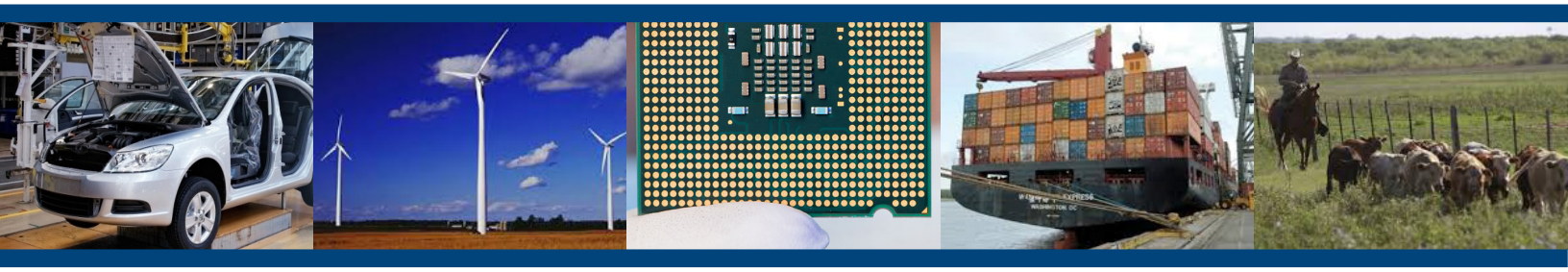
TEXAS WIDE OPEN FOR BUSINESS®

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 512-463-2000.

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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 time line 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 details on the requisite administrative and regulatory approvals needed before product or service will be ready to enter the market. 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. [1]

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."

1 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".[1] 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.[2]

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.[3]

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.[4] 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.[2] 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.[2] 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.

1 Texas Business Organizations Code § 301.003(3)

2 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

1 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.[1]

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/.

1 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. 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.

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[1] 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.\

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.)

LegalEaseSM 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
Correction of Abandonment of Filings, Delayed Effective Date	
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
Amendment, Merger & Conversion	**Fee**
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
Registered Agent Filings	Fee
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
Termination and Withdrawal, Reinstatement	
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
Reports	
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*
Close Corporations	Fee
Statement of operation as a close corporation. Form: 812	$15
Termination of a close corporation status. Form: 813	$15
Name Reservations and Assumed Name Certificates	
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
Appointment of Agent by Financial Institution, Unincorporated Association, or Foreign Corporate Fiduciary	
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
Expedite & Preclearance Services	
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
Bulk Orders (Business Entity Bulk Data Purchases)	
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

Trademarks	Fee
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
Accepted Payment Methods	
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 ® (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 .

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 and the Business and Employers page at the Texas Workforce Commission at 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

INNOVATION AND SMALL BUSINESS

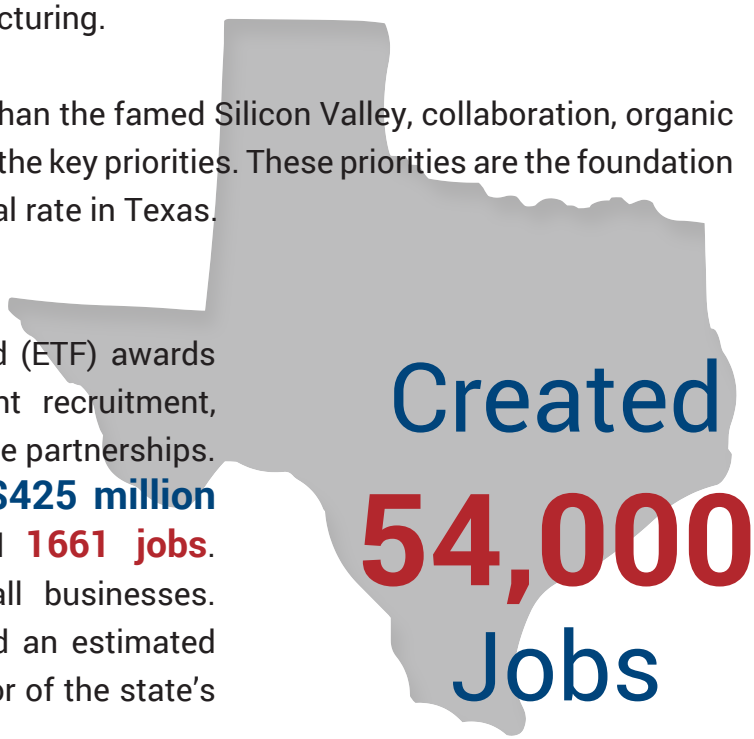
TEXAS WIDE OPEN FOR BUSINESS

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 Emerging Technology Fund (ETF) 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 **governor.state.tx.us**.

RESOURCE: Insurance

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.

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/pcckautc.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. Similarly, for information on the Commercial Driver's License Program, visit 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.

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. 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.

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 x 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 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 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/.

EXPORTS AND TEXAS

TEXAS WIDE OPEN FOR BUSINESS

Exporting is highly important to Texas. Texas export shipments of merchandise totaled $279.5 billion in 2013 making Texas #1 in exports in the United States. Texas' top six non-energy export industries in 2013 accounted for 61% ($170.6 billion) of the state's total export dollars (Bureau of Labor Statistics).

More importantly, SMEs are the uncontested leaders in Texas exports. A total of 40,737 companies exported from Texas locations in 2012 with the same 93.1% of those qualifying as SMEs. SMEs generated nearly one-third (30.6%) of Texas's total exports of merchandise in 2012.

TOP EXPORTING CITIES OF 2012*

1. Houston - Sugar Land - Baytown
   $110.3 billion
2. Dallas - Fort Worth - Arlington
   $27.8 billion
3. San Antonio - New Braunfels
   $14.0 billion
4. El Paso
   $12.8 billion
5. Austin - Round Rock - San Marcos
   $9.0 billion

TOP EXPORTS (2012)*

1. Petroleum and Coal
   $60.6 billion
2. Computer and Electronics
   $48.2 billion
3. Chemicals
   $47.9
4. Machinery, Except Electrical
   $30.0 billion
5. Transportation Equipment
   $24.4 billion

* Data acquired from the International Trade Administration

www.TexasWideOpenForBusiness.com | @TexasOne /TexasWideOpen /texas-wide-open

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.

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.

For more information, please visit 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.

For more information, please visit 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.

For more information, please visit 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.

For more information, please visit 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

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 SDBC
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.

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 Business 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.

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 or www.sba.gov/score.

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

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

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

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

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

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

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

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

Veteran's Hot line:
T: 1-800-252-VETS
(Austin HQ)
T: 512-463-5538
T: 512-463-3932 (FAX)
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

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 .

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 and 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/

Texas Lawyers for Texas Veterans
www.texasbar.com/veterans

Texas State Bar Military Law Section
www.militarylawsection.com

State Side Legal
www.statesidelegal.org/

Army JAG
www.goarmy.com/jag.html

Air Force JAG
www.airforce.com/jag/

Navy JAG
www.jag.navy.mil/

Marine Corps JAG
www.marines.com/being-a-marine/roles-in-thecorps/command-element/judge-advocate

U.S. Department of Veteran Affairs
www.va.gov/ogc/apps/accreditation/index.asp

U.S. Department of Justice
www.servicemembers.gov

Other Resources

The American Veterans and Service Members Survival Guide
www.lawyersservingwarriors.com/images/survivalguide.pdf

Texas Workforce Commission
Just for Veterans
www.twc.state.tx.us/customers/jsemp/veterans.html

Federal Benefits for Veterans, Dependents, and Survivors
www1.va.gov/opa/publications/benefits_book.asp

Programs for Service Members Returning from Afghanistan and Iraq
www.oefoif.va.gov

National Resource Directory Information for Entrepreneurs
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

TEXAS WIDE OPEN FOR BUSINESS

HELPFUL VETERANS RESOURCES

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

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

U.S. Small Business Administration (SBA)

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

Texas Property Taxes/Information on Exemptions for Veterans

Exemptions	http://www. wi ndow.state. tx. us/taxi nfo/ proptax/exem ptions. html
Disabled Vets	http://www.window.state.tx.us/taxinfo/ proptax/disabledvetfaq.html
	http://www. window.state. tx. us/taxinfo /proptax/exem ptions/disabledvet faq2.html

Legal Assistance

Legal Hotline for Texans/Veterans Hotline	(800) 622-2520
Army JAG	http://www .goarmy.com/jag.html
Air Force JAG	http:Uwww.airforce.com/jag/

Marine Corps JAG	http://www.marines.com/being-a-marine/roles-in-thecorps/command-element/judge-advocate
National Org. of Veterans Advocates	https://vetadvocates.org/about-nova-2/
US Dept. of Veterans Affairs (Search for Accredited Attorneys)	http://www.va.gov/ogc/apps/accreditation/index.asp
Texas Lawyers for Texas Veterans	www. texasbar .com/veterans
Texas Bar Resources for Veterans	http://www.texasbar.com/Content/NavigationMenu/AboutUsStatePresident/TexasLawyersforTexasVeterans/Resources for Vetera.htm
More Texas Bar Resources	http:Uwww.texasbar.com/AM/Template.cfm?Section=Texas LawyersforTexasVeterans
Texas State Bar Military Law Sections	www.militarylawsection.com
StatesideLegal	http://statesidelegal.org
US Department of Justice	www.servicemembers.gov

Other Resources

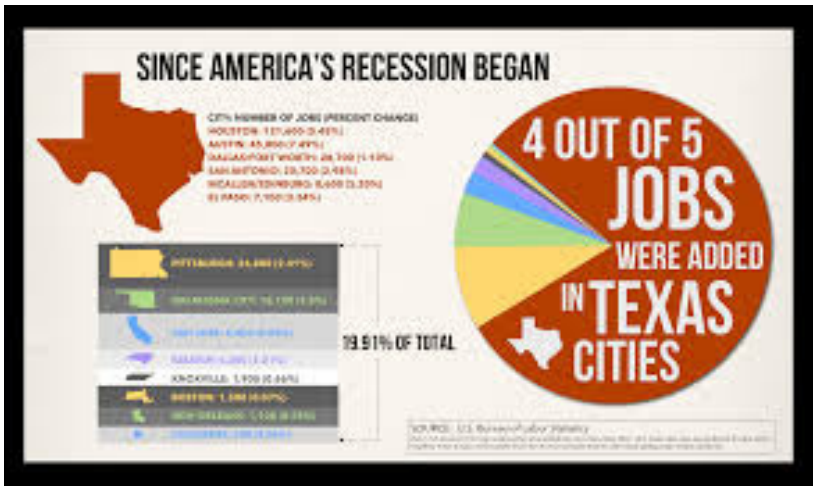
Federal Benefits for Veterans, Dependents, and Survivors	www.va.gov./opa/publications/benefitsbook.asp
The American Veterans and Service Members Survial Guide	www.lawyersservingwarriors.com/images/survivalguide.pdf
Programs for Service Members Returning from Afghanistan and Iraq	www.oefoif.va.gov
Veterans Business Outreach Centers	http://www.vboc.org

THE TEXAS ECONOMY

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 July 2014 Texas added an additional 892,800 jobs. The U.S. recovered all recession-hit jobs by May 2014 and by July 2014 added an additional 639,000 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 2012 data indicate that Texas ranked No. 2 for total state personal income at just over $1.0 trillion and No. 25 nation-ally for per capita personal income at $41,471, 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 2012, Texas residents were issued 8,731 patents, ranking second nationally.

In the first quarter of 2014, venture capitalists invested over $348.7 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

TEXAS WIDE OPEN FOR BUSINESS

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.

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.

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/ and the Independent Bankers Association of Texas. 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/.

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/

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/

*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/
Abilene FCU - www.abilenefcu.coop/
Abilene Teachers FCU - www.abileneteachersfcu.org/home/home
ACU CU - www.acucreditunion.com/
First Abilene FCU - firstabilenefcu.org/
Communities of Abilene FCU - www.coafcu.org/home/index.shtml
First Priority CU - www.firstpriorityc u.org/
TXDot CU - www.txdotcu.com/
Cen-Tex Manufacturing CU - www.centexmfgcu.org/
Mid-Tex FCU - www.mtfcu.org/
Sweetwater Regional FCU - sweetwatercredit.com/

Alamo Chapter - www.alamoccu.com/
Air Force FCU - www.airforcefcu.com
Alamo FCU - www.alamofcu.org
Baptist CU - www.baptistcu.com
Border FCU - www.borderfcu.com
City Public Service/ IBEW FCU - www.cpsibewfcu.org
Del Rio SP CU - (830) 775 - 9360
Division 694 Motor Coach CU - (210) 250 - 3081
Express-News CU - www.enfcu.org
Fellowship CU - www.fellowshipcu.org
Firstmark CU - www.firstmarkcu.com
Frio County FCU - (830) 334 - 2368
Generations FCU - www.mygenfcu.org
GPM FCU - (210) 357 - 2233
HEB FCU - www.hebfcu.org
Hilco FCU - (830) 257 - 8238
Kerr County FCU - www.kerrcountyfcu.com
Local 142 FCU - (210) 226 - 4536
MECO FCU - www.mecofcu.com
Quemado FCU - (830) 757 - 1535

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

Amarillo Chapter
For more information, please see www.cornerstoneleague.coop/texas_chapters.html.

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

Big Spring Chapter
For more information, please see www.cornerstoneleague.coop/texas_chapters.html.

Central Texas Chapter
For more information, please see www.cornerstoneleague.coop/texas_chapters.html.

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

Dallas Chapter - www.dallascreditunions.org/
AAFES FCU - www.aafesfcu.org/
Advancial FCU - www.advancial.org/
American Airlines Employees FCU - www.aacreditunion.org/
America's CU - www.americascu.org/
Baylor Health Care System CU - www.bhcscu.com/
Blue Cross Texas FCU - www.bctfcu.org/
City CU - www.citycu.org/
Corner Stone CU - cornerstone.secure.cusolutionsgroup.net/
Corporate America Family CU - www.cafcu.org/
Credit Union of Texas - www.cuoftexas.org/
Dallas FCU - 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/
Ellis County Teachers & Employees FCU - www.ectefcu.net/
Employees CU - www.ecudallas.org/
Energy One CU - www.energyone.org/
EquipOne FCU - (972) 255 - 2772
Farmers Branch City Employees FCU - (972) 241 - 5365
GO FCU - www.mygofcu.org/
Good Street Baptist Church FCU - (214) 375 - 4271
Grand Prarie CU - www.gpcreditunion.org/

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

East Texas Chapter
For more information, please visit www.cornerstoneleague.coop/texas_chapters.html.

El Paso Chapter - www.elpasochaptercu.org/
First Light FCU - www.firstlightfcu.org/
GE CU - www.mygecu.org/
Golden Key FCU - www.goldenkeyfcu.org/
Mountain Star FCU - www.mountainstarfcu.org/
One Source FCU - www.onesourcefcu.coop/
Security Service FCU - www.ssfcu.org/
Teachers FCU - www.tfcu.coop/
Tip of Texas FCU - www.spurfcu.coop/
White Sands FCU - www.wsfcu.org/

Fort Worth Chapter - www.fwcuc.org/

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

Gulf Coast Chapter - www.gulfcoastchapter.org/
AMOCO FCU - www.amocofcu.org/
ACU of Texas - www.acutx.org/
Beacon FCU - www.beaconfed.org/
Brazos Community CU - www.brazosccu.org/
Brazosport Teachers FCU - www.btfcu.net/
Coastal Community FCU - www.coastalcommunityfcu.org/
Electrical Workers 527 FCU - (409) 765 - 5773
Galveston Government Employees CU - 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/
Marathon Republic FCU - (409) 948 - 1769
TC Teachers FCU - (409) 942 - 2617

Gulf Coast Chapter Continued
Texas Dow Employees CU - www.tdecu.org/
University CU - www.ufcu.org

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

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

Laredo Chapter
For more information, please see www.cornerstoneleague.coop/texas_chapters.html.

Magic Valley Chapter
For more information, please see www.cornerstoneleague.coop/texas_chapters.html.

Permian Chapter
For more information, please see www.cornerstoneleague.coop/texas_chapters.html.

Pineywoods Chapter
For more information, please see www.cornerstoneleague.coop/texas_chapters.html.

Sabine Chapter - www.sabinechapter.org/index.php
Beaumont Municipal Employees CU - www.bmtccu.com/
Beaumont Telco FCU - (409) 860 - 0800
Coburn CU - www.coburncu.com/

DuPont Goodrich FCU - www.dugood.org/
Eastex Employees FCU - www.eastexfcu.org/
Firestone Community FCU - firestonecommunity.org/
FivePoint CU - www.5pointcu.org/
Golden Triangle FCU - www.gtfcu.coop/
Government Service CU - (409) 724 - 6216
Gulf CU - www.gecu.org/
IBEW Community FCU - www.ibewfcu.com/
Market Basket FCU - (409) 727 - 3104 ext. 247
MCT CU - www.mctcu.org/
Mobil Oil FCU -(409) 892 - 1111
Neches FCU - 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/
Sabine FCU - www.sabinefcu.org/
SAFE CU - www.safecubmt.org/
Southeast Texas Employees FCU - www.setefcu.com/
T&FS Employees FCU - (409) 982 - 0891
Texas Coastal Community FCU - 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.

South Plains Chapter
For more information, please see www.cornerstoneleague.coop/texas_chapters.html.

Texas Crossroads Chapter
For more information, please see www.cornerstoneleague.coop/texas_chapters.html.

Texoma Chapter
For more information, please see www.cornerstoneleague.coop/texas_chapters.html.

Top O' Texas Chapter
For more information, please see www.cornerstoneleague.coop/texas_chapters.html.

Tyler Area Chapter
For more information, please see www.cornerstoneleague.coop/texas_chapters.html.

Wichita Falls Chapter
For more information, please see www.cornerstoneleague.coop/texas_chapters.html.

Wright Patman Chapter
For more information, please see 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.

Abernathy
The First State Bank, www.fsbabernathy.com/, (806)298-2556
Abilene
First State Bank, www.fsbmenard.com/, (325) 677 - 3000
Addison
Liberty Capital Bank, www.libertycapitalbank.com/, (469) 375 - 6600
Alice
Texas Champion Bank, www.texaschampionbank.com/, (361) 668 - 8301
Amarillo
Herring Bank, www.herringbank.com/indexweb.html, (806) 342 - 4462
FirstBank Southwest, www.fbsw.com/, (806) 355 - 9661
Citizens Bank, www.gocitizensbank.com/, (806) 350 - 5600
Anahuac
Security State Bank, www.ssb-tx.com/default.aspx, (409) 267 - 3171
Andrews
Commercial State Bank, www.csbandrews.com/, (432) 523 - 3340
Anton
Citizens State Bank, www.csbanton.com/, (806) 997 - 4351
Arp
American State Bank, www.asbtx.com/, (903) 859 - 2211
Athens
First State Bank, fsbathens.com/, (903) 676 - 1900
Austin
First State Bank Central Texas, www.fsbcentex.com/, (512) 231 - 8821
Bandera
Bandera Bank, www.banderabank.com/, (830) 796 - 3711
Bedias
First State Bank of Bedias, bediasbank.com/, (936) 395 - 2141
Bellville
Austin County State Bank, www.acsbank.com/, (979) 865 - 4200
Ben Wheeler
First State Bank of Ben Wheeler, www.fsbbenwheeler.com/, (903) 833 - 5861
Bloomburg
Bloomburg State Bank, (903) 728 - 5211
Boerne
Texas Heritage Bank, www.texasheritagebank.com/, (830) 249 - 3955
Bonham
Fannin Bank, www.fanninbank.com/, (903) 583 - 5522
Bridge City
Bridge City State Bank, www.bridgecitybank.com/, (409) 735 - 3516
Bridgeport
The Community Bank, www.onlinewithtcb.com/, (940) 683 - 4191

Brownsboro
First State Bank of Brownsboro, www.fsbbrownsboro.com/, (903) 852 - 6911
Brownsville
International Bank of Commerce, www.ibc.com/, (956) 547 - 1350
Brownwood
Texas Bank, www.texasbank.com/, (325) 649 - 9200
Bryan
The Bank & Trust of Bryan/College Station, www.banktbt.com/, (979) 260 - 2100
Buckholts
The Buckholts State Bank, www.buckholtsbank.com/, (254) 593 - 3661
Buffalo
Citizens State Bank, www.citizensstatebanktx.com/, (903) 322 - 4256
Burkburnett
First Bank, firstbankweb.com/, (940) 569 - 2221
Burnet
First State Bank of Burnet, www.fsbburnet.com/, (512) 756 - 4570
Burton
Burton State Bank, www.burtonbank.com/, (979) 289 - 3151
Carmine
Carmine State Bank, www.csbcarmine.com/, (979) 278 - 3244
Carrizo Springs
Capital Bank of Texas, www.capitalbankoftexas.com/, (830) 876 - 5221
Carthage
First State Bank and Trust Company, www.fsbcarthage.com/, (903) 693 - 6606
Castroville
Castroville State Bank, www.castrovillestatebank.com/, (830) 931 - 2201
Celeste
The First Bank of Celeste, www.firstbankceleste.com/, (903) 568 - 4211
Center Farmers State Bank, (936) 598 - 3311
Chappell Hill
Chappell Hill Bank, www.chappellhillbank.com/, (979) 836 - 6070
Chico
First State Bank, www.fsb-wise-co.com/, (940) 644 - 2218
Childress
First Bank and Trust of Childress, www.fbtchildress.net/, (940) 937 - 3611
Clarendon
The Donley County State Bank, www.donleybank.com/, (806) 874 - 3581
Clute
First State Bank, www.bankatfsb.com/, (979) 265 - 2511
Coahoma
Western Bank, www.thebank.net/, (432) 394 - 4256
Coldspring
The Bank of San Jacinto County, www.banksjc.com/, (936) 653 - 4395
Coleman
Coleman County State Bank,
College Station
American Momentum Bank, www.americanmomentumbank.com/, (979) 774 - 1111
Columbus
Columbus State Bank, www.columbusstate.com/, (979) 732 - 5786
The First State Bank, www.fsbcolumbus.com/, (979) 732 - 2332

Cooper
The Enloe State Bank, www.enloestatebank.com/, (903) 395 - 2159
Corpus Christi
ValueBank Texas, www.valuebanktexas.com/, (361) 888 - 4451
First Community Bank, www.fcbot.com/, (361) 888 - 9310
Corrigan
Citizens State Bank, www.corriganbank.com/, (936) 398 - 2566
Cranfills Gap
First Security State Bank, www.fssbtexas.com/, (254) 597 - 2286
Crawford
Security Bank of Crawford, www.secbank.net/, (254) 486 - 0003
Crowell
Crowell State Bank, www.crowellstatebank.com/, (940) 684 - 1531
Crystal City
Zavala County Bank, www.zcbank.com/, (830) 374 - 5866
Dallas
Sovereign Bank, banksov.com/, (214) 242 - 1900
North Dallas Bank & Trust Co., www.ndbt.com/home.shtml, (972) 716 - 7100
United Texas Bank, www.unitedtexasbank.com/, (972) 239-7000
State Bank of Texas, statebnk.com/, (972) 252 - 6000
PlainsCapital Bank, www.plainscapital.com/, (214) 525 - 4650
Grand Bank, www.gbtx.com/, (972) 735 - 1000
Tolleson Private Bank, www.tollesonwealth.com/, (214) 252 - 3250
Preston State Bank, prestonstatebank.com/, (214) 710 - 2400
One World Bank, www.oneworldbank.com/, (972) 243 - 7775
Pegasus Bank, www.pegasusbankdallas.com/, (214) 353 - 3000
Comerica Bank, www.comerica.com/, (214) 462 - 4000
Texas Security Bank, www.texassecuritybank.com/, (469) 398 - 4800
Veritex Community Bank, veritexbank.com/, (972) 349 - 6150
Dawson
First Bank & Trust Company, (254) 578 - 1311
De Leon
Farmers and Merchants Bank, www.fmbank-tx.com/, (254) 893 - 2031
DeKalb
State Bank of DeKalb, www.statebankofdekalb.com/, (903) 667 - 2553 Del Rio
Amistad Bank, www.amistadbank.com/, (830) 775 - 0295
Denton
Northstar Bank of Texas, www.nstarbank.com/, (940) 591 - 1200
AccessBank Texas, www.accessbanktx.com/, (940) 382 - 3962
D'Hanis
D'Hanis State Bank, www.dhsbank.net/, (830) 426 - 3041
Diboll
First Bank & Trust East Texas, www.fbtet.com, (281) 592 - 4661
Dilley
Dilley State Bank, www.dilleystatebank.com/, (830) 965 - 1511
Dimmitt
First United Bank, www.firstunited.net/, (806) 647 - 4151
Eden
Texas Financial Bank, blbankonline.com/index.html , (325) 869 - 5511

El Campo
Commercial State Bank, www.csbec.com/, (979) 543 - 6441
Prosperity Bank, www.prosperitybanktx.com/, (979) 543 - 2200
El Paso
WestStar Bank, www.weststarbank.com/, (915) 532 - 1000
United Bank of El Paso del Norte, www.unitedelpaso.com/, (915) 231 - 2500
Elgin
Frontier Bank of Texas, www.frontierbankoftexas.com/, (512) 281 - 1500
Elkhart
The Elkhart State Bank, www.tesb.biz/, (903) 764 - 2243
Elsa
Elsa State Bank and Trust Company, www.elsastatebank.com/, (956) 262 - 1391
Ennis
Ennis State Bank, www.ennisstatebank.com/, (972) 875-9676
Falfurrias
Greater State Bank, www.gstbank.com/, (361) 325 - 3667
Farwell
Security State Bank, www.ssbfarwell.com/, (806)481-3327
Fayetteville
Fayetteville Bank, www.fayettevillebank.com/, (979) 378-4261
Florence
Union State Bank, www.usbanktexas.net/index.htm, (254)793-2601
Fort Davis
Fort Davis State Bank, www.fdsb.com/, (432) 426 - 3211
Fort Stockton
The Pecos County State Bank, www.vanhornbank.net/, (432) 336 - 3331
Fort Worth
Community Bank, www.communitybank-tx.com/, 817-698-7188
Southwest Bank, www.southwestbank.com/, (817) 298-5580
Meridian Bank Texas, www.meridianbanktexas.com/, (817) 334 - 4600
Riverbend Bank, www.riverbendbank.com/, (817) 284 - 9598
Fredericksburg
Security State Bank & Trust, www.ssbtexas.com/, (830) 997 - 7575
Freer
Brush Country Bank, www.brushcountrybank.com/, (361) 394 - 6141
Gainesville
First State Bank, www.f-s-b.com/, (940) 665 - 1711
Ganado
Citizens State Bank, www.csbjc.com/, (361) 771 - 3391
Garland
United Central Bank, www.unitedcentralbank.com/, (972) 487 - 1505
Texas Brand Bank, www.texasbrandbank.com/, (972) 494 - 9800
Georgetown
First Texas Bank, www.firsttexasbank.net/, (512) 863-2567
Goldthwaite
Mills County State Bank, www.mcsbtexas.com/, (325) 648 - 2216
Graham
First State Bank, www.fsbgraham.com/, (940) 549 - 8880
Ciera Bank, www.cierabank.com/, (940) 549-2040

Grand Prairie
Grand Bank of Texas, www.grandbankoftexas.com/, (972) 264 - 4811
Grandview
Grandview Bank, www.grandviewbank.com/, (817) 866 - 3316
Grapeland
Grapeland State Bank, www.grapelandstatebank.com/, (936) 687 - 4813
Grapevine
Bank of the West, www.bnkwest.com/, (817) 310 - 3555
HBank Texas, www.hbanktexas.com/, (817) 421 - 1212
Groesbeck
Farmers State Bank, www.farmersstatebanktexas.com/, (254) 729 - 3272
Gruver
Gruver State Bank, www.gruverstatebank.com/, (806) 733 - 5061
Hallettsville
Peoples State Bank of Hallettsville, www.psbhallettsville.com/, (361) 798 - 3237
Happy
Happy State Bank, www.happybank.com/, (806) 373 - 2265
Harlingen
Texas Regional Bank, www.texasregionalbank.com/, (956) 428 - 7400
Hemphill
First State Bank, www.firststatebankhemphill.com/, (409) 787 - 3361
Henderson
Texas Bank, www.texasbnk.com/, (903) 657 - 1466
Houston
Capital Bank, www.capitalbanktx.com/index.aspx, (713) 675 - 2341
Patriot Bank, www.patriotbankusa.com/, (713) 400 - 7100
Tradition Bank, www.traditionbank.com/, (713) 666 - 2511
Central Bank, www.centralbankhouston.com/, 832.485.2300
The Chasewood Bank, www.chasewoodbank.com/, (281) 320 - 6777
The State Bank of Texas, www.tsbot.com/, (713) 681 - 2265
Enterprise Bank, www.mybank-enterprise.com/, (866) 873 - 2693
Sentinel Trust Company, L. B. A., www.sentineltrust.com/, (713) 559 - 9510
The Bank of River Oaks, www.bankofriveroaks.net/, (713) 520 - 6257
Lone Star Bank, www.lonestarbank.com/, (361) 596 - 4611
Allegiance Bank Texas, www.allegiancebanktexas.com/, (281) 894 - 3200
Memorial City Bank, www.memorialcitybank.com/, (866) 973 - 8050
Humble
Plains State Bank, psbplains.com/, (713) 559 - 6800
Huntington
Huntington State Bank, www.huntingtonstatebank.com/, (936) 639 - 5566
Hurst
Liberty Bank, www.libertydfw.com/, (817) 479 - 1080
Industry
Industry State Bank, www.industrystatebank.com/, (979) 357 - 4437
Irving
TIB The Independent BankersBank, www.mybankersbank.com/, (800) 288 - 4842
Independent Bank of Texas, www.ibankoftexas.com/, (972) 870 - 9300
Joaquin
Texas State Bank, www.texasstatebank.net/, (936) 269 - 3121

Johnson City
Johnson City Bank, www.j-cbank.com/, (830) 868 - 7131
Jourdanton
Jourdanton State Bank, www.jsbbank.com/, (830) 769 - 3557
Junction
First State Bank, www.fsbjunction.com/, (325) 446 - 3391
Justin
Justin State Bank, justinstbank.com/, (940) 648 - 2753
Katy
Westbound Bank, www.westboundbank.com/, (713) 554 - 7615
Keene
Pinnacle Bank, www.pinnbanktx.com/, (817) 645 - 8861
Kilgore
Citizens Bank, www.citizensbanktx.com/, (903) 984 - 8671
Killeen
First Texas Bank, www.firsttexasbank.com/, (254) 634 - 2132
Lake Worth
Star Bank of Texas, www.starbanktexas.com/, (817) 238 - 7827
Lampasas
First Texas Bank, www.firstexbank.com/, (512) 556 - 3691
Laredo
International Bank of Commerce, www.ibc.com/, (956) 722 - 0485
Falcon International Bank, www.falconbank.com/, (956) 723 - 2265
Texas Community Bank, www.tx-communitybank.com/, (956) 722 - 8333
Littlefield
Security State Bank, www.security-state-bank.com/, (806) 385 - 5134
AimBank, www.aimbankonline.com/, (806) 385 - 4441
Livingston
First State Bank of Livingston, www.fsblivingston.com/, (936) 327 - 5211
Llano
Arrowhead Bank, www.arrowheadbanktexas.com/, (325) 247 - 5741
Hill Country National Bank - www.hillcountrynationalbank.com/, (325) 247 - 5701
Longview
Texas Bank and Trust Company, www.texasbankandtrust.com/, (903) 237 - 5500
Spring Hill State Bank, www.springhillbank.com/, (903) 759 - 0751
Community Bank, www.communitybanklongview.com/, (903) 236 - 4422
Louise
The First State Bank, www.fsblouise.com/, (979) 648 - 2691
Lovelady
Lovelady State Bank, www.loveladystatebank.com/, (936) 636 - 7337
Lubbock
Centennial Bank, www.bankoncb.com/, (806) 722 - 6545
First Bank & Trust Company, www.firstbanklubbock.com, (806) 788 - 0800
Peoples Bank, www.peoplesbanktexas.com/, (806) 794 - 0044
City Bank, www.citybankonline.com/, (806) 687 - 9925
Lone Star State Bank of West Texas, www.lonestarwtx.com/, (806) 771 - 7717
Platinum Bank, www.platinumbanktexas.com/, (806) 792 - 5300
Luling
Citizens State Bank of Luling, www.csbsa.com/, (830) 875 - 2472

Lytle
Lytle State Bank, www.lytlestatebank.com/, (830) 709 - 3601
Marion
Marion State Bank, www.marionstatebank.com/, (318) 292 - 4571
Mason
The Commercial Bank, www.tcbmason.com/, (325) 347 - 6324
Mason Bank, masonbank.com/, (325) 347 - 5911
Maypearl
The Cowboy Bank of Texas, www.cowboybank.com/, (972) 435 - 2131
McAllen
Bank of South Texas, www.bankofsouthtexas.com/, (956) 278 - 7050
Rio Bank, www.riobk.com/, (956) 631 - 7890
McKinney
Independent Bank, www.independent-bank.com/, (972) 562 - 3426
Memphis
First Bank and Trust of Memphis, firstmemphis.publishpath.com/, (806) 259 - 3556
Memphis State Bank, www.msbmemphis.com/, (806) 259 - 3561
Menard
Menard Bank, www.menardbank.com/, (325) 396 - 4524
Mesquite
First State Bank, www.firststatebank.com/, (972) 285 - 6311
Midland
Security Bank, www.mysbank.com/, (432) 570 - 9330
Bank of Texas, www.bankoftexasonline.com/, (432) 221 - 6100
Miles
Citizens State Bank, www.citizensstatebk.com/, (325) 468-3311
Mobeetie
First State Bank of Mobeetie, www.fsbmobeetie.com/, (806) 845 - 2311
Monahans
Tejas Bank, www.mytejasbank.com/, (432) 943 - 4230
Muenster
Muenster State Bank, www.msbtx.com/, (940) 759 - 2257
Muleshoe
Muleshoe State Bank, www.muleshoestatebank.com/, (806) 272 - 4561
First Bank of Muleshoe, fbmuleshoe.com/, (806) 272 - 4515
Normangee
Normangee State Bank, www.normangeestatebank.com/, 1 (877) 276 - 5554
Oakwood
The Oakwood State Bank, (903) 545 - 2163
Odem
First State Bank of Odem, www.fsbodem.com/, (361) 368 - 2651
Odessa
West Texas State Bank, www.wtstatebk.com/, (432) 367 - 5000
Southwest Bank, www.southwbank.com/, (432) 552 - 5000
Oglesby
Oglesby State Bank, www.oglesbysb.com/, (254) 470 - 2261
Paint Rock
First State Bank, www.fsbpaintrock.com/, (325) 732 - 4386
Palmer
Commercial State Bank, www.csbpalmer.com/, (972) 449 - 2283

Paris
Peoples Bank, www.pbparis.com/, (903) 783 - 3800
Pearland
Pearland State Bank, www.pearlandbank.com/, (281) 485 - 3211
Heritage Bank, www.bankheritage.com/, (281) 485 - 0600
Pecos
TransPecos Banks, www.transpecosbanks.com/, (432) 445-9000
Pilot Point
PointBank, www.pointbank.com/, (940) 686 - 7000
Pittsburg
Pilgrim Bank, www.pilgrimbank.com/, (903) 856 - 6581
Plano
LegacyTexas Bank, www.legacytexasbank.com/, (972) 461 - 1300
Benchmark Bank, www.benchmarkbank.com/, (972) 673 - 4000
SharePlus Bank, www.shareplus.com/, (972) 931 - 5311
Powell
Powell State Bank, (903) 345 - 7381
Princeton
Citizens State Bank, www.csbprinceton.com/, (972) 734 - 2424
Prosper
Prosper Bank, www.bankprosper.com/, (469) 952 - 5500
Quanah
First Capital Bank, www.fnbq.com/, (940) 663 - 5311
Ralls
Vista Bank, www.vistabank.com/, (806) 253 - 2511
Rice
The First State Bank, www.fsbrice-tx.com/, (903) 326 - 4121
Richardson
Pavillion Bank, www.pavillionbank.com/, (972) 380 - 0700
Vision Bank-Texas, www.visionbanktexas.com/, (972) 470 - 1500
Riesel
Texas First State Bank, www.mytexasbank.com/, (254) 896 - 2371
Robert Lee
Robert Lee State Bank, www.robertleestatebank.com/, (325) 453-2545
Rocksprings
Peoples State Bank, www.psbrocksprings.com/, (830) 683 - 2119
Roma
Citizens State Bank, www.csbroma.com/, (956) 849 - 2311
Roscoe
The Roscoe State Bank, www.roscoestatebank.com/, (325) 766 - 3311
Round Rock
R Bank, www.rbanktexas.com/, (512) 600 - 8100
Round Top
Round Top State Bank, www.roundtopstatebank.com/, 979-249-3151
Royse City
Texas Leadership Bank, www.texasleadershipbank.com/, (972) 636-9777
San Angelo
Texas State Bank, www.txbank.com/, (325) 949 - 3721

San Antonio
Jefferson Bank, www.jeffersonbank.com/, (210) 734-4311
The Bank of San Antonio, thebankofsa.com/, (210) 807 - 5500
Frost Bank, www.frostbank.com/, (800) 513 - 7678
Vantage Bank Texas, www.vantagebank.com/, (210) 408 - 5700
San Diego
First State Bank of San Diego, www.fsbsandiego.com/, (361) 279 - 3316
Sanger
Sanger Bank, www.sangerbank.com/, (940) 458 - 4600
Schertz
Schertz Bank & Trust, www.schertzbank.com/, (210) 945 - 7400
Schwertner
Schwertner State Bank, www.txloanstar.com/, (254) 527 - 3987
Seagoville
HomeBank Texas, www.homebanktx.com/, (972) 287 - 2030
Sealy
Citizens State Bank, www.csbsealy.com/, (979) 885 - 3571
Seymour
First Bank & Trust, fbtseymour.com/, (940) 889 - 3113
Shallowater
First State Bank, www.fsbshallowater.com/, (806) 832 - 4525
Shepherd
Peoples State Bank, www.psbtexas.com/, (936) 628 - 3312
Sherman
American Bank of Texas, www.abtexas.com/, (903) 893 - 7555
Snyder
West Texas State Bank, www.ebanktexas.com/, (325) 573-5441
Community Bank of Snyder, www.cbankofsnyder.com/, (325) 573 - 2681
Somerville
Citizens State Bank, www.csbtx.com/, (979) 596 - 1421
Spearman
First State Bank, www.fsbspearman.com/, (806) 659 - 5565
Spur
Spur Security Bank, (806) 271-3301
Stockdale
Commerce Bank Texas, www.commercebanktx.com/, (830) 996 - 3125
Stratford
First State Bank, www.firstclassbanking.com/, (806) 396 - 5521
Sulphur Springs
Alliance Bank, www.alliancebank.com/, (877) 903 - 2265
Sundown
Sundown State Bank, www.sundownsb.com/, (806) 229 - 2111
Texas City
Mainland Bank, www.mainlandbank.com/, (409) 948 - 1625
Texas First Bank, www.texasfirstbank.com/, (409) 948 - 1990
Three Rivers
First State Bank, www.fsbtr.com/, (361) 786 - 2525

Tyler
Citizens 1st Bank, www.citizens1stbank.com/, (903) 581 - 1900
Southside Bank, www.southside.com/, (903) 531 - 7111
Citizens State Bank, www.mybankcsb.com/, (903) 581 - 8100
Uvalde
First State Bank of Uvalde, www.fsbuvalde.com, (830) 278 - 6231
Van Alstyne
Texas Star Bank, www.texasstarbank.com/, (903) 482 - 5234
Waco
Alliance Bank Central Texas, www.alliancebanktexas.com/, (254) 741 - 8000
Community Bank & Trust, www.cbtwaco.com/, (254) 753 - 1521
Fidelity Bank of Texas, www.fbot.com/, (254) 755 - 6555
Wallis
Wallis State Bank, www.wallisbank.com/, (979) 478 - 6151
Waxahachie
Vintage Bank, www.vintagebank.net/, (972) 935 - 5200
Weatherford
Texas Bank Financial, www.texas-bank.com/, (817) 596 - 9998
Weimar
Hill Bank & Trust Company, www.hillbankandtrustco.com/, (979) 725 - 9575
Wellington
Wellington State Bank, www.wellingtonsb.com/, (806) 447 - 2551
West
Pointwest bank, www.pointwestbank.com/, (254) 826 - 5333
Whitney
First Bank, www.fbwhitney.com/, (254) 694 - 2209
Wichita Falls
Fidelity Bank, fidelitybankwf.com/, (940) 763 - 2100
Winters
The Security State Bank, www.ssbwingate.com/, (325) 754 - 4505
Wolfforth
American Bank of Commerce, www.theabcbank.com/, (806) 775 - 5000
Woodville
Citizens State Bank, www.citizensbank.net/, (409) 283 - 2561
Yoakum
First State Bank, www.ourhometownbank.com, (361) 293 - 3572
Zapata
International Bank of Commerce, www.ibc.com/, (956) 765 - 8361

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.

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/.

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.

TEXAS WIDE OPEN FOR BUSINESS

EMPLOYMENT IN TEXAS

The Texas Workforce:

With a steadily growing civilian workforce of over 12 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: 12.85 million (2nd behind California)

Texas Veteran Unemployment in 2013: 5.3%
National Veteran Unemployment in 2013: 6.2%
(Bureau of Labor Statistics)

Texas Unemployment in July 2014: 5.1%
National Unemployment in July 2014: 6.2%
(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.

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.

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 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
7(a) Programs						
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
7(a) Programs						
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
7(a) Programs						
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 CA-Plines	Same as basic 7(a). Plus, business needing short term revolving line of credit.	Fort short-term working capital and operating needs. Proceeds must not be used to pay delinquent witholding 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 lending. 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
Non - 7(a) Programs						
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 *Wall Street Journal* 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
Non - 7(a) Programs						
Certified Lender Program (CLP) Procession	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.

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/. The Catalog of Federal Domestic Assistance (CFDA) is available at www.cfda.gov/.

THE TEXAS ECONOMY

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 88 consecutive months as of April 2014.

Labor and Job Creation**

Texas has over 12.96 million in the civilian labor force, according to the U.S. Bureau of Labor Statistics

Texas added over 252,000 in 2013 which was an overall 2.3 percent increase from the previous year.

Exports***

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

Texas has been the top exporting state in the U.S. for 12 consecutive years with over $279.7 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

SMALL BUSINESS FACTS

TEXAS WIDE OPEN FOR BUSINESS

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 th Bureau of Labor Statistics.

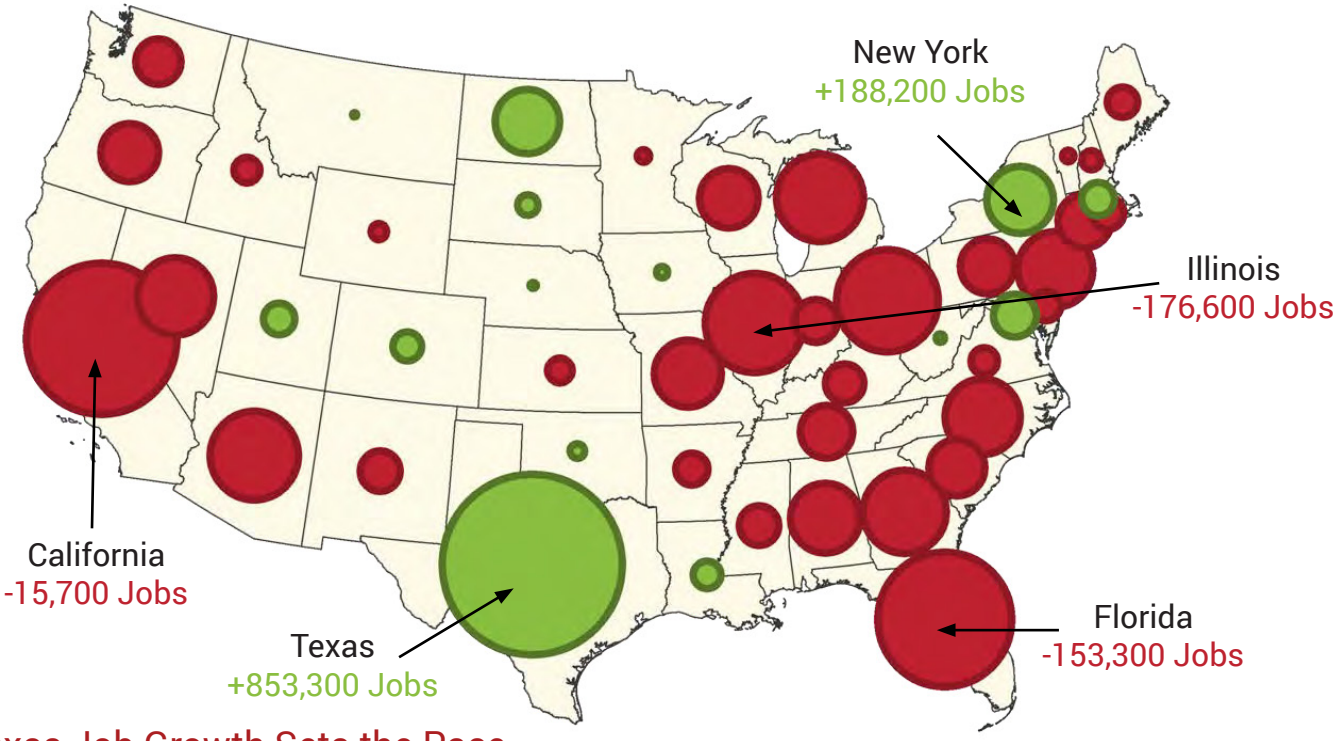
Texas' 6 largest cities all have cost of living indexes under the national average of 100.

All statistics have been provided by the SBA Office of Advocacy

THE TEXAS ECONOMY

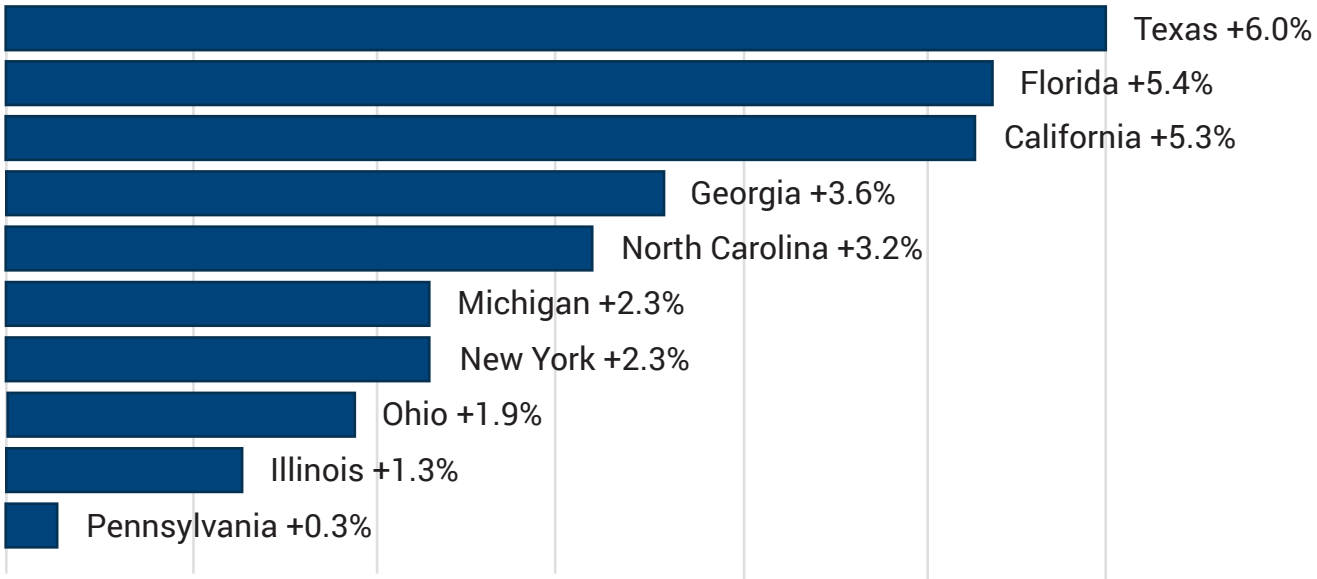
Bouncing Back from Recession

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

Over the past two years, 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/

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

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.

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/cmbl

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

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

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/cmbl

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

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

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/

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. 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/.

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/.

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.

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.

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.

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

THE GOVERNOR'S OFFICE OF SMALL BUSINESS

TEXAS WIDE OPEN FOR BUSINESS

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 business-es created 139,251 net new jobs in 2011. Small business is certainly big business in Texas.

Texas Workforce Statistics

Population: 26.06
(US Census Bureau)

Workforce: 12.85 million workers
(2nd behind California)

GDP: $1,433.7 Billion

Economy Rank: 12th in the World

Mils of Public Road: 313,210

Freight Rail: 10,425

Workforce

With a steadily growing civilian workforce of over 12 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 10 Best State in the Tax Foundation's 2013 State Business Tax Index.

Exports

Texas has been the #1 exporting state for 12 straight years.

In December 2013, Houston surpassed New York City as the largest exporter in the United States.

93.1% of all Texas exporters are small and medium enterprises.

Small and medium enterprises are responsible for 30.6% 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 12 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.

Veteran unemployment in Texas was at 5.2% with an overall national average of 6.2% in 2013 (Bureau of Labor Statistics).

148+ institutions of higher education and 2 of the top 5 best high schools in the nation.

A fair legal system for businesses

World's Largest Medical Center

#1 Best Place to Do Business

Texas' 6 largest cities have a cost of living index below the national average.

#1 State for Relocation

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

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 Heath 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
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
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
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
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
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
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
Southern District
500 North Akard Street, Suite 1600
Dallas, TX 75201
Phone: (214) 720-0656

Consumer Product Safety Commission (CPSC)
www.cpsc.gov/
Toll-Free Consumer Hotline
Phone: (800) 638-2772; TTY (301) 595-7054

Customs Service
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
Houston Division
1433 West Loop South, Suite 600
Houston, TX 77027-9506
Phone: (713) 693-3000

Environmental Protection Agency (EPA)
www.epa.gov/
1445 Ross Avenue, Suite 1200
Dallas, Texas 75202
Phone: (800) 887-6063

Federal Deposit Insurance Corporation (FDIC)
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/
2200 N. Pearl St.
Dallas, TX 75201
Phone: 214-922-6000
Toll-free: 800-333-4460

Fish and Wildlife Department (FWS)
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
Phone: (888) 463-6332

Government Printing Office Bookstore
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/
Dallas Field Office
6500 Campus Circle Drive East
Irving, TX 75063

Internal Revenue Service (IRS)
www.irs.gov
825 E. Rundberg Ln.
Austin, TX 78753
Phone: (512) 499-5127

Federal Trade Commission (FTC)
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
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
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/
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
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/
701 W 51st St
Austin, TX 78751
Phone: (512) 438-3011

Texas Department of Agriculture
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/
5806 Mesa Dr
Austin, TX 78731
Phone: (512) 206-3333
Fax: (512) 206-3350

Angelina and Neches River Authority
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/
2105 Kramer Ln
Austin, TX 78758
Phone: (512) 719-0700
Fax: (512) 719-0719

1st Court of Appeals
www.1stcoa.courts.state.tx.us/
Phone: (713) 655-2700
Fax: (713) 752-2304

2nd Court of Appeals
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/
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/
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/
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/
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/
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/
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/
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/
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/
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/
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/
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/
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
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/
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/
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
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/
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/
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
2601 N Lamar Blvd
Austin, TX 78705-4294
Phone: (512) 475-1300
Fax: (512) 475-1313

State Bar of Texas
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/
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/
1800 Congress Ave
Austin, TX 78701
Phone: (512) 936-8746

Bond Review Board (BRB)
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/
4600 Cobbs Dr
Waco, TX 76710
Phone: (254) 761-3100
Fax: (254) 761-3207

Canadian River Municipal Water Authority (CRMWA)
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/
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/
909 Navasota Street
Austin, TX 78702

Texas Board of Chiropractic Examiners (TBCE)
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/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/
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/
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/
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/
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
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
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.tcud.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
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/
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/
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/
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/
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
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
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.tcud.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/
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
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/
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/
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/
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/
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
5805 N Lamar Blvd
Austin, TX 78752
Phone: (512) 424-2443
Fax: (512) 424-2444

Texas Education Agency (TEA)
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/
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/
1701 N Congress Ave, 5th floor
Austin, TX 78701
Phone: (512) 936-8400
Fax: (512) 936-8277

Edwards Aquifer Authority
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
1100 N Congress
Austin, TX 78701
Phone: (512) 463-0518

Commission on State (911) Emergency Communications
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/
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/
1917 S IH-35
Austin, TX 78741
Phone: (512) 440-7723
Fax: (512) 442-1414

Commission on Environmental Quality (TCEQ)
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/
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
1711 San Jacinto Blvd
Austin, TX 78701
Phone: (512) 463-3446

Department of Family and Protective Services (DFPS)
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/
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/
300 W 15th St, Ste 411
Austin, TX 78701
Phone: (512) 463-5544
Fax: (512) 463-5501

Finance Commission
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
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
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.txforestservice.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
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
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/
1100 San Jacinto Blvd
Austin, TX 78701
Phone: (512) 463-2000
Fax: (512) 463-1849
www.governor.state.tx.us/

Texas Groundwater Protection Committee (TGPC)
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/
933 E Court St
Seguin, TX 78155
Phone: (830) 379-5822
Fax: (830) 379-9718

Gulf Coast Waste Disposal Authority (GCWDA)
www.gcwda.com/
910 Bay Area Blvd
Austin, TX 77507

Headwaters Groundwater Conservation District (HGCD)
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
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/
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/
1100 W 49th St
Austin, TX 78756-3199
Phone: (512) 458-7111

High Plains Underground Water Conservation District (HPWD)
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/
1200 E Anderson Ln
Austin, TX 78752
Phone: (512) 427-6101
Fax: (512) 427-6127

Texas Historical Commission (THC)
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/
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/
221 E 11th St
Austin, TX 78701
Phone: (512) 475-3800
Fax: (512) 475-3392

Department of Information Resources (DIR)
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
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/
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/
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/
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/
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
205 W 14th St, Ste 600
Austin, TX 78701
Phone: (512) 463-1625
Fax: (512) 936-2423

Texas Juvenile Justice Department (TJJD)
www.tjjd.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/
4900 N Lamar Blvd
Austin, TX 78751
Phone: (512) 424-6700
Fax: (512) 424-6717

Veterans Land Board
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
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/
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/
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
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/
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
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/
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/
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/
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/

Texas Library and Archives Commission
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/
920 Colorado St
Austin, TX 78701
Phone: (512) 463-6599
Fax: (512) 475-2854
TDD: (800) 735-2989

Texas Lottery Commission
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/
3701 Lake Austin Blvd
Austin, TX 78703
Phone: (512) 473-3200
Fax: (512) 473-3520

Texas Medical Board (TMB)
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.tmfc.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
4000 Jackson Ave., Bldg. 1
Austin, TX 78731
Phone: 888-368-4689

Texas Municipal Retirement System (TMRS)
www.tmrs.org/
1200 N Interstate 35
Austin, TX 78701
Phone: (512) 476-7577
Fax: (512) 476-5576

Texas Association of Museums
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
603 E 1st St
Dumas, TX 79029
Phone: (806) 935-6401
Fax: (806) 935-6633

North Texas Tollway Authority
www.ntta.org/
5900 W Plano Pkwy, Ste 100
Plano, TX 75093
Phone: (972) 818-6682

Nueces River Authority
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/
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/
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
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/
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/
4200 Smith School Rd
Austin, TX 78744
Phone: (512) 389-4800

Pension Review Board (PRB)
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/
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/
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
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
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/
201 E 14th St, Ste 950
Austin, TX 78701
Phone: (512) 463-5495
Fax: (512) 475-3366

Prevent Child Abuse Texas
www.preventchildabusetexas.org/
13740 Research Blvd, Suite R-4
Austin, TX 78750

Office of State Prosecuting Attorney (SPA)
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/
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/
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/
5805 N Lamar
Austin, TX 78752
Phone: (512) 424-2000
Fax: (512) 483-5708

Public Utility Commission (PUC)
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
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/
1711 San Jacinto Blvd, Ste 100
Austin, TX 78701
Phone: (512) 463-3244

Texas Racing Commission (TXRC)
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/
1701 N Congress
Austin, TX 78701
Phone: (512) 463-7288
Fax: (512) 463-6848

Texas Real Estate Commission (TREC)
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
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/
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/
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/
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/
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/
12777 Highway 87 N
Orange, TX 77632-7482
Phone: (409) 746-2192
Fax: (409) 746-3780

San Jacinto River Authority (SJRA)
www.sjra.net/
1577 Damsite Rd
Conroe, TX 77304
Phone: (936) 588-1111

Department of Savings and Mortgage Lending (SML)
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/
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
208 E 10th St, 5th Floor
Austin, TX 78701
Phone: (512) 305-8300
Fax: (512) 305-8310

Texas Senate
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/
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
311 N 5th St
Temple, TX 76501
Phone: (254) 773-2250
Fax: (254) 773-3311

State Fair of Texas
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
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
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/
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/
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
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/
1000 Red River St
Austin, TX 78701-2698
Phone: (512) 542-6400
TDD: (512) 542-6444

Texas A&M University
www.tamu.edu
College Station , 77843

Texas Association Against Sexual Assault (TAASA)
www.taasa.org/
6200 La Calma Dr
Austin, TX 78752

Texas Military Department (TXMF)
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/
3345 Bee Caves Rd
West Lake Hills, TX 78746

Texas.gov
100 Congress, Suite 600
Austin, TX 78701

Toxic Substances Coordinating Committee (TSCC)
www.tscc.state.tx.us/
1100 W 49th Street
Austin, TX 78756
Phone: (512) 458-7269

Texas Transportation Institute (TTI)
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/
125 E 11th St
Austin, TX 78701
Phone: (512) 463-8585
Fax: (512) 463-9896

Trinity River Authority
www.trinityra.org
5300 S Collins St
Arlington, TX 76018
Phone: (817) 467-4343
Fax: (817) 465-0970

University of Houston
www.uh.edu/
4800 Calhoun Rd
Houston, TX 77004

University of Texas
www.utexas.edu/
1 University Station
Austin, TX 78712

Upper Colorado River Authority (UCRA)
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/
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/
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/
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
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/
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/
101 E 15th St
Austin, TX 78701
Phone: (512) 463-2222
TDD: (800) 735-2989

www.texaswideopenforbusiness.com/small-business

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