



City of Houston

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

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

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

Please follow the instructions below to apply for the non-transferable certificate of registration or to renew an existing certificate of registration.

- Completely fill in the credit access business application
- Provide a copy of current, valid Texas State License issued by Texas Office of Consumer Credit Commissioner (OCCC) with documented proof of current license renewal
- Provide copy of current, valid Certificate of Occupancy
- Pay a non-refundable registration fee and administration fee for each separate location.
 - Payments may be made by check, cash, and credit card. Checks are payable to City of Houston.
- View the city fee schedule for appropriate fees by using the link below.

New and renewal applications for a certificate of registration will be accepted in person or by mail

IN PERSON

Houston Permitting Center, Administration & Regulatory Affairs Department
1002 Washington Avenue, Houston, Texas 77002
Customer service counter hours Monday through Friday 8:00 a.m. to 4:15 p.m.
Please check-in before 4:00 p.m. to complete the process.

MAIL

City of Houston
Administration & Regulatory Affairs Department
Regulatory Affairs Division
P.O. Box 1561, Houston, Texas 77251-1561

Additional information relating to the registration application

Contact Person - designee in Section 1 is the person to be contacted with questions relating to the credit access business application or renewal.

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

*Upon approval, the City will issue or renew the non-transferable certificate of registration.
Certificates should be displayed in each credit access business to lawfully operate within the Houston city limits.*

Call: 832-394-8803

Email: HoustonPermitHelp@houstontx.gov

In Person: Houston Permitting Center, Administration & Regulatory Affairs Department
1002 Washington Ave. Houston, Texas 77002
Customer service counter hours Monday through Friday 8:00 a.m. to 4:15 p.m.

Mail: City of Houston
Administration & Regulatory Affairs Department
Regulatory Affairs Division
P.O. Box 1561
Houston, Texas 77251-1561

Online: <http://www.houstontx.gov/ara/regaffairs/commercial/Credit-Access-Business>
<http://www.houstontx.gov/codes>