



# City of Houston

## Credit Access Business Registration and Renewal Packet Application and Renewal Checklist and Instructions

*Please read all the instructions before completing and submitting your registration application or renewal application. For assistance with any questions, call the Administration & Regulatory Affairs Department - Commercial Permitting and Enforcement Section at 832-394-8803.*

All credit access businesses operating within the City of Houston are required by the City of Houston Code of Ordinances, Chapter 28, Article XV to have a valid certificate of registration for each physically separate credit access business location.

On December 18, 2013, Houston City Council approved an amendment to Chapter 28 of the City of Houston Code of Ordinances relating to Consumer Protection and Regulation of credit access businesses, commonly referred to as payday lenders or motor vehicle title lenders. This meaningful and reasoned legislation modifies lending practices currently regulated through limited state regulation within the Houston city limits. Chapter 28, Article XV became in effect **Tuesday, July 1, 2014.**

Applying for the first time for a City of Houston Certificate of Registration, follow the instructions below.

Renewing an existing City of Houston Certificate of Registration, follow the instructions under To Renew below.

### **TO APPLY for the initial Certificate of Registration:**

- Register by completing the Credit Access Business application form.
- Provide the following required documents with your completed application form:
  - Copy of a current, valid Texas State License issued under Chapter 393, Subchapter G of Texas Finance Code provided by Texas Office of Consumer Credit Commissioner
  - Copy of current, valid Certificate of Occupancy showing that the credit access business is in compliance with the Construction Code
- Pay a non-refundable fee and an administration fee for each physically separate credit access business location. Payments may be made by check, cash, and credit card. Checks are payable to City of Houston.
- All information on application form is required. Incomplete applications will not be processed.
- The certificate of registration is non-transferable.

**TO RENEW an existing City of Houston Certificate of Registration:** Remember to apply for a renewal at least 30 days before the expiration of the current City of Houston certificate of registration.

- Renew by completing the Credit Access Business application form.
- Provide the following required documents with your completed renewal application form:
  - Copy of a current, valid Texas State License issued under Chapter 393, Subchapter G of Texas Finance Code provided by Texas Office of Consumer Credit Commissioner
  - Copy of current, valid Certificate of Occupancy showing that the credit access business is in compliance with the Construction Code
- Pay a non-refundable fee and an administration fee for each physically separate credit access business location.
- View the city fee schedule for appropriate fees by using the link below.
- Payments can be made by check, cash, and credit card. Checks are payable to City of Houston.
- All information on application form is required. Incomplete applications will not be processed.
- The certificate of registration is non-transferable.

Please mail or bring your completed application, current, valid copy of Texas State License, current, valid copy of Certificate of Occupancy and registration fee and administration fee to the Houston Permitting Center

**Mailing Address**

City of Houston  
Administration & Regulatory Affairs Department  
Commercial Permitting and Enforcement  
P.O. Box 1561  
Houston, Texas 77251-1561

**Physical Address**

Houston Permitting Center  
Administration & Regulatory Affairs  
1002 Washington Avenue  
Houston, Texas 77002

**Additional information related to the City of Houston registration application:**

**Filing Date** is the date that applicant/registrant submits the application to the city for a credit access business registration or renewal.

**State Credit Access Business (CAB) license number** is the specific credit access business license number assigned to a specific location, provided by the Texas Office of Consumer Credit Commissioner.

**Contact Person** is the designee as indicated in Section 1 on the certificate of registration application, and is the person who will be contacted by telephone or email, if there are questions related to the credit access business registration application and/or renewal application.

**Owners and Principle Parties** include all persons with a financial interest in the credit access business; complete contact information is required for all owners and principle parties.

**Registered agents of service of process in Texas** for any/all publicly traded companies that are operating and/or conducting business in the City of Houston.

For additional information:

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**Call:** Administration & Regulatory Affairs Department - Commercial Permitting & Enforcement at 832-394-8803

**Email:** [HoustonPermitHelp@houstontx.gov](mailto:HoustonPermitHelp@houstontx.gov)

**Visit:** [www.houstontx.gov/ara/regaffairs/commercial/Credit-Access-Business](http://www.houstontx.gov/ara/regaffairs/commercial/Credit-Access-Business)

**Email:** [HoustonPermitHelp@houstontx.gov](mailto:HoustonPermitHelp@houstontx.gov)