: (512) 463-1741  
Fax: (512) 475-4802

**Brazos River Authority**

[www.brazos.org/](http://www.brazos.org/)  
4600 Cobbs Dr  
Waco, TX 76710  
Phone: (254) 761-3100  
Fax: (254) 761-3207

**Canadian River Municipal  
Water Authority (CRMWA)**

[www.crmwa.com](http://www.crmwa.com)  
9875 Water Authority Rd  
Sanford, TX 79078  
Phone: (806) 865-3325  
Fax: (806) 865-3314

**Cancer Prevention and Research Institute of  
Texas (CPRIT)**

[www.cprit.state.tx.us/](http://www.cprit.state.tx.us/)  
211 E 7th St, Suite 300  
Austin, TX 78701  
Phone: (512) 463-3190  
Fax: (512) 475-2563

**Texas State Cemetery**

[www.cemetery.state.tx.us/](http://www.cemetery.state.tx.us/)  
909 Navasota Street  
Austin, TX 78702

**Texas Board of Chiropractic Examiners (TBCE)**

[www.tbce.state.tx.us](http://www.tbce.state.tx.us)  
333 Guadalupe St, Ste 825  
Austin, TX 78701  
Phone: (512) 305-6700  
Fax: (512) 305-6705

**Coastal Coordination Council**

[www.glo.state.tx.us/coastal/cc.html](http://www.glo.state.tx.us/coastal/cc.html)  
1700 N Congress Ave  
Austin, TX 78701  
Phone: (512) 475-0773  
Fax: (512) 463-5233

**Council on Competitive Government (CCG)**

[www.ccg.state.tx.us/](http://www.ccg.state.tx.us/)  
1711 San Jacinto Blvd  
Austin, TX 78711  
Phone: (512) 463-3855  
Fax: (512) 236-6168

**Texas Comptroller of Public Accounts**

[www.window.state.tx.us/](http://www.window.state.tx.us/)  
LBJ Bldg, 111 E 17th St, First Floor  
Austin, TX 78774-0100  
Phone: (512) 463-4000  
Fax: (512) 475-0352

**Office of Consumer Credit Commissioner (OCCC)**

[www.occc.state.tx.us/](http://www.occc.state.tx.us/)  
2601 N Lamar Blvd  
Austin, TX 78705-4207  
Phone: (512) 936-7600  
Fax: (512) 936-7610

**Texas County and District Retirement System**

[www.tcdrs.org/](http://www.tcdrs.org/)  
901 S Mopac, Barton Oaks Plaza IV, Ste 500  
Austin, TX 78746  
Phone: (512) 328-8889  
Fax: (512) 328-8887

**Office of Court Administration**

[www.courts.state.tx.us/oca](http://www.courts.state.tx.us/oca)  
205 W 14th St, Ste 600  
Austin, TX 78701  
Phone: (512) 463-1625  
Fax: (512) 463-1648

**Court Reporters Certification Board (CRCB)**

[www.crcb.state.tx.us](http://www.crcb.state.tx.us)  
205 W 14th St, TCC Bldg, Ste 101  
Austin, TX 78701  
Phone: (512) 463-1630  
Fax: (512) 463-1117

**Texas Credit Union Department (TCUD)**

[www.t cud.state.tx.us/](http://www.t cud.state.tx.us/)  
914 E Anderson Ln  
Austin, TX 78752-1699  
Phone: (512) 837-9236  
Fax: (512) 832-0278

**Coastal Coordination Council**

[www.glo.state.tx.us/coastal/ccc.html](http://www.glo.state.tx.us/coastal/ccc.html)  
1700 N Congress Ave  
Austin, TX 78701  
Phone: (512) 475-0773  
Fax: (512) 463-5233

**Council on Competitive Government (CCG)**

[www.ccg.state.tx.us/](http://www.ccg.state.tx.us/)  
1711 San Jacinto Blvd  
Austin, TX 78711  
Phone: (512) 463-3855  
Fax: (512) 236-6168

**Texas Comptroller of Public Accounts**

[www.window.state.tx.us/](http://www.window.state.tx.us/)  
LBJ Bldg, 111 E 17th St, First Floor  
Austin, TX 78774-0100  
Phone: (512) 463-4000  
Fax: (512) 475-0352

**Office of Consumer Credit Commissioner (OCCC)**

[www.occc.state.tx.us/](http://www.occc.state.tx.us/)  
2601 N Lamar Blvd  
Austin, TX 78705-4207  
Phone: (512) 936-7600  
Fax: (512) 936-7610

**Texas County and District Retirement System**

[www.tcdrs.org/](http://www.tcdrs.org/)  
901 S Mopac, Barton Oaks Plaza IV, Ste 500  
Austin, TX 78746  
Phone: (512) 328-8889  
Fax: (512) 328-8887

**Office of Court Administration**

[www.courts.state.tx.us/oca](http://www.courts.state.tx.us/oca)  
205 W 14th St, Ste 600  
Austin, TX 78701  
Phone: (512) 463-1625  
Fax: (512) 463-1648

**Court Reporters Certification Board (CRCB)**

[www.crcb.state.tx.us](http://www.crcb.state.tx.us)  
205 W 14th St, TCC Bldg, Ste 101  
Austin, TX 78701  
Phone: (512) 463-1630  
Fax: (512) 463-1117

**Texas Credit Union Department (TCUD)**

[www.t cud.state.tx.us/](http://www.t cud.state.tx.us/)  
914 E Anderson Ln  
Austin, TX 78752-1699  
Phone: (512) 837-9236  
Fax: (512) 832-0278

**Court of Criminal Appeals (CCA)**

[www.cca.courts.state.tx.us/](http://www.cca.courts.state.tx.us/)  
Supreme Court Bldg, 201 W 14th St, Rm 106  
Austin, TX 78701  
Phone: (512) 463-1551

**Texas Department of Criminal Justice (TDCJ)**

[www.tdcj.state.tx.us](http://www.tdcj.state.tx.us)  
209 W 14th St, Suite 500  
Austin, TX 78701  
Phone: (512) 463-9988  
Fax: (512) 305-9398

**School for the Deaf (TSD)**

[www.tsd.state.tx.us/](http://www.tsd.state.tx.us/)  
1102 S Congress  
Austin, TX 78704  
Phone: (512) 462-5353  
Fax: (512) 462-5313  
TDD: (512) 462-5353

**Board of Dental Examiners**

[www.tsbde.state.tx.us/](http://www.tsbde.state.tx.us/)  
333 Guadalupe St, Ste 3-800  
Austin, TX 78701-3942  
Phone: (512) 463-6400  
Fax: (512) 463-7452

**Texas Council for Developmental Disabilities (TCDD)**

[www.tcdd.texas.gov/](http://www.tcdd.texas.gov/)  
6201 E Oltorf, Ste 600  
Austin, TX 78741-7509  
Phone: (512) 437-5432  
Fax: (512) 437-5434  
TDD: (512) 437-5431

**Texas Office for Prevention  
of Developmental Disabilities**

[www.topdd.state.tx.us/](http://www.topdd.state.tx.us/)  
909 W 45th Street  
Austin, TX 78751  
Phone: (512) 206-4544  
Fax: (512) 206-5211

**Texas Drought Preparedness Council**

[www.txdps.state.tx.us/dem/  
CouncilsCommittees/droughtCouncil/  
stateDroughtPrepCouncil.htm](http://www.txdps.state.tx.us/dem/CouncilsCommittees/droughtCouncil/stateDroughtPrepCouncil.htm)  
5805 N Lamar Blvd  
Austin, TX 78752  
Phone: (512) 424-2443  
Fax: (512) 424-2444

**Texas Education Agency (TEA)**

[www.tea.state.tx.us/](http://www.tea.state.tx.us/)  
1701 N Congress Ave  
Austin, TX 78701  
Phone: (512) 463-9734  
Fax: (512) 463-9838

**Center for Educational Technology (TCET)**

[www.tcet.unt.edu/home/](http://www.tcet.unt.edu/home/)  
3940 North Elm Street, G150  
Denton, TX 76207  
Phone: (940) 565-4433  
Fax: 940) 565-4425

**State Board for Educator Certification (SBEC)**

[www.sbec.state.tx.us/](http://www.sbec.state.tx.us/)  
1701 N Congress Ave, 5th floor  
Austin, TX 78701  
Phone: (512) 936-8400  
Fax: (512) 936-8277

**Edwards Aquifer Authority**

[www.edwardsaquifer.org](http://www.edwardsaquifer.org)  
1615 N Saint Mary's St  
San Antonio, TX 78721  
Phone: (210) 222-2204  
Fax: (210) 222-9869

**Texas Emancipation Juneteenth Commission**

[www.txjuneteenth.com/index.html](http://www.txjuneteenth.com/index.html)  
1100 N Congress  
Austin, TX 78701  
Phone: (512) 463-0518

**Commission on State (911) Emergency  
Communications**

[www.911.state.tx.us/](http://www.911.state.tx.us/)  
333 Guadalupe, Ste 2-212  
Austin, TX 78701-3942  
Phone: (512) 305-6911  
Fax: (512) 305-6937

**Employees Retirement System (ERS)**

[www.ers.state.tx.us/](http://www.ers.state.tx.us/)  
1801 Brazos St  
Austin, TX 78701  
Phone: (512) 867-7711  
Fax: (512) 867-7441  
TDD: (512) 867-7731

**Texas Board of Professional Engineers (TBPE)**

[www.tbpe.state.tx.us/](http://www.tbpe.state.tx.us/)  
1917 S IH-35  
Austin, TX 78741  
Phone: (512) 440-7723  
Fax: (512) 442-1414

**Commission on Environmental Quality (TCEQ)**

[www.tceq.texas.gov/](http://www.tceq.texas.gov/)  
12100 Park 35 Circle  
Austin, TX 78753  
Phone: (512) 239-1000  
Fax: (512) 239-5533

**Texas Ethics Commission**

[www.ethics.state.tx.us/](http://www.ethics.state.tx.us/)  
201 E 14th St, 10th Floor  
Austin, TX 78701  
Phone: (512) 463-5800  
Fax: (512) 463-5777

**Texas Facilities Commission (TFC)**

[www.tfc.state.tx.us](http://www.tfc.state.tx.us)  
1711 San Jacinto Blvd  
Austin, TX 78701  
Phone: (512) 463-3446

**Department of Family and Protective Services  
(DFPS)**

[www.dfps.state.tx.us](http://www.dfps.state.tx.us)  
701 W 51st St  
Austin, TX 78751  
Phone: (512) 438-4800

**Feed and Fertilizer Control Service (Office of the State Chemist)**

[www.otscweb.tamu.edu/](http://www.otscweb.tamu.edu/)  
445 Agronomy Rd  
College Station, TX 77843-2114  
Phone: (979) 845-1121  
Fax: (979) 845-1389

**Texas Public Finance Authority (TPFA)**

[www.tpfa.state.tx.us/](http://www.tpfa.state.tx.us/)  
300 W 15th St, Ste 411  
Austin, TX 78701  
Phone: (512) 463-5544  
Fax: (512) 463-5501

**Finance Commission**

[www.fc.state.tx.us](http://www.fc.state.tx.us)  
2601 North Lamar  
Austin, TX 78705  
Phone: (512) 936-6222  
Fax: (512) 475-1505

**Fire Fighters Pension Commission (FFPC)**

[www.ffpc.state.tx.us](http://www.ffpc.state.tx.us)  
920 Colorado St, 11th Floor  
Austin, TX 78701  
Phone: (512) 936-3372  
Fax: (512) 936-3480

**Texas Commission on Fire Protection (TCFP)**

[www.tcfp.texas.gov](http://www.tcfp.texas.gov)  
12015 Park 35 Circle, Bldg F, 5th Floor, Ste 570  
Austin, TX 78753  
Phone: (512) 239-4911  
Fax: (512) 239-4917

**Texas Forest Service**

[www.txforestservation.tamu.edu/](http://www.txforestservation.tamu.edu/)  
301 Tarrow St, John B. Connally Bldg  
3rd Floor, Ste 364  
College Station, TX 77840-7896  
Phone: (979) 458-6650  
Fax: (979) 458-6655

**Texas Funeral Service Commission (TFSC)**

[www.tfsc.state.tx.us](http://www.tfsc.state.tx.us)  
333 Guadalupe Suite 2-110  
Austin, TX 78701  
Phone: (512) 936-2474  
Fax: (512) 479-5064

**Board of Professional Geoscientists (TBPG)**

[www.tbpg.state.tx.us](http://www.tbpg.state.tx.us)  
333 Guadalupe St,  
Tower1, Ste 460A  
Austin, TX 78701  
Phone: (512) 936-4400  
Fax: (512) 936-4409

**Office of the Governor (OOG)**

[www.governor.state.tx.us/](http://www.governor.state.tx.us/)  
1100 San Jacinto Blvd  
Austin, TX 78701  
Phone: (512) 463-2000  
Fax: (512) 463-1849  
[www.governor.state.tx.us/](http://www.governor.state.tx.us/)

**Texas Groundwater Protection Committee (TGPC)**

[www.tgpc.state.tx.us/](http://www.tgpc.state.tx.us/)  
12100 Park 35 Circle  
Austin, TX 78753  
Phone: (512) 239-4506  
Fax: (512) 239-4450

**Guadalupe-Blanco River Authority (GBRA)**

[www.gbra.org/](http://www.gbra.org/)  
933 E Court St  
Seguin, TX 78155  
Phone: (830) 379-5822  
Fax: (830) 379-9718

**Gulf Coast Waste Disposal Authority (GCWDA)**

[www.gcwda.com/](http://www.gcwda.com/)  
910 Bay Area Blvd  
Austin, TX 77507

**Headwaters Groundwater Conservation District (HGCD)**

[www.hgcd.org/](http://www.hgcd.org/)  
125 Lehmann Drive, Ste 102  
Kerrville, TX 78028  
Phone: (830) 896-4110  
Fax: (830) 257-3201

**Health and Human Services Commission (HHSC)**

[www.hhsc.state.tx.us](http://www.hhsc.state.tx.us)  
4900 N Lamar Blvd  
Austin, TX 78751  
Phone: (512) 424-6500  
Fax: (512) 491-1967  
TDD: (888) 425-6889

**Health Professions Council (HPC)**

[www.hpc.state.tx.us/](http://www.hpc.state.tx.us/)  
333 Guadalupe St, Ste 2-220  
Austin, TX 78701  
Phone: (512) 305-8550  
Fax: (512) 305-8553

**Department of State Health Services (DSHS)**

[www.dshs.state.tx.us/](http://www.dshs.state.tx.us/)  
1100 W 49th St  
Austin, TX 78756-3199  
Phone: (512) 458-7111

**High Plains Underground Water Conservation District (HPWD)**

[www.hpwd.com/](http://www.hpwd.com/)  
2930 Ave Q  
Lubbock, TX 79411  
Phone: (806) 762-0181  
Fax: (806) 762-1834

**Texas Higher Education Coordinating Board (THECB)**

[www.thecb.state.tx.us/](http://www.thecb.state.tx.us/)  
1200 E Anderson Ln  
Austin, TX 78752  
Phone: (512) 427-6101  
Fax: (512) 427-6127

**Texas Historical Commission (THC)**

[www.thc.state.tx.us/](http://www.thc.state.tx.us/)  
1511 N Colorado St  
Austin, TX 78701  
Phone: (512) 463-6100  
Fax: (512) 475-4872

**Texas House of Representatives**

[www.house.state.tx.us/](http://www.house.state.tx.us/)  
Capitol Bldg, 1100 N Congress Ave  
Austin, TX 78701  
Phone: (512) 463-1000  
Fax: (512) 463-6337

**Department of Housing and Community Affairs**

[www.tdhca.state.tx.us/](http://www.tdhca.state.tx.us/)  
221 E 11th St  
Austin, TX 78701  
Phone: (512) 475-3800  
Fax: (512) 475-3392

**Department of Information Resources (DIR)**

[www.dir.texas.gov/](http://www.dir.texas.gov/)  
William P Clements Bldg, 300 W 15th St, Ste 1300  
Austin, TX 78701  
Phone: (512) 475-4700  
Fax: (512) 475-4759

**Office of Injured Employee Counsel (OIEC)**

[www.oiec.state.tx.us](http://www.oiec.state.tx.us)  
7551 Metro Center Dr, Ste 100, MS-50  
Austin, TX 78744  
Phone: (866) 393-6432  
Fax: (512) 804-4181

**Office of Public Insurance Counsel (OPIC)**

[www.opic.state.tx.us/](http://www.opic.state.tx.us/)  
333 Guadalupe St, Ste 3-120  
Austin, TX 78701  
Phone: (512) 322-4143  
Fax: (512) 322-4148

**Texas Department of Insurance (TDI)**

[www.tdi.state.tx.us/](http://www.tdi.state.tx.us/)  
333 Guadalupe St  
Austin, TX 78701  
Phone: (512) 463-6169  
Fax: (512) 475-2005

**Texas Commission on Jail Standards (TCJS)**

[www.tcjs.state.tx.us/](http://www.tcjs.state.tx.us/)  
300 W 15th St, Ste 503  
Austin, TX 78701  
Phone: (512) 463-5505  
Fax: (512) 463-3185

**State Commission on Judicial Conduct (SCJC)**

[www.scjc.state.tx.us/](http://www.scjc.state.tx.us/)  
300 W 15th St, Ste 415  
Austin, TX 78701  
Phone: (512) 463-5533  
Fax: (512) 463-0511

**Judicial Council**

[www.courts.state.tx.us/tjc/tjchome.asp](http://www.courts.state.tx.us/tjc/tjchome.asp)  
205 W 14th St, Ste 600  
Austin, TX 78701  
Phone: (512) 463-1625  
Fax: (512) 936-2423

### Texas Juvenile Justice Department (TJJD)

[www.tjtd.texas.gov/](http://www.tjtd.texas.gov/)  
11209 Metric Blvd.  
Austin, TX 78711  
Phone: (512) 424-6000  
Fax: (512) 424-6004

### Juvenile Probation Commission (TJPC)

[www.tjpc.state.tx.us/](http://www.tjpc.state.tx.us/)  
4900 N Lamar Blvd  
Austin, TX 78751  
Phone: (512) 424-6700  
Fax: (512) 424-6717

### Veterans Land Board

[www.glo.texas.gov](http://www.glo.texas.gov)  
1700 N Congress Ave, Room 700  
Austin, TX 78701  
Phone: (512) 463-5060

### General Land Office (GLO)

[www.glo.texas.gov](http://www.glo.texas.gov)  
1700 N Congress Ave, Ste 835  
Austin, TX 78701  
Phone: (512) 463-5001  
Fax: (512) 475-1558  
TDD: (512) 463-5330

### Texas Board of Professional Land Surveying (TXLS)

[www.txls.state.tx.us/](http://www.txls.state.tx.us/)  
12100 Park 35 Circle Bldg A Suite 156 MC-230  
Austin, TX 78753  
Phone: (512) 239-5263  
Fax: (512) 239-5253

### Lavaca-Navidad River Authority (LNRA)

[www.lnra.org/](http://www.lnra.org/)  
4631 FM 3131  
Edna, TX 77957  
Phone: (361) 782-5229  
Fax: (361) 782-5310

### Texas Commission on Law Enforcement Officer Standards and Education

[www.tcleose.state.tx.us](http://www.tcleose.state.tx.us)  
6330 Hwy 290 E, Ste 200  
Austin, TX 78723  
Phone: (512) 936-7700  
Fax: (512) 936-7766

### Board of Law Examiners (BLE)

[www.ble.state.tx.us/](http://www.ble.state.tx.us/)  
205 W 14th St, Ste 500  
Austin, TX 78701  
Phone: (512) 463-1621  
Fax: (512) 463-5300

### State Law Library (SLL)

[www.sll.state.tx.us](http://www.sll.state.tx.us)  
205 W 14th St, Ste G01  
Austin, TX 78701  
Phone: (512) 463-1722  
Fax: (512) 463-1728

### Legislative Budget Board (LBB)

[www.lbb.state.tx.us/](http://www.lbb.state.tx.us/)  
Robert E Johnson Bldg, 1501 N Congress Ave  
Austin, TX 78701  
Phone: (512) 463-1200  
Fax: (512) 475-2903

### Texas Legislative Council (TLC)

[www.tlc.state.tx.us/](http://www.tlc.state.tx.us/)  
1100 Congress Ave, Ste 1W.15  
Austin, TX 78701  
Phone: (512) 463-1151  
Fax: (512) 463-0157

### Legislative Reference Library

[www.lrl.state.tx.us/](http://www.lrl.state.tx.us/)  
Capitol Bldg, 1100 Congress Ave, Room 2N.3  
Austin, TX 78701  
Phone: (512) 463-1252  
Fax: (512) 475-4626

### Texas Legislature

[www.capitol.state.tx.us/](http://www.capitol.state.tx.us/)

### Texas Library and Archives Commission

[www.tsl.state.tx.us/](http://www.tsl.state.tx.us/)  
1201 Brazos St  
Austin, TX 78701  
Phone: (512) 463-5455  
Fax: (512) 463-5436

**Texas Department of Licensing  
and Regulation (TDLR)**

[www.license.state.tx.us/](http://www.license.state.tx.us/)  
920 Colorado St  
Austin, TX 78701  
Phone: (512) 463-6599  
Fax: (512) 475-2854  
TDD: (800) 735-2989

**Texas Lottery Commission**

[www.txlottery.org](http://www.txlottery.org)  
611 E 6th St  
Austin, TX 78701  
Phone: (512) 344-5000  
Fax: (512) 344-5080

**Lower Colorado River Authority (LCRA)**

[www.lcra.org/](http://www.lcra.org/)  
3701 Lake Austin Blvd  
Austin, TX 78703  
Phone: (512) 473-3200  
Fax: (512) 473-3520

**Texas Medical Board (TMB)**

[www.tmb.state.tx.us](http://www.tmb.state.tx.us)  
333 Guadalupe St, Tower 3, Ste 610  
Austin, TX 78701  
Phone: (512) 305-7010  
Fax: (512) 305-7008

**Texas Military Facilities Commission**

[www.tmfcc.state.tx.us/](http://www.tmfcc.state.tx.us/)  
2200 W 35th St, Bldg 64  
Austin, TX 78703  
Phone: (512) 782-6946  
Fax: (512) 782-6958

**Texas Department of Motor Vehicles (DMV)**

[www.txdmv.gov](http://www.txdmv.gov)  
4000 Jackson Ave., Bldg. 1  
Austin, TX 78731  
Phone: 888-368-4689

**Texas Municipal Retirement System (TMRS)**

[www.tmr.org/](http://www.tmr.org/)  
1200 N Interstate 35  
Austin, TX 78701  
Phone: (512) 476-7577  
Fax: (512) 476-5576

**Texas Association of Museums**

[www.prismnet.com/~tam/](http://www.prismnet.com/~tam/)  
101 Summit Avenue, Suite 802  
Fort Worth, TX 76102

**Texas Natural Resources Information System**

1700 N Congress, Room B-4  
Austin, TX 78701

**North Plains Ground Water Conservation District**

[www.npwd.org](http://www.npwd.org)  
603 E 1st St  
Dumas, TX 79029  
Phone: (806) 935-6401  
Fax: (806) 935-6633

**North Texas Tollway Authority**

[www.ntta.org/](http://www.ntta.org/)  
5900 W Plano Pkwy, Ste 100  
Plano, TX 75093  
Phone: (972) 818-6682

**Nueces River Authority**

[www.nueces-ra.org/](http://www.nueces-ra.org/)  
200 E. Nopal St, Ste 206  
Uvalde, TX 78802  
Phone: (830) 278-6810  
Fax: (830) 278-2025

**Texas Board of Nursing (BON)**

[www.bon.state.tx.us/](http://www.bon.state.tx.us/)  
333 Guadalupe St, Ste 3-460  
Austin, TX 78701  
Phone: (512) 305-7400  
Fax: (512) 305-7401

**On-Site Wastewater Treatment Research Council**

[www.towtrc.state.tx.us/](http://www.towtrc.state.tx.us/)  
12100 Park 35 Circle, MC-178  
Austin, TX 78753  
Phone: (512) 239-4799  
Fax: (512) 239-6390

**Texas Optometry Board (TOB)**

[www.tob.state.tx.us](http://www.tob.state.tx.us)  
333 Guadalupe St, Ste 2-420  
Austin, TX 78701-3942  
Phone: (512) 305-8500  
Fax: (512) 305-8501

**Panhandle Groundwater Conservation District (PGCD)**

[www.pgcd.us/](http://www.pgcd.us/)  
201 W 3rd St  
White Deer, TX 79097  
Phone: (806) 883-2501  
Fax: (806) 883-2162

**Texas Parks and Wildlife Department**

[www.tpwd.state.tx.us/](http://www.tpwd.state.tx.us/)  
4200 Smith School Rd  
Austin, TX 78744  
Phone: (512) 389-4800

**Pension Review Board (PRB)**

[www.prb.state.tx.us/](http://www.prb.state.tx.us/)  
300 W 15th St, Room 406  
Austin, TX 78701  
Phone: (512) 463-1736  
Fax: (512) 463-1882

**Texas State Board of Pharmacy (TSBP)**

[www.tsbp.state.tx.us/](http://www.tsbp.state.tx.us/)  
333 Guadalupe St, Ste 3-600  
Austin, TX 78701  
Phone: (512) 305-8000  
Fax: (512) 305-8082

**Executive Council of Physical Therapy and Occupational Therapy Examiners**

[www.ptot.texas.gov/](http://www.ptot.texas.gov/)  
333 Guadalupe St, Ste 2-510  
Austin, TX 78701-3942  
Phone: (512) 305-6900  
Fax: (512) 305-6951

**Texas State Board of Plumbing Examiners**

[www.tsbpe.state.tx.us](http://www.tsbpe.state.tx.us)  
929 E 41st St  
Austin, TX 78751  
Phone: (512) 936-5200  
Fax: (512) 450-0637

**Board of Podiatric Medical Examiners**

[www.foot.state.tx.us](http://www.foot.state.tx.us)  
333 Guadalupe St, Ste 2-320  
Austin, TX 78701  
Phone: (512) 305-7000  
Fax: (512) 305-7003

**Texas State Preservation Board (TSPB)**

[www.tspb.state.tx.us/](http://www.tspb.state.tx.us/)  
201 E 14th St, Ste 950  
Austin, TX 78701  
Phone: (512) 463-5495  
Fax: (512) 475-3366

**Prevent Child Abuse Texas**

[www.preventchildabusetexas.org/](http://www.preventchildabusetexas.org/)  
13740 Research Blvd, Suite R-4  
Austin, TX 78750

**Office of State Prosecuting Attorney (SPA)**

[www.spa.state.tx.us/](http://www.spa.state.tx.us/)  
209 W 14th St, Ste 202  
Austin, TX 78701  
Phone: (512) 463-1660  
Fax: (512) 463-5724

**Texas State Board of Examiners of Psychologists (TSBEP)**

[www.tsbep.state.tx.us/](http://www.tsbep.state.tx.us/)  
333 Guadalupe St, Ste 2-450  
Austin, TX 78701  
Phone: (512) 305-7700  
Fax: (512) 305-7701

**Texas State Board of Public Accountancy (TSBPA)**

[www.tsbpa.state.tx.us/](http://www.tsbpa.state.tx.us/)  
333 Guadalupe St, Ste 3-900  
Austin, TX 78701-3900  
Phone: (512) 305-7800  
Fax: (512) 305-7875

**Texas Department of Public Safety**

[www.txdps.state.tx.us/](http://www.txdps.state.tx.us/)  
5805 N Lamar  
Austin, TX 78752  
Phone: (512) 424-2000  
Fax: (512) 483-5708

**Public Utility Commission (PUC)**

[www.puc.state.tx.us/](http://www.puc.state.tx.us/)  
1701 N Congress  
Austin, TX 78701  
Phone: (512) 936-7000  
Fax: (512) 936-7003

**Office of Public Utility Counsel (OPC)**

[www.opc.state.tx.us](http://www.opc.state.tx.us)  
1701 N Congress Ave, Ste 9-180  
Austin, TX 78701  
Phone: (512) 936-7500  
Fax: (512) 936-7520

**Council on Purchasing from People with Disabilities (TCPPD)**

[www.tcppd.state.tx.us/](http://www.tcppd.state.tx.us/)  
1711 San Jacinto Blvd, Ste 100  
Austin, TX 78701  
Phone: (512) 463-3244

**Texas Racing Commission (TXRC)**

[www.txrc.state.tx.us](http://www.txrc.state.tx.us)  
8505 Cross Park Dr, Ste 110  
Austin, TX 78754-4552  
Phone: (512) 833-6699  
Fax: (512) 833-6907

**Texas Railroad Commission (RRC)**

[www.rrc.state.tx.us/](http://www.rrc.state.tx.us/)  
1701 N Congress  
Austin, TX 78701  
Phone: (512) 463-7288  
Fax: (512) 463-6848

**Texas Real Estate Commission (TREC)**

[www.trec.texas.gov](http://www.trec.texas.gov)  
1700 N Congress, Ste 400  
Austin, TX 78701  
Phone: (512) 936-3000  
Fax: (512) 465-3998

**Red River Authority (RRA)**

[www.rra.texas.gov](http://www.rra.texas.gov)  
3000 Hammon Rd  
Witchita Falls, TX 76310  
Phone: (940) 723-8697  
Fax: (940) 723-8531

**Texas Residential Construction Commission (TRCC)**

[www.trcc.state.tx.us/](http://www.trcc.state.tx.us/)  
311 E 14th St, Ste 200  
Austin, TX 78701  
Phone: (512) 463-1040  
Fax: (512) 463-9507

**Rio Grande Regional Water Authority**

[www.rgrwa.org/](http://www.rgrwa.org/)  
311 N 15th Street  
McAllen, TX 78501  
Phone: (956) 682-3481  
Fax: (956) 631-4670

**State Office of Risk Management**

[www.sorm.state.tx.us/](http://www.sorm.state.tx.us/)  
300 W 15th St, 6th Floor  
Austin, TX 78701  
Phone: (512) 475-1440  
Fax: (512) 472-0228

**Texas Department of Rural Affairs (TDRA)**

[www.tdra.state.tx.us/](http://www.tdra.state.tx.us/)  
1700 N Congress Ave, Ste 220  
Austin, TX 78701  
Phone: (512) 936-6701  
Fax: (512) 936-6776

**Sabine River Authority (SRA)**

[www.sra.dst.tx.us/](http://www.sra.dst.tx.us/)  
12777 Highway 87 N  
Orange, TX 77632-7482  
Phone: (409) 746-2192  
Fax: (409) 746-3780

**San Jacinto River Authority (SJRA)**

[www.sjra.net/](http://www.sjra.net/)  
1577 Damsite Rd  
Conroe, TX 77304  
Phone: (936) 588-1111

**Department of Savings and Mortgage Lending (SML)**

[www.sml.texas.gov](http://www.sml.texas.gov)  
2601 N Lamar Blvd, Ste 201  
Austin, TX 78705  
Phone: (512) 475-1350  
Fax: (512) 475-1360

**Texas Secretary of State (SOS)**

[www.sos.state.tx.us/](http://www.sos.state.tx.us/)  
1100 Congress Ave, Capitol Bldg, Room 1E.8  
Austin, TX 78701  
Phone: (512) 463-5770  
Fax: (512) 475-2761

### State Securities Board (SSB)

[www.ssb.state.tx.us](http://www.ssb.state.tx.us)  
208 E 10th St, 5th Floor  
Austin, TX 78701  
Phone: (512) 305-8300  
Fax: (512) 305-8310

### Texas Senate

[www.senate.state.tx.us/](http://www.senate.state.tx.us/)  
1100 Congress Ave, Capitol Bldg  
Austin, TX 78701  
Phone: (512) 463-0200  
Fax: (512) 463-0326

### Texas Skill Standards Board (TSSB)

[www.tssb.org/](http://www.tssb.org/)  
1100 San Jacinto Blvd, Suite 100  
Austin, TX 78701  
Phone: (512) 936 8100  
Fax: (512) 936 8118

### Texas Soil and Water Conservation Board

[www.tsswcb.state.tx.us](http://www.tsswcb.state.tx.us)  
311 N 5th St  
Temple, TX 76501  
Phone: (254) 773-2250  
Fax: (254) 773-3311

### State Fair of Texas

[www.bigtex.com/](http://www.bigtex.com/)  
3921 Martin Luther King Blvd  
Dallas, TX 75210

### State Fire Marshal's Office

333 Guadalupe Street  
Austin, TX 78701

### Office of State-Federal Relations (OSFR)

[www.osfr.state.tx.us](http://www.osfr.state.tx.us)  
1100 San Jacinto St, Ste 4.322  
Austin, TX 78701  
Phone: (512) 463-1803  
Fax: (512) 463-1984

### Sulphur River Basin Authority

[www.sulphurriverbasinauthority.org](http://www.sulphurriverbasinauthority.org)  
911 N Bishop St, Ste C 104  
Wake Village, TX 75501  
Phone: (903) 223-7887  
Fax: (903) 223-7988

### Texas Sunset Advisory Commission

[www.sunset.state.tx.us/](http://www.sunset.state.tx.us/)  
1501 N Congress Ave, 6th Floor, Robert E. Johnson Bldg  
Austin, TX 78701  
Phone: (512) 463-1300  
Fax: (512) 463-0705

### Texas Supreme Court

[www.supreme.courts.state.tx.us/](http://www.supreme.courts.state.tx.us/)  
201 W 14th St, Room 104  
Austin, TX 78701  
Phone: (512) 463-1312  
Fax: (512) 463-1365

### Board of Tax Professional Examiners

[www.txbtpe.state.tx.us](http://www.txbtpe.state.tx.us)  
333 Guadalupe St, Tower 2, Ste 520  
Austin, TX 78701-3942  
Phone: (512) 305-7300  
Fax: (512) 305-7304

### Teacher Retirement System (TRS)

[www.trs.state.tx.us/](http://www.trs.state.tx.us/)  
1000 Red River St  
Austin, TX 78701-2698  
Phone: (512) 542-6400  
TDD: (512) 542-6444

### Texas A&M University

[www.tamu.edu](http://www.tamu.edu)  
College Station, 77843

### Texas Association Against Sexual Assault (TAA-SA)

[www.taasa.org/](http://www.taasa.org/)  
6200 La Calma Dr  
Austin, TX 78752

### Texas Military Department (TXMF)

[www.txmf.us](http://www.txmf.us)  
2200 W 35th St, Camp Mabry, Bldg 8  
Austin, TX 78703  
Phone: (512) 782-5001  
Fax: (512) 782-5578

### Texas Travel Industry Association (TTIA)

[www.ttia.org/](http://www.ttia.org/)  
3345 Bee Caves Rd  
West Lake Hills, TX 78746

**Texas.gov**  
100 Congress, Suite 600  
Austin, TX 78701

**Toxic Substances Coordinating Committee (TSCC)**

[www.tsc.state.tx.us/](http://www.tsc.state.tx.us/)  
1100 W 49th Street  
Austin, TX 78756  
Phone: (512) 458-7269

**Texas Transportation Institute (TTI)**

[www.tti.tamu.edu](http://www.tti.tamu.edu)  
3135 TAMU  
College Station, TX 77843-3135  
Phone: (979) 845-1713  
Fax: (979) 845-9356

**Texas Department of Transportation (TXDOT)**

[www.dot.state.tx.us/](http://www.dot.state.tx.us/)  
125 E 11th St  
Austin, TX 78701  
Phone: (512) 463-8585  
Fax: (512) 463-9896

**Trinity River Authority**

[www.trinityra.org](http://www.trinityra.org)  
5300 S Collins St  
Arlington, TX 76018  
Phone: (817) 467-4343  
Fax: (817) 465-0970

**University of Houston**

[www.uh.edu/](http://www.uh.edu/)  
4800 Calhoun Rd  
Houston, TX 77004

**University of Texas**

[www.utexas.edu/](http://www.utexas.edu/)  
1 University Station  
Austin, TX 78712

**Upper Colorado River Authority (UCRA)**

[www.ucratx.org/](http://www.ucratx.org/)  
512 Orient St  
San Angelo, TX 76903  
Phone: (325) 655-0565  
Fax: (325) 655-1371

**Upper Guadalupe River Authority (UGRA)**

[www.ugra.org/](http://www.ugra.org/)  
125 Lehmann Dr, Ste 100  
Kerrville, TX 78208  
Phone: (830) 896-5445  
Fax: (830) 257-2621

**Texas Veterans Commission (TVC)**

[www.tvc.state.tx.us/](http://www.tvc.state.tx.us/)  
1700 N Congress Ave, Ste 620  
Austin, TX 78701  
Phone: (512) 463-5538  
Fax: (512) 475-2395

**Texas Veterinary Medical Diagnostic Laboratory**

[www.tvmdl.tamu.edu/](http://www.tvmdl.tamu.edu/)  
1 Sippel Rd  
College Station, TX 77843  
Phone: (979) 845-3414  
Fax: (979) 845-1794

**Texas Board of Veterinary Medical Examiners (TBVME)**

[www.tbvme.state.tx.us](http://www.tbvme.state.tx.us)  
333 Guadalupe St, Ste 3-810  
Austin, TX 78701  
Phone: (512) 305-7555  
Fax: (512) 305-7556

**Texas Water Development Board (TWDB)**

[www.twdb.state.tx.us/](http://www.twdb.state.tx.us/)  
1700 N Congress Ave, Ste 513  
Austin, TX 78701  
Phone: (512) 463-7847  
Fax: (512) 475-2053

**Texas Wildlife Damage Management Service**

3700 Fredericksburg Rd  
San Antonio, TX 78201

**Texas Workforce Commission (TWC)**

[www.twc.state.tx.us/](http://www.twc.state.tx.us/)  
101 E 15th St  
Austin, TX 78701  
Phone: (512) 463-2222  
TDD: (800) 735-2989



**Office of the Governor  
Economic Development & Tourism**

P.O. Box 12428 | Austin, TX 78711  
(p) 512.936.0100

[www.BusinessInTexas.com](http://www.BusinessInTexas.com)

 @TXGovSmallBiz  /Governors-Small-Business-Team-Texas

