

OFFICE OF THE GOVERNOR'S SMALL BUSINESS HANDBOOK





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There are several important steps to consider when starting a business in Texas. The Small Business Handbook provides a comprehensive overview of business planning, registration, requirements and financing. The Handbook also identifies programs and organizations supporting entrepreneurs and small business owners throughout the state. Below, we have highlighted seven important steps and provided a consolidated list of organizations dedicated to supporting small business owners at all stages.

Step 1: Write Your Business Plan

A business plan is an essential road map for business success. This living document will serve to outline the main purpose of your business, its structure, its financing, and advantages over other market competitors. A solid plan should include a description of the business, market analysis, organization and management structure, and applications of funding. For more information, see page 6.

Step 2: Choose Your Business Location

Choosing a business location will depend on the type of business you operate, and is perhaps the most important decision a business owner will make. It requires precise planning and research. Consider assessing your supply chain, staying on budget, understanding state and local laws and taxes, and much more.

Step 3: Finance Your Business

Understanding your financial needs is a significant step towards business success. There are several ways to fund your new enterprise, including a bank loan or microloan, applying for credit through personal financing, crowdfunding, angel/venture capital investors, securing a federal loan (Small Business Administration), and other alternatives such as raising money from family and friends. For more information, see page 8.

Step 4: Business Structure and Registration

Determine the legal structure of the business and file the business name with the state or county. Sole proprietorships and partnerships need to register with the county clerk's office. If you decide to incorporate, register with the Secretary of State's Office (SOS). For more information, see page 14.

Step 5: Business Tax Responsibilites

Determine the potential tax responsibilities of the new business with federal, state, and local tax authorities. Federal tax obligations are filed through the Internal Revenue Service (IRS). State tax filings are done through the Comptroller of Public Accounts. For questions about local business and property taxes, consult your county's appraisal district or tax assessor-collector. To find your local appraisal district and tax office, visit the Comptroller <u>website</u>. For more information, see page 23.

Step 6: Business Licenses and Permits by Business Type

Determine necessary licenses, permits, certifications, registrations, or authorizations for a specific business on the federal, state, and local level. The Texas Economic Development and Tourism's Business Permit Office (BPO) provides information on state permits and licenses required for business enterprises in the state.

For more information, please reference our Business Permits Office Comprehensive Permit Guide, which provides information on permits required for businesses in Texas and individuals looking to establish, operate or expand a business in Texas. Click here to <u>Contact BPO</u>. For more information, see page 27.

Step 7: Determine Federal and State Employer Requirements

There are various laws relating to the employment of personnel. To learn more about Texas employer resources, visit the Texas Workforce Commission <u>website</u>. For more information, see page 29.

On the next page, there is a consolidated list of services and organizations dedicated to supporting small business owners at all stages. Each offers a variety of services and programs including individual counseling, training, mentorship and access to resources including online business plan and financial plan templates. The handbook has more comprehensive information about starting your business and the available resources throughout the state.

Small Business Resources

Counseling, Workshops, Mentorship:

- <u>Small Business Development Centers (SBDCs)</u>
- <u>SCORE</u>
- Women's Business Centers (WBC)
- <u>Small Business Administration (SBA)</u>

Access to Finance, Training, Counseling:

- <u>Small Business Administration (SBA)</u>
- PeopleFund
- LiftFund
- BCL of Texas
- <u>ACCION</u>

Note: See the Access to Finance: Overview & Lenders section for additional information and resources.

Other Start-Up Resources:

- Local resources include non-governmental organizations, cities' small business departments, chambers, economic development corporations, incubators, coworking spaces and local libraries provide a wealth of opportunities for individual counseling, workshops, trainings and access to resources.
- <u>Lawyer Referral & Information Service (LRIS)</u>: Will help find a lawyer or other resource depending on your legal needs and financial means.
- Legal Aid: Lone Star Legal Aid and Texas RioGrande Legal Aid provide free legal services for low-income residents to start or main their small business.
- <u>Procurement Technical Assistance Center (PTAC)</u>: Provides individual counseling and support to help understand if you are ready for government contracting, determine eligibility for certifications and help you register.
- Texas Historical Commission's <u>www.DowntownTX.org</u> is an online building inventory for Texas downtowns featuring historic property listings.
- The Office of the Governor offers a comprehensive directory of the most relevant local, state and federal resources for start-ups and established businesses. The Governor's Small Business Resource Portal generates a customized list of contacts tailored to the entrepreneur's business goals and industry. To visit the portal, please <u>click here</u>.

Creating a business plan is an important process. It will serve to outline the main purpose of your business, structure, financing, and 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. The following are some important topics to consider including in a business plan:

Cover Page: Business Name, Date, and Contract Information

Executive Summary: Description of the product or service that your company will sell; to whom the product or service will be sold to; what market need your company solves; your company's competitive advantage; and finally if seeking capital, identify how much capital you are seeking and for what purpose(s).

Business Overview: Description of the company's business, legal, and leadership structure. State your company's mission and vision. Detail your company's timeline/history or startup plan.

Management and Operations Plan: Name the company's owners and management team (include their resumes). Discuss the hiring needs, hiring process and the company's management approach. Follow the management plan with details on the company's operations. Include information on the day/time you are open and if you have an e-commerce presence. Include a list of the licenses and permits that will be obtained.

If a start-up, provide a time frame for building, producing and generating the business. Include breakdown of any risk and explain why and how that will be overcome.

Products & Services: In this section, go into more detail on the products and services you will be offering. Include information on the prices and costs of goods sold.

Competition and Marketing: In this section expand on the market need you are fulfilling, your company's competition and your company's competitive advantage. Also elaborate on market trends that impact your company and its operations. Define your target customer (e.g. consumers, businesses, government) and any related certifications that might be useful and relevant (e.g. HUB, WBE etc.).

Once you have defined your company's target customer, elaborate on your marketing plan. 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. Detail the market in which you will be working/servicing.

Strategic Financial Plan: Outline 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, projected customer demands, pricing strategy, available financial support and anticipated financial support. Include costs associated with development, production, office space, employee salaries, equipment purchase, etc. Finally, include anticipated timeline for marketing and goals for profitability.

Note: 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 profitability and what the return on investment will be. If your company is a start-up and applying for funding, most institutions will want to see personal financial statements.

Note: Just like a business plan, it is important to have an 'elevator pitch'. Whether pitching to potential investors or to a potential client, a strong and concise pitch is a good tool to have. Important aspects to consider addressing include the problem/ gap you are addressing, target market, competitive advantage and the stage of your business. There are many programs throughout the state that can help business owners craft, refine and practice their pitch.

Small businesses make up more than 99% of the businesses in Texas. Small businesses, in particular, rely upon funding and financing to get their new and current businesses off the ground.

The Governor's Office of Small Business Assistance works closely with a variety of partners to highlight the various avenues for accessing capital.

The Governor's Office cannot recommend or suggest specific lenders but we invite you to visit the following nonprofit lenders and chartered banks. At this time, the Governor's Office does not have a program for grants available to start-up businesses. The partners included below have a state-wide presence, but there are many local options available depending on where you are located.

NONPROFIT LENDERS

ACCION

<u>ACCION</u> is dedicated to providing the tools entrepreneurs need to operate, grow or start their business. They offer a community of support and are dedicated to increasing access to business credit, making loans and providing support.

BCL of Texas

Established in 1990 as a statewide not-for-profit, <u>BCL of Texas</u> successfully promotes business and community development and provides business capital and commercial real estate loans throughout Texas. 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.

LiftFund

The mission of <u>LiftFund</u> 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.

PeopleFund

<u>PeopleFund</u> provides loans and technical assistance to people who are left out of the financial mainstream. PeopleFund provides flexible loans to small businesses, startups, and nonprofit organizations across Texas. They also provide business consulting, technical assistance, and a variety of other programs.

FINANCING RESOURCES

To find a Texas financial institution, visit the National Information Center's website.

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 <u>Texas Bankers Association</u> and the <u>Independent Bankers Association of Texas</u>.

Credit Unions: <u>Cornerstone Credit Union League</u>, a nonprofit that seeks to inform on the operating environment and strength of credit unions throughout the central southern U.S., provides information on the various chapters throughout Texas.

Banks: <u>The Texas Department of Banking</u> provides a list of Texas state-chartered banks and holding companies.

CROWDFUNDING AND EQUITY CROWDFUNDING

In the past few years, crowdfunding and equity crowdfunding have become very popular methods of raising capital. Kickstarter and Indiegogo are two popular crowdfunding sites in which individuals are able to give small donations with the goal to partially fund a project. In exchange, the crowd receives different items depending on the size of their donation. Equity crowdfunding is when individuals invest in an early-stage company in exchange for shares in that company.

Texas Economic Development Bank - Texas Product Development and Small Business Incubator Fund

The Product Development and Small Business Incubator Fund offers long-term, assetbacked loans to product development companies and small business incubators/ accelerators located in Texas. The loans finance the development and production of new or improved products or the stimulation of new or existing small businesses in Texas. The program targets Texas businesses unable to obtain desired financing in traditional capital markets. For more information, visit the <u>Incentives & Financing</u> section of our website.

Capital for Texas (C4T)

The Texas Department of Agriculture (TDA) is working with Community Development Financial Institutions (CDFI) to lend and manage C4T funds. It is designed to increase rural small business' access to capital and enable entrepreneurs to make market-driven decisions to grow jobs and assist their growth potential and employment capabilities. TDA anticipates the actual range of loans for the C4T program be in the range of \$5,000 to \$350,000 with an average investment less than \$100,000.

TDA is working with the following CDFIs to administer the funds:

BCL of Texas (888) 718-0180 www.bcloftexas.org

LiftFund, Inc.

(888) 215-2373 info@liftfund.com www.liftfund.com

PeopleFund

(888) 222-0017 www.peoplefund.org

Financing: Federal Programs - Small Business Administration

Through its local offices in Texas, the U.S. Small Business Administration (SBA) offers several loan programs that can provide financial aid to small businesses.

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, 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
- This includes the resources to meet start-up expenses and the initial operating phase (new businesses)
- Adequate equity invested in the business
- 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 owner(s) and resume(s) of the principal owner(s) and manager(s)

Information on SBA Loans are available on their <u>website</u> under 'Loans & Grants'. This information is also available at the <u>Texas SBA Regional and District Offices</u>.

To view examples of the types of programs offered by the SBA, please click <u>here</u>. If you have questions about any of the programs, please contact your local SBA or SBDC.

GRANTS.GOV:

A centralized location for grant seekers to find and apply for federal funding opportunities. The <u>website</u> houses information on over 1,000 grant programs and vets grant applications for 26 federal grant-making agencies.

SMALL BUSINESS INNOVATIVE RESEARCH/SMALL BUSINESS TECHNOLOGY TRANSFER FUNDING (SBIR/STTR):

The federal government allocates over \$2 billion annually to <u>SBIR and STTR</u>. These programs encourage small businesses to capitalize on commercialization opportunities.

The SBIR program is a highly competitive program that encourages domestic small businesses to engage in Federal Research/Research and Development (R/R&D) that has the potential for commercialization. Through a competitive awards-based program, SBIR enables small businesses to explore their technological potential and provides the incentive to profit from its commercialization.

The STTR program expands funding opportunities in the federal innovation arena. Central to the program is the expansion of the public/private sector partnership to include joint venture opportunities between small business and nonprofit research institutions.

To find local resources familiar with SBIR/STTR and can support small business commercialize, please visit their <u>website</u>.

Business Entity Formation & Registration

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 forprofit business structures. Choosing the best business and management structure for your business is a decision you should make under the advisement of an attorney. (Note: For the most current and accurate information on business entity formations, contact the <u>Texas</u> <u>Secretary of State</u>.)

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 or her 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).
- 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" and the persons who manage the affairs of a corporation are called "directors".² A for-profit corporation must register with the Texas Secretary of State.
- 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 (IRS). 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.³
- Corporations are subject to a state franchise tax. The filing fee for a certificate of formation for a for-profit corporation is \$300.

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

² However, state corporate law does not provide for shareholders to enter into shareholders' agreements to eliminate the directors and provide for shareholder management.

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 medicine, doctor of osteopathy, doctor of podiatry, dentist, chiropractor, optometrist, therapeutic optometrist, veterinarian, or licensed mental health professional.5

- 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.

4 Texas Business Organizations Code § 301.003(3)

³ 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.

⁵ 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.

- 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 (DBA) should be filed with the office of the county clerk in the county where a business premise is maintained. Similar to the sole proprietorship, if no business premise is maintained, then a DBA 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.6
- 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.
- Limited partnerships are subject to state franchise tax. The filing fee for a certificate of formation for a limited partnership is \$750.

LIMITED LIABILITY PARTNERSHIP: A registered limited liability partnership is a general partnership that must be 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.
- · 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.7

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.

⁶ 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.

⁷ 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.

- 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.
- The LLC is designed to provide its owners with limited liability 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.
- LLCs are subject to state franchise tax. Filing fee for a certification of formation for an LLC is \$300

The Texas Secretary of State <u>OnLine Access (SOSDirect)</u> 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 call 512.463.5555

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.

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.

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. Failure to register can result in penalties. To learn more about filing as a foreign or out-of-state entity, please visit The Secretary of State <u>website</u>.

REGISTERED AGENT: The Texas Business Organizations Code requires every domestic or foreign filing entity (i.e. LLC or corporations) 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.8

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. Note, an entity may not serve as its own registered agent and the registered office must be a physical address in Texas.

BUSINESS NAME, ASSUMED NAME CERTIFICATE AND LOCAL REGISTRATION: The business name selected is the key identifying and marketing component of the business. It should be given much thought and consideration.

Assumed Name Certificate: An Assumed Name Certificate (DBA) is necessary in order to give notice to the public that the entity is conducting business under that name. Please note that neither the filing of a DBA 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.

If, under the Texas Business Organizational Code (BOC), 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 <u>corpinfo@sos.state.tx.us</u>.

Note: Since 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.

The following types of businesses are required to file a DBA for each name9with the county clerk in each county in which a business office is or will be maintained:

- Sole proprietorship
- General partnership or joint venture
- Estates
- Real Estate Investment Trusts
- Any other business entity not included above or those listed below as filing with the Secretary of State.
 - 8 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.
 - 9 Or deviation of the name

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If a domestic or foreign entity regularly conducts business or renders a professional service in Texas under a name other than its legal name (name stated in its certificate of formation or comparable document) that entity must file a DBA with the Secretary of State and with the county clerk in the county where a business premises is maintained.

Note: Secretary of State filings do not need to submit a DBA with an original signature.

Note: A DBA filed with the county clerk must be sent directly to the appropriate county clerk and must be notarized and contain original signatures. If no business premise will be maintained, it should be filed in each county where business will be conducted.

Please click here for a list of county clerks for each Texas county.

For more information on reserving or registering a name under the Texas Business Organizations Code, please visit the Texas Secretary of State's <u>website</u>.

Local Registration: Many county clerk offices will provide a name search service for a nominal fee. Please contact the local county clerk for verification of their process.

The whole search process will often be taken care of through the mail. 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. 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.

For more information on name filing, please click here.

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.
- 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 re-garding 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 insti-tutions 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.

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)

Fee Schedule

Click here to find the current fee schedule.

Tax Responsibilities

When starting a business it is important to determine the federal, state, and local tax obligations for your business. The following sections briefly discuss each of these taxation authorities. In determining the tax responsibilities for your business, consult an accountant or attorney.

Federal Taxes: The Internal Revenue Service (IRS) is the nation's tax collection agency. For more information on federal taxation, visit the IRS <u>website</u>.

- 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 <u>online</u>.
- The IRS also provides information specifically geared to assist small businesses.

State Taxes: The Comptroller of Public Accounts (CPA) is charged with the administration and collection of various state taxes. To see a list of taxes collected by the Comptroller <u>website</u>. To file taxes electronically, click <u>here</u>.

- Texas imposes a <u>sales tax</u> on all retail sales, leases and rentals of goods, and services that are expressly enumerated as taxable under the Texas Tax Code.
- The Texas Comptroller is also responsible for imposing and collecting <u>franchise taxes</u>, which is imposed on each taxable entity that is chartered or organized in Texas, or doing business in Texas. However, most small businesses are exempt.

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 is assigned to businesses 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." Click <u>here</u> to view the application for the Goods in Transit Exemption. **Unemployment Tax:** The Texas Workforce Commission (TWC) administers <u>Texas's Unemploy-</u> <u>ment Tax</u>. 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. TWC uses three employment categories: regular, domestic and agricultural. Employer tax liability differs for each type of employment.

For more information, see the next section: "Additional Resources: 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 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 nonprofit 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 20 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.

Visit the Texas Workforce Commission <u>website</u> to see *Definition & Types of Employment* for examples of services exempt, and therefore not subject to unemployment tax.

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. It is important to correctly classify workers.

- 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.

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. To read more about classification, please click <u>here</u>.

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.

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 <u>Texas Department</u> of Licensing and Regulation (TDLR).

For many licenses, continuing education credits are needed. TDLR's <u>Continuing Education</u> <u>Department</u> provides information on continuing education programs and requirements needed to obtain an occupational license. If you have questions about the requirements or the licensing process, please contact TDLR and their team can walk you through the process.

Telephone: (512) 463-6599 Toll-Free (in Texas): (800) 803-9202 Relay Texas-TDD: (800) 735-2989

For military service members, veterans, and spouses, TDLR administers the <u>Military</u> <u>Experience, Service, Training and Education program</u> that provides several benefits including:

- Verified military experience, service, training, or education will be credited towards TDLR licensing requirements. Examinations, where applicable, will still be required; and
- The initial license application and examination fees paid to TDLR shall be waived. Examination fees paid to third-party examination vendors are not waived; and
- The initial license application will be processed in an expedited manner.

The Governor's Business Permit Office (BPO) assists businesses, of all sizes, in navigating Texas' permitting, licensing and regulatory environment and aids in resolving permit issues that arise. Download a copy of the <u>Texas Business Licenses and Permits Guide</u>. To contact the BPO, email <u>BusinessPermits@gov.texas.gov</u> or call (512) 936-0100.

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.

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 the <u>Business and Employers page</u> at the **Texas Workforce Commission's** website. Click <u>here</u> to locate your local **Workforce Solutions Office.**

TWC's **Office of the Commissioner Representing Employers** produces a comprehensive reference book, *Especially for Texas Employers*. It provides information on basic legal issues relevant to hiring, pay and policy, work separation, post-employment problems, and employment law-related websites.

To request a print version of *Especially for Texas Employers book*, e-mail at tax. <u>statusesptxemp@twc.state.tx.us</u>.

The Commissioner for Employers' legal team is available Monday through Friday (8 a.m. to 5 p.m.) to answer employment law questions. Please contact them at 800-832-9394 or <u>employerinfo@twc.state.tx.us</u>.

Workforce Solutions provide a breadth of services for job seekers and employers. Specifically, for employers, they can provide labor market data, information on employment law, and assist in finding and hiring employees. Visit your local Workforce Solutions website for a comprehensive list of services available.

Texas Workforce Commission 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. \$900 for full-time, existing employees and \$1,800 for full-time, new employees and employers are also able to participate.

Please reference "Additional Resources: Texas Workforce Commission" on page 29 or visit the Texas Workforce Commission <u>website</u>.

Additional Resources: Texas Workforce Commission

Texas Workforce Solutions is comprised of the Texas Workforce Commission (TWC) partnered with a statewide network of 28 local workforce development boards. TWC and Workforce Solutions provide integrated services for employers and job seekers. Below is a partial list of programs and services available, for more information on these programs is available on the Texas Workforce Commission <u>website</u>.

EMPLOYMENT LAW

Employer Hotline and Email: The Commissioner for Employers' legal team is available Monday through Friday (8 a.m. to 5 p.m.) to answer employment law questions. Please contact them at 800-832-9394 or <u>employerinfor@twc.state.tx.us</u>.

Especially for Texas Employers: Comprehensive employment law reference handbook.

Texas Business Conferences: A series of seminars held throughout Texas. Topics cover state and federal employment laws and the unemployment claim and appeal process.

Texas Business Today: Quarterly newsletter covering issues and interests of Texas employers.

WORKFORCE DEVELOPMENT PROGRAMS

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.

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. \$900 for full-time, existing employees and \$1,800 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. To learn more about Skills for Small Business, please contact 877-463-1777 or <u>SkillsForSmallBusiness@twc.state.tx.us</u>.

Skills Development Fund: 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. To learn more about Skills for Small Business, please contact 877-463-1777.

Apprenticeship Program: Serves employers and job seekers by training workers for wellpaying jobs with promising futures. Apprentices are full-time, paid employees who earn while they learn. The Texas Workforce Commission grants funds to support the costs of related classroom instruction to registered apprenticeship training programs. If a business is interested in seeking information regarding the TWC Apprenticeship program, contact: apprenticeship@twc.state.tx.us.

VETERAN PROGRAMS

Texas Operation Welcome Home: This program assists recently separated service members and their spouses who are experiencing challenges in finding employment, completing two to four-year college programs or obtaining an appropriate certification to compete in the Texas job market.

<u>"We Hire Vets"</u>: A component of Texas Operation Home, this program is an employer recognition program in partnership with Texas Workforce Commission (TWC) Texas Veterans Commission, and TWC Workforce Solutions offices to recognize Texas employers for their commitment to hiring veterans. Through this program, employers whose workforce is composed of at least 10% military veterans are eligible to receive a "We Hire Vets" employer recognition decal to display on the employer's storefront as well as electronic decal to display on the employer's website. You can either self-nominate yourself or nominate a business.

Skills for Transition Program: This grant will help will help separating service members who plan to remain in Texas by providing up to \$2,000 in training for veterans in highgrowth, high-demand occupations at a local community college. Funding for this program will assist military members who are preparing to separate from service within 180 days left in service or 180 days post service, and plan to remain in Texas.

<u>Work Opportunity Tax Credit Program</u>: 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. You may contact the team at 800-695-6879 or wotc@twc.state.tx.us.

For a summary of workforce related issues, taxes and programs, visit the Texas Workforce Commission <u>website</u>.

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The **vocational rehabilitation program** is a federally-funded program authorized under Title IV of the Workforce Investment Act of 2014, also known as the Rehabilitation Act of 1973, as amended. Texas Workforce Solutions - Vocational Rehabilitation Services (TWS-VRS) provides a variety of services that assist eligible people with disabilities in preparing for, obtaining, retaining or advancing in competitive integrated employment. The Texas Workforce Commission's Vocational Rehabilitation Division administers the VR program in Texas. An individual with a disability must be determined eligible for VR services. A person is eligible for vocational rehabilitation (VR) services if he or she meets all of the following requirements:

- Has a physical or mental disability that results in substantial barriers to preparing for, obtaining, engaging in, retaining or advancing in employment
- Requires VR services to prepare for, obtain, engage in, retain or advance in employment.
- Is able to benefit from services, as determined by the ability to obtain, retain or advance in competitive integrated employment upon completion of VR services

VR services are individualized to meet the needs of each participant. Services support the development of knowledge, skills, abilities, resources and behaviors needed to reach the employment goal. A VR counselor will work with eligible individuals to develop an individualized plan for employment with a clear vocational goal based on the individual's unique strengths, resources, priorities, concerns, abilities, capabilities, interests, and informed choice.

Self-Employment Services

Eligible VR customers who are interested in a vocational goal involving self-employment must complete business feasibility and planning activities to ensure that the selfemployment plan for the customer is realistic and attainable prior to commitment of federal funds to support the goal. Services for eligible customers interested in Self-Employment may include:

- Vocational counseling and guidance;
- Business plan evaluation, which includes arranging and/or purchasing assistance in feasibility studies, likelihood of the customer achieving projected net income stated in the plan; and weaknesses that must be addressed;
- Business planning assistance, which is assistance for exploring and developing selfemployment plans, feasibility studies, and/or business plans and financial projections;

- Assistance in planning advertising, including identifying free local outlets and online options;
- Initial inventory and supplies, which includes office supplies and/or an inventory of salable merchandise or goods needed to start the business;
- Assistance with filing and/or legal document review and/or preparation, as appropriate, for example, LLC paperwork. TWC-VRS locates available online templates for customer; identifies local resources for free legal services, for example, Volunteer Legal Services (VLS), as appropriate; and if necessary, after consideration of free resources, considers paid legal services;
- Rent of lease payments, which must be paid directly to a landlord for customer rent or lease of commercial space. This assistance, if provided, is up to a maximum of six months and there are limits on amount of monthly rent. Any rent or lease payment must be in line with projected income;
- Tools and equipment customarily used in similar businesses may be purchased; and
- Utility costs may be paid for a maximum of six months during the first phase of the new business, for the business property only. Utility payments must be made directly to the provider of the utility service.

Locate your nearest <u>Texas Workforce Solutions - Vocational Rehabilitation Services office</u> that provides services for people with disabilities by searching on ZIP code, city or county.

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.

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 (CPA) 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:

Employers who choose not to have workers' compensation insurance are called nonsubscribers.

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.

For more information on workers' compensation non-subscribers, please visit the Texas Department of Insurance <u>website</u>.

Commercial Property Insurance

Commercial property insurance helps businesses, including farms and ranches, pay to repair or replace property that was damaged by a fire, storm, or other event covered by the policy. It also pays to replace stolen or lost property.

There are three types of commercial property policies in Texas. These policies protect against different causes of damage, known as "perils."

- Basic form policies cover common perils like fires and storms.
- **Broad form policies** cover common perils, as well as water damage, structural collapse, sprinkler leakage, and damage caused by ice, sleet, or weight of snow.
- **Special form policies** cover all types of perils except those the policy specifically excludes. Typical exclusions include damages from flood, earth movement, war, terrorism, nuclear disaster, wear and tear, and insects and vermin.

For additional information on commercial property insurance, please visit the Texas Department of Insurance <u>website</u>.

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. 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.

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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 <u>website</u>.

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 <u>website</u>. Similarly, for information on the Commercial Driver's License Program, please click <u>here</u>.

Small Employer Health Insurance

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, 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. 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 employee.

To calculate your full-time equivalent employees, please visit <u>HealthCare.gov</u>.

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 <u>here</u>. 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.
- 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% 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.

Note: Texas law caps small-employer rate increases due to health factors – such as the amount of employee claims experience – at 15% 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% of premiums and pay average annual wages below \$50,000 may be eligible for a tax credit of up to 50% (35% 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, click <u>here</u>.

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 geographical area in determining rates.

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 Small Business Health Options Program. 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 <u>www.healthcare.gov</u> or call 1-800-706-7893.

OVERVIEW

State of Texas purchasing is defined by Strategic Sourcing. Spearheaded by Texas Comptroller, the Strategic Sourcing is a collaborative initiative between state purchasing entities to apply industry best practices to improve the State's procurement practices to maximize the State's buying power; and implement strategic sourcing initiatives to ensure best value procurement. For more information on state procurement procedures, please visit the Texas Comptroller website.

How to Register as a Texas Vendor

1. Set up your MyCPA user account.

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, 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 the IRS website.

3. Register with the <u>Centralized Master Bidders List</u> (CMBL): Registration on the CMBL enables a business to receive bid invitations. The annual registration fee for CMBL is \$70.

4. Search the <u>Electronic State Business Daily</u> (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.

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 trainings and workshops. To view a complete list of events, visit the <u>EOF Calendar</u>.

OVERVIEW

State agencies and universities are constantly looking to work with business certified through the Texas Historically Underutilized Businesses ("HUB") Program. Texas awarded more than \$2.4 billion or (about 12% of state spending) in contracts to certified HUBs according to the Fiscal 2017 Annual Report from the Texas Comptroller's Office.

Vendors may register, as detailed in the previous section, on the Comptroller's <u>website</u> or 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.

Current list of <u>organizations</u> that have a certification of agreement.

As of publishing, the following organizations have a certification of agreement with the Comptroller's Office:

- City of Austin
- City of Houston
- Dallas/Fort Worth Minority Supplier Development Council
- El Paso Hispanic Chamber of Commerce
- Golden Triangle Minority Business Council
- Houston Minority Supplier Development Council
- South Central Texas Regional Certification Agency
- Southwest Minority Supplier Development Council
- Texas Department of Transportation
- Women's Business Council Southwest
- Women's Business Enterprise Alliance

The Comptroller also hosts a comprehensive calendar of events including HUB-specific events, courses and fairs, but it also has general business courses on diverse topics ranging from marketing and branding to finance.

Click<u>here</u> for the calendar of events.

HUB Eligibility

- A for-profit entity with its principal place of business in Texas; and
- At least 51% 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.
 - o 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.

HUB Mentor Protégé Program

The objective of the <u>HUB Mentor Protégé Program</u> 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.

To be eligible for the Mentor Protégé Program:

- o A small business must be owned and controlled by a socially and economically disadvantaged individual.
- o All individuals must have a net worth of less than \$250,000.
- o Applicants must also meet applicable size standards for small business concerns.
- o In business for at least two years.

Federal and National Small Business Certifications

The federal 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, 8(a), and Women-Owned Small Business (WOSB). More information about these programs can be found on the SBA <u>website</u>. Other federal and/or national certifications include: Disadvantaged Business Enterprise (WBE) and Women Business Enterprise (WBE). These programs are administered by different entities, so please contact each agency for information on their programs.

1. Obtain a DUNS Number: To apply for a <u>DUNS number</u>. Note: There is no cost associated with applying for a DUNS 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 (SIC) codes.

OVERVIEW

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.

<u>Women-Owned Small Business (WOSB)</u>: To help provide a level playing field for women business owners, the government limits competition for certain contracts to businesses that participate in the women's contracting program.

- These set-aside contracts are for industries where women-owned small businesses (WOSB) are underrepresented.
- Some contracts are restricted further to economically disadvantaged women-owned small businesses (EDWOSB). The SBA maintains a list of those eligible industries and their corresponding NAICS codes.
- Joining the women's contracting program makes your business eligible to compete for federal contracts set aside for the program. You can still compete for contract awards under other socio-economic programs you qualify for.

<u>Service-Disabled Veteran-Owned</u>: 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.

<u>8(a) Business Development Program</u>: The 8(a) program helps provide a level playing field for small businesses owned by socially and economically disadvantaged people or entities.

<u>All Small Mentor-Protégé Program</u>: The All Small program provides protégés with an opportunity to get valuable business development from their mentors in several areas including guidance on internal systems, administrative assistance, business development, financial and procurement.

<u>Historically Underutilized Business Zones (HUBZone)</u>: The HUBZone program encourages economic development in historically underutilized business zones.

• Benefits include competitive and sole source contracting, 10% price evaluation preference in full and open contract competitions and subcontracting opportunities.

<u>Disadvantage Business Enterprise (DBE)</u>: The DBE program was created to provide a level playing field for small, minority- and women-owned companies wanting to do business with TxDOT and other agencies receiving federal funds from the U.S. Department of Transportation.

- There are six certifying agencies throughout Texas that assist in the certification process.
- If you receive a DBE certification, you are automatically eligible for the Small Business Enterprise (SBE) certification. You do not need to apply, just contact the TxDOT Civil Rights Division to be listed as an SBE.

<u>Small Business Enterprise (SBE)</u>: The Small Business Enterprise (SBE) Program offers small businesses another avenue to maximize their opportunities of doing business with TxDOT. The program applies to highway construction and maintenance projects that are funded entirely by state or local funds.

• If you receive a DBE certification, you are automatically eligible for the Small Business Enterprise (SBE) certification. You do not need to apply, just contact the TxDOT Civil Rights Division to be listed as an SBE.

<u>Women's Business Enterprise (WBE)</u>: Third-party certification by Women's Business Enterprise National Council (WBENC). It is recognized by corporations and public entities. <u>Minority Business Enterprise (MBE)</u>: Is a nationally recognized certification issued by the National Minority Supplier Development Council (NMSDC). Its mission is to connect minority-owned businesses with corporate opportunities. There is a fee for this certification, so please check with the local NMSDC.

Eligibility Requirements

Women-Owned Small Business (WOSB):

- Be a small business
- Be at least 51% owned and controlled by women who are U.S. citizens
- · Have women manage day-to-day operations and also make long-term decisions
- To qualify as an economically disadvantaged business within the women's contracting program, your business must:
- Meet all the requirements of the women's contracting program
- Be owned and controlled by one or more women, each with a personal net worth less than \$750,000
- Be owned and controlled by one or more women, each whose average adjusted gross income for three years is \$350,000 or less
- Have \$6 million or less in business assets

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.

8(a) Program:

- Be a small business
- Not already have participated in the 8(a) program
- Be at least 51% owned and controlled by U.S. citizens who are economically and socially disadvantaged
- Be owned by someone whose average adjusted gross income for three years is \$250,000 or less
- Be owned by someone with \$4 million or less in assets
- Have the owner manage day-to-day operations and also make long-term decisions
- · Have all its principals demonstrate good character
- Show potential for success and be able to perform successfully on contracts

All Small Mentor-Protégé Program:

- To qualify as a protégé, your business must:
 - · Be a small business with industry experience
 - Have a proposed mentor prior to applying for the program
 - Be organized for profit or as an agricultural cooperative
 - Have no more than two mentors in the business' lifetime
- To qualify as a mentor, your business must:
 - Be organized for profit or as an agricultural cooperative
 - Have no more than three protégés at a time
- For the SBA to approve the mentor-protégé agreement:
 - The SBA must determine that the mentor-provided assistance will promote real developmental gains for the protégé, not just act as a vehicle to receive federal small business set-asides
 - An SBA "determination of affiliation" must not exist between the mentor and the protégé

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 U.S. 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.

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.

Small Business Enterprise (SBE):

• Must meet SBA size standards

Women's Business Enterprise (WBE)

- Applicant company must be at least 51% owned and controlled by one or more women who are U.S. citizens or permanent legal residents, or in the case of any publicly-owned business, at least 51% of the equity of which is owned and controlled by one or more women who are U.S. citizens or permanent legal residents
- Management and daily operation are controlled by one or more of the women.
- WBENC uses a two part process to ensure that the applicant company meets the WBENC Standards. This will include a thorough review of the documentation presented and a site visit interview with the female owner(s).
- For a copy of the Standards and Procedures used to determine certification, please visit the WBENC <u>website</u>.

Minority Business Enterprise (MBE):

- United States citizens.
- Minority businesses must be at least 51% minority-owned, operated and controlled. For the purposes of NMSDC's program, a minority group member is an individual who is at least 25% Asian, Black, Hispanic or Native American. Minority eligibility is established via a combination of screenings, interviews and site visits. Ownership, in the case of a publicly-owned business, means that at least 51% of the stock is owned by one or more minority group members.
- Must be a profit enterprise and physically located in the U.S. or its trust territories.
- Management and daily operations must be exercised by the minority ownership member(s).

Additional Resources: Small Business Administration

In addition to the business financing/access to capital services described in the ACCESS to Finance Section, the Small Business Administration provides individual (and remote) counseling, low-cost training throughout Texas, and provides small businesses with subcontracting procurement opportunities, outreach programs and training.

The SBA's <u>website</u> provides a variety of resources for the small business owner. Including a resource guide and an online learning library with courses on diverse topics. To access the online resources, visit the <u>SBA Learning Center</u>.

SBA's District Offices are responsible for delivery of SBA's many programs and services throughout the country. The SBA also works with a number of local partners to counsel, mentor and train small business.

- Free counseling, advice and information on starting a business through SCORE.
- Financial assistance for new or existing businesses through guaranteed loans made by area bank and non-bank lenders.
- Free consulting services through the network of Small Business Development Centers. SBDCs also conduct training events throughout the district - some require a nominal registration fee.
- Assistance to businesses owned and controlled by socially and economically disadvantaged individuals through the Minority Enterprise Development Program.
- Women's Business Ownership Representatives are available to advise women business owners.
- Special loan programs are available for businesses involved in international trade.
- Guaranteed loans are available for credit-worthy veterans.

To find your local SBA District Office, click here.

Dallas / Fort Worth District Office 4300 Amon Carter Blvd Suite 114 Fort Worth, TX Phone: 817-684-5500

El Paso District Office 211 N. Florence Street 2nd Floor, Suite 201 El Paso, TX Phone: 915-834-4600

Harlingen District Office 2422 E Tyler Ave Suite E Harlingen, TX Phone: 956-427-8533

Houston District Office 8701 S. Gessner Drive Suite 1200 Houston, TX Phone: 713-773-6500

Lubbock District Office 1205 Texas Avenue Room 408 Lubbock, TX Phone: 806-472-7462

San Antonio District Office 615 E Houston St. Suite 298 San Antonio, TX Phone: 210-403-5900 **Small Business Development Centers (SBDCs)** provide assistance to small businesses and aspiring entrepreneurs throughout the U.S. and its territories. SBDCs help entrepreneurs realize the dream of business ownership and help existing businesses remain competitive in a complex, ever-changing global marketplace. SBDCs are hosted by leading universities and state economic development agencies, and funded in part through a partnership with SBA.

SBDC advisors provide aspiring and current small business owners a variety of free business consulting and low-cost training services including: business plan development, manufacturing assistance, financial packaging and lending assistance, exporting and importing support, disaster recovery assistance, procurement and contracting aid, market research help, 8(a) program support, and health care guidance.

To locate the closest SBDC, click here.

Additional Resources: Women's Business Centers

Women's Business Centers (WBCs) represent a national network of over 100 educational centers throughout the U.S. and its territories, which are designed to assist women in starting and growing small businesses. The WBCs provide individual counseling, networking opportunities, trainings and workshops led by subject-matter experts. Each WBC offers unique curriculum and programs, so please visit your local WBC to find out additional information. To find the closest WBC, click <u>here</u>.

Brownsville Chamber of Commerce

Women's Business Center 1600 University Boulevard Brownsville, TX 78520 Phone: 956-542-5322

El Paso Hispanic Chamber of Commerce

Women's Business Border Center 2401 E Missouri El Paso, TX 79903 Phone: 915-566-4066

LiftFund - DFW

Women's Business Center 8828 N. Stemmoro Freeway, Suite 101 Dallas, TX 75247 Phone: 888-215-2373

LiftFund - San Antonio

Women's Business Center 600 Soledad St. San Antonio, TX 78205 Phone: 210-587-9575

Womens Business Enterprise Alliance

Women's Business Center 9800 Northwest Freeway Suite 120 Houston, TX 77018 Phone: 713-681-9232

Additional Resources: SCORE Association

The SCORE Association, supported by SBA, is a nonprofit association of thousands of volunteer business counselors throughout the U.S. and its territories. There are mentors in urban, suburban and rural communities. SCORE can help if you are trying to start a business or if you need help with your existing business.

SCORE members are trained to serve as counselors, advisors and mentors to aspiring entrepreneurs and business owners. Here are some of the ways you can connect with SCORE and get free business advice:

- Find a mentor: SCORE's website or search nearby local profiles.
- Visit Your Local SCORE Office: Make an appointment with a mentor for in-person advice or attend a business workshop. To find the closest office, please click <u>here</u>.
- Online Workshops: Participate in free, online workshops or register for small business webinars. If you are interested in participating in a workshop, please visit SCORE's <u>calendar</u>.
- E-Newsletters: Subscribe to SCORE's <u>e-Newsletters</u> and get free business tips and read interviews with small business experts.

Procurement Technical Assistance Centers (PTACs) provide local, in-person counseling and training services to small business owners. They are designed to provide technical assistance to businesses that want to sell products and services to federal, state, and/or local governments. PTAC services are available either free of charge, or at a nominal cost. PTACs are part of the Procurement Technical Assistance Program, which is administered by the Defense Logistics Agency. PTACs can help a small business: determine if the business is ready for government contracting and help you register in the proper places. There are numerous databases to register with to get involved with the government marketplace, including the Department of Defense's System for Award Management (SAM), GSA Schedules, and other government vendor sites. A PTAC representative can help determine where and how to register.

- <u>SAM</u>
- GSA Schedule

PTAC can also help to determine your eligibility for the various small business certifications and help research past contract opportunities. In addition, PTAC can help identify and bid on a contract, and if you are awarded the contract, measure your performance and help with contract audits.

To find your local PTAC, please click here.

Additional Resources: Legal Services

State Bar of Texas

Lawyer Referral Service at the State Bar of Texas assists you in contacting an attorney in Texas with expertise relevant to each individual's situation. The Lawyer Referral Service can be reached at (800) 252-9690 or <u>online</u>.

Legal Aid

Lone Star Legal Aid (LSLA) and Texas RioGrande Legal Aid (TRLA) provide free legal services for low-income Texas residents to start or maintain their small business. Services include:

- Legal counsel and advice in starting and organizing a new business
- Drafting and/or reviewing formation documents, and contracts such as leases and loan documents
- Assistance in negotiating contracts
- Legal advice regarding business permits and licenses, and other applicable laws and regulations
- Referral to micro-lenders, entrepreneurial training and technical assistance program
- · Presentations on legal issues for micro entrepreneurs

To learn more about each organization and their coverage area, please visit their websites:

Lone Star Legal Aid

Texas RioGrande Legal Aid



Exporting is an attractive way to grow your company's customers, profits and success. The Governor's Office of Economic Development Texas Exports Assistance Program supports Texas small- and medium-sized businesses with developing new international markets and exporting their products and services around the globe. For more information, visit call the <u>Texas Exports Assistance Program</u> (512) 936-0100.

The **U.S. & Foreign Commercial Service** is dedicated to helping U.S. companies; especially small and medium-sized enterprises compete and win in the global marketplace. They are a field-based network of approximately 1,250 trade professionals located in 109 U.S. cities and 76 countries who provide commercial diplomacy and trade promotion support to U.S. companies. They guide companies through every step of the export process, from shipping and logistics to learning about foreign regulations. They also offer trade counseling and advocacy and customized solutions to enter new markets and overcome exporting hurdles. To locate the closest Commercial Service Office in Texas, click <u>here</u>.

There is significant opportunity for small businesses to profit through exporting. There is a wealth of information regarding exporting at <u>www.export.gov</u>. The Export Assistance Centers have published a 6-step checklist for those exploring exporting:

Step 1: Take the Free Export Readiness Self-Assessment

Do you have what it takes to become a successful exporter? Exporting offers great opportunities but requires preparation and planning. Complete the online questionnaire and receive feedback to help you assess your export readiness, and advice on how to strengthen your export potential.

Resource: Assessment for New Exporters

Step 2: Training and Counseling

Basic Guide to Exporting is a resource that businesses have turned to for answers to their questions about how to establish and grow overseas markets for their products and services. Whether your firm is new to exporting or in need of a refresher on the latest ideas and techniques, it provides the nuts-and-bolts information you need to meet the challenges of the world.

Resource: Why Companies Should Export Resource: Basic Guide Resource: SBA Export Business Planner Resource: Grow Your Business Guide You may think exporting is complicated, but the key to export success is to start training and counseling. Training and counseling is a multi-phase step. Depending on your assessment score, you will be directed to online and local counselors who can help you design a program that will effectively match your specific needs to available training opportunities. Before contacting those counselors, you may find it helpful to take an introductory online training course or watch pre-recorded webinars to get your feet wet.

<u>Resource: Export Education Guide</u> Resource: E-Commerce Export Resource Center

For those that want to learn how to start an import/export business as a non-manufacturing company, a U.S. government resource is the Small Business Development Center Network and International Trade Centers.

Resource: SBDCs and International Trade Centers

For those companies that manufacture a product that is of 51% U.S. origin, contact the U.S. Commercial Service, Export Assistance Center to assist in trade counseling, market intelligence, finding partners and more. The U.S. Commercial Service provides a network of export and industry specialists located in over 100 U.S. cities and 70 countries.

Step 3: Create an Export Business Plan

Creating an export business plan is important for defining your company's present status, internal goals and commitment. You learn how to develop an export plan by assembling facts, identifying constraints and setting specific goals and objectives as milestones to success.

Resource: Sample Export Plan

Learn the Mechanics of Exporting: Preparing your products for export means complying with U.S. and foreign government regulations.

Resource: Product Preparation Overview

Be aware of legal considerations as you engage your business with new partners or overseas markets.

Resource: Legal Considerations

Understand the logistics of shipping and the documents you need to successfully export your products.

Resource: Logistics Review

Step 4: Conduct Market Research

Before you export, learn your product's potential in a given market, the market's business practices and the best prospects for success. For detailed foreign market intelligence, the U.S. Commercial Service's Country Commercial Guides were written by U.S. Embassy trade experts worldwide and include: Market Overview, Challenges, Opportunities & Entry Strategies, Political Environment, Selling U.S. Products and Services, Leading Sectors for U.S. Exports and Investment, Trade Regulations, Customs and Standards, Investment Climate Statement, Trade and Project Financing, Business Travel. Top Market Reports are available on 27 industry sector and identify best markets.

Resource: Market Intelligence

Step 5: Find Buyers

Federal, state and local governments are continually organizing highly focused export events directly putting U.S. sellers and potential foreign buyers in direct contact. Opportunities range from meeting foreign buyer delegations at select U.S. trade shows to signing up for a foreign trade mission or trade show overseas. Contact your SBDC for contact lists or for U.S. manufacturers, look into the Commercial Service Customized Partner Searches, such as the Gold Key Matching Service or International Partner Search.

Resource: Promote and Expand

Step 6: Financial Considerations:

Become familiar with how to prepare quotes and prices for your products for export using the appropriate international terms of sale. Learn how to effectively get paid by your foreign customers and how to use the U.S. Government export financing, insurance and grant programs to help your company finance its transactions and assist in carrying your export operations. These resources help small businesses ensure foreign payment and manage or remove risk from the equation for both the business and its bank.

<u>Resource: Financial Considerations</u> <u>Resource: Texas Department of Agriculture</u> It comes down to saving lives. From providing emergency responders to disasters across the state and nation to developing training and practical workforce solutions, **Texas A&M Engineering Extension Service** makes a difference worldwide. More than 168,000 people representing every U.S. state and territory and 82 countries are served annually through on-site and online resources for specialties from homeland security to economic development and workforce training.

Home to some of the world's top training facilities, the emergency preparedness campus in Bryan/College Station includes the Brayton Fire Training Field, Disaster City and the Emergency Operations Training Center. Customized TEEX training programs develop practical solutions for each client's need through hands-on instructional facilities for public utilities, law enforcement and unexploded ordinance training at the home campus or at customer-specified locations worldwide.

The major TEEX programs include fire and rescue, infrastructure and safety, law enforcement, economic and workforce development, and homeland security. As a member of The Texas A&M University System, TEEX is unique in its ability to access a broad range of emerging research and technical expertise. Beginning with course design and development all the way through hands-on instruction and national certification testing, TEEX delivers comprehensive training through both classroom and hands-on instruction and as online courses. Hosting services for online courses, technical assistance and technology validation, and bilingual training and translation services also are available.

By placing safety and wellbeing above all and by focusing on prevention and response, TEEX has become a comprehensive training provider through more than 80 years of extension training. Working with other agencies and encouraging involvement has led to better fire safety and emergency response, cleaner drinking water, better roads and infrastructure, improved homeland security, safer workplaces, heightened public safety and security, new therapeutics manufacturing and the evolution of cyber security.

Through innovative programs and adaptive outreach, TEEX services are created to train the people who expand the security, occupational and economic development of Texas and beyond.

Visit the TEEX website for more information.



Small business owners and budding entrepreneurs have access to a wealth of free, reliable, and current online information at their local library, available 24/7. With only a library card, individuals can access digital resources, including start-up kits, business plan models and financial forms, industry information and news, high-end market information and research, management materials, "how to" videos, and much more. To find your local library, click <u>here</u>. Once you find your local library, ask about the TexShare Small Business Reference Center. The <u>TexShare Database</u>, are e-resources licensed for the exclusive use of Texas libraries and their patrons.

Below is an overview of business-related resources currently available through the TexShare Database:

Business Abstracts & Full-Text: Offers full-text articles from hundreds of key publications, and provides access to product evaluations, interviews, biographical sketches, corporate profiles, statistical rankings and more.

Business Source Complete: In addition to references provided for more than 1,300 journals, Business Source Complete contains detailed author profiles for the 40,000 most-cited authors in the database. Business Source Complete is the overwhelmingly superior database for full-text journals in all disciplines of business, including marketing, management, MIS, POM, accounting, finance and economics. Additional full-text, non-journal content includes financial data, books, monographs, major reference works, conference proceedings, case studies, investment research reports, industry reports, market research reports, country reports, company profiles, SWOT analyses, faculty seminars (videos), and more.

Regional Business News: Academic libraries that have access to Business Source® Complete also receive access to Regional Business News[™]. Regional Business News provides full text for more than 80 regional US and Canadian business publications (including titles from Crain Communications).

Small Business Reference Center: Contains more than 450 full-text reference books and nearly 400 full-text periodicals that provide detailed "how-to" instructions to address small business topics, such as buying and selling a business, managing employees, writing a business plans, understanding legal information, a business and much more.

Vocational and Career Collection: Provides full-text coverage for more than 340 trade and industry related periodicals including American Machinist, Modern Machine Shop, Pediatric Nursing, Wireless Week, Drug Store News, Reeves Journal, Hotel & Motel Management, Restaurant Business, Advertising Age, and many more.

Other resources currently available through the TexShare Database include:

Computer Source: Contains nearly 300 full-text journals and magazines covering topics such as computer science, programming, artificial intelligence, cybernetics, information systems, robotics, and software. Computer Source[™] provides a balance of full-text technical journals and full-text consumer computer titles.

Job & Career Accelerator: From creating powerful resumes and finding job and internship opportunities to assessing career alternatives and mastering interviewing skills, job seekers will have everything they need in one easy-to-use web application. With Job & Career Accelerator[™], job seekers get all the tools to effectively manage and track their job search progress.

Learning Express Library: Learning Express Library's unique, interactive online learning platform provides patrons with the most comprehensive selection of career-oriented and academic resources available to help with job preparation, career advancement, career changes, and re-entry into the workforce.

Legal Forms: Provides a wide selection of state-specific (and multi-state) legal forms across the most popular legal areas. Includes real estate contracts, wills, pre-marital agreements, bankruptcy, divorce, landlord tenant and many others. Also included is a comprehensive attorney state directory and a dictionary of legal definitions explained in laymen's language.

Legal Information Reference Center: Legal Information Reference Center offers everyday users the necessary tools and detailed how-to instructions covering a wide-range of legal issues. A majority of the full-text legal reference books are provided through Nolo, the nation's oldest and most respected provider of legal information for consumers and small businesses. With the Legal Forms by U.S. State feature, users can search state-specific legal forms by top subject areas including adoption, bankruptcy, name changes and more.



TEXAS VETERANS COMMISSION (TVC)

The Texas Veterans Commission works with veterans in eight program areas, including veteran entrepreneurs and small business owners. For more information on the programs and services listed below, please visit the TVC <u>website</u>.

The <u>Veteran Entrepreneur Program</u> (VEP) is to foster and promote veteran entrepreneurship throughout the State of Texas. The VEP has a team of experienced business consultants to be available for any veteran in the State of Texas to consult with, free of charge to the veteran. They provide counseling services and can provide you with a tailored checklist. To learn more about the program or contact <u>vep@tvc.texas.gov</u>.

Veteran's Hotline: T: 1-800-252-VETS info@tvc.texas.gov

Texas Workforce Commission: Texas Veteran's Leadership Program

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. This network plays an integral role in addressing the needs of returning veterans, including employment, training, medical, educational, and other needs. To contact your local Veterans Resource and Referral Specialist, please click <u>here</u>.

Texas Department of Licensing and Regulation (TDLR)

The Texas Department of Licensing and Regulation works with veterans to verify military experience, service, training or education to be credited towards TDLR licensing requirements. The initial license application and examination fees paid to TDLR are waived and the initial license application will be processed in an expedited manner. TDLR has identified six TDLR programs which have a Military Occupational Specialty (MOS) code related to these specific licenses:

- Air Conditioning and Refrigeration Contractor: ACR Contractor and ACR Certified Technician
- Barbers: Class A Barber
- *Electricians*: Master, Journeyman, Journeyman Wireman, Maintenance, and Residential Wireman
- Polygraph Examiners: Polygraph Examiner
- Registered Accessibility Specialists: Registered Accessibility Specialists (RAS)
- · Water Well Drillers and Pump Installers: Well Drillers and Pump Installers

For a complete list of services TDLR offers to military service members, veterans and spouses, please click <u>here</u>.

If you have questions about the process, contact the <u>Customer Service staff</u> at TDLR and they will walk you through the process (what is needed, how to fulfill the requirement etc.).

Veteran LLC

<u>Veteran LLC</u> is a multi-state collaborative of three CDFIs (Community Development Financial Institution) dedicated to supporting veterans pursue the American Dream and small business ownership. Veteran LLC was formed as an initiative of JPMorgan Chase's Small Business Forward program to support women, minority, and veteran-owned small businesses to create local and inclusive economic growth. They have developed resources and programs to advance opportunities for veterans and their families. From inception to realization, they walk hand in hand with veteran entrepreneurs through every step of small business development with business advice and access to capital.

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.

The Office of Veterans Business Development manages the **Veterans Business Outreach Program (VBOP)** which 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 businessdevelopment related services. The Veteran Business Outreach Centers (VBOC) also provide assistance and training in such areas as international trade, franchising, Internet marketing, accounting, etc.

For more information, please visit the SBA <u>website</u> or visit your closest Veteran Business Outreach Center.

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<u>University of Texas - Rio Grande Valley</u> 1407 E Freddy Gonzalez Suite 1.200 Edinburg, TX 78539 Phone: 956-655-8931

<u>University of Texas at Arlington</u> 701 S West Street Arlington, TX 76019 Phone: 817-272-6789

The **Office of Veterans Business Development** also features customized curriculums, in-person classes, and online courses to give veterans the training to succeed. These programs teach the fundamentals of business ownership, SBA resources, and small business experts.

- Boots to Business: An entrepreneurial program offered on military installations around the world and a training track of the Department of Defense (DOD) Transition Assistance Program (TAP). Boots to Business Reboot extends the entrepreneurship training offered in TAP to veterans of all eras in their communities.
- Women Veteran Entrepreneurship Training Program (WVETP): Provides entrepreneurial training to women veterans, women service members, and women spouses of service members and veterans as they start or grow a business. SBA funds these entrepreneurship training programs available exclusively for women veterans through grantees:
 - IVMF Veteran Women Igniting the Spirit of Entrepreneurship (V-WISE)
 - Bunker Labs EPIC and BUNKER IN A BOX
 - Lift Fund San Antonio
- Service Disabled Veteran Entrepreneurship Training Program (SDVETP): Provides entrepreneurship training program(s) to service-disabled veteran entrepreneurs who aspire to be small business owners or currently own a small business. SBA funds entrepreneurship training programs for service-disabled veterans through grantees:
 - IVMF Entrepreneurship Bootcamp for Veterans with Disabilities (EBV)
 - Veterans Entrepreneurship Program (VEP) Riata Center for Entrepreneurship, Spears School of Business at Oklahoma State University
 - Veteran Entrepreneurship Jumpstart Program St. Joseph's University
 - Dog Tag Inc.
- Veteran Federal Procurement Entrepreneurship Training Program (VFPETP): Delivers entrepreneurship training to veteran-owned and service-disabled veteran-owned businesses nationwide interested in pursuing, or are already engaged in federal procurement. To learn more about this program, visit: <u>Veteran Institute for Procurement</u> (VIP)

Veteran Contracting

The Service-Disabled Veteran-Owned Small Business Concern program (SDVOSBC) gives procuring agencies the authority to set acquisitions aside for exclusive competition among service-disabled, veteran-owned small businesses. Sole source awards will be delivered if certain conditions are met. To learn more about eligibility requirements, please click <u>here</u> or reference the section "Federal and National Small Business Certification" on page 41.

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: <u>Service-Disabled</u> <u>Veteran-Owned Small Business Program</u> and <u>Property Tax Assistance</u>.

Federal Resources for Veterans - Online

To find a full list of federal resources for Veterans, click here.

Federal Resources for Veterans

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

Helpful Veteran Resources

U.S. Department of Veterans Affairs (VA) Office of Small and Disadvantages Business Utilization

Small Business Programs

Doing Business with VA

Veteran Entrepreneur Portal (Starting & Expanding a Business)

U.S. Small Business Administration (SBA)

Service-Disabled Veterans

Starting a Veteran-Owned Business

SBA Loans

SBA Disaster Assistance

Texas Property Taxes/Information on Exemptions for Veterans

Exemptions

Disabled Vets

Legal Assistance

Legal Hotline for Texans/Veterans Hotline: (800)

(800) 622-2520

<u>Army JAG</u>

Air Force JAG

Marine Corps JAG

National Org. of Veterans Advocates

U.S. Dept. of Veterans Affairs (Search for Accredited Attorneys)

Texas Lawyers for Texas Veterans

Texas Bar Resources for Veterans

Texas State Bar Military Law Sections

StatesideLegal

U.S. Department of Justice

Other Resources

Federal Benefits for Veterans, Dependents, and Survivors

The American Veterans and Service Members Survival Guide

Programs for Service Members Returning from Afghanistan and Iraq

Veterans Business Outreach Centers

Job Accommodation Network (JAN) an ODEP-supported service, provides individualized technical assistance, consulting, and mentoring services to individuals with disabilities, family members, and service providers. JAN can provide a resource packet tailored to each individual's specific goals and has consultants available throughout all stages of the process who can provide guidance and support.

Texas Workforce Commission Vocational Rehabilitation Program helps people with disabilities prepare for, find or retain employment. The program also helps businesses and employers recruit, retain and accommodate employees with disabilities. For more information, please contact 800-628-5115.

ADDITIONAL RESOURCES FOR SELF-EMPLOYMENT:

The handbook has a comprehensive information on the available resources. However below is a summary of a few of the resources and programs designed to support entrepreneurs and small business owners throughout Texas:

- <u>Small Business Administration (SBA)</u>: SBA is an independent agency of the federal government which assists small businesses in starting, building, and growing their businesses. www.sba.gov/. The SBA has an online library of resources including webinars and guides on diverse topics including finance, business planning and federal contracting.
- <u>SCORE</u>: SCORE is a nonprofit association dedicated to free small business advice, educating entrepreneurs and helping small businesses start, grow, and maintain their businesses.
- Small Business Development Centers (SBDCs): SBDC Advisors provide aspiring and current small business owners a variety of free business consulting and low-cost training services including: business plan development, manufacturing assistance, financial packaging and lending assistance, exporting and importing support, disaster recovery assistance, procurement and contracting aid, market research help, 8(a) program support, and healthcare guidance.
- 4. <u>Women's Business Centers (WBCs)</u>: Represent a national network of nearly 100 educational centers throughout the United States and its territories, which are designed to assist individuals, especially women, in starting and growing small businesses.
- 5. <u>Procurement Technical Assistance Centers (PTACs)</u>: These centers provide local, in-person counseling and training services to small business owners. They are designed to provide technical assistance to businesses that want to sell products and services to federal, state, and/or local governments.

- 6. <u>Texas Workforce Commission</u>: Has many programs available designed to support small business owners, including a legal hotline, workforce development funding, and local support through their partners Workforce Solutions.
- 7. <u>Texas Secretary of State:</u> Has detailed information on how to register a business with the Secretary of State including applicable forms and payment information.
- 8. <u>Texas Comptroller's Office:</u> Has information on applicable state taxes.



With over 2.6 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. 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 99.8% of the Texas businesses. Texas is consistently ranked at the top of business climates in America and has been ranked highly for over a decade. Texas is recognized for its strong economy, skilled workforce, low taxes and fair legal system, extensive infrastructure, and high quality of life. In 2017 Business Facilities recognized Texas as the #1 state for business climate and infrastructure. Area Development ranked Texas as #1 for overall cost of doing business, competitive labor market and corporate tax environment.

Out of the 2.6 million small businesses in Texas, more than 866,000 are women-owned small businesses and 1.1 million are 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. 4.6 million Texas residents, or almost half of the state's private workforce, are employed by a small business. In fact, small businesses created 178,892 net new jobs in 2014.

Workforce

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

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

Cost of Doing Business

With no individual income tax, Texas has one of the lowest tax burdens in the country, ranking as a Top 15 Best State in the Tax Foundation's 2018 State Business Tax Index.

Exports

Texas has been the #1 exporting state for 16 straight years. 93.1% of all Texas exporters are small firms and are responsible for 37.6% 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 11 deep water ports.
- Texas is #1 in total energy production, biodiesel production capacity and solar energy potential.
- As of January 2015, the 27 petroleum refineries in Texas had a capacity of over 5.1 million barrels of crude oil per day and accounted for 29% of total U.S. refining capacity.

To see what others are saying about Texas, check out the <u>Texas Bragging Rights</u>.

Note: Unless otherwise noted, all statistics and facts are available at www.gov.texas.gov

Federal

TY 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 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

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 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 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 (TSB-PA) 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 Department of Transportation (TXDOT) www.dot.state.tx.us/ 125 E 11th St Austin, TX 78701 Phone: (512) 463-8585 Fax: (512) 463-9896 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 (TAA-SA) 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

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

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



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