



Business Resources in Houston, TX

*Indicates resources directly related to Harvey recovery

GENERAL/HELPFUL LINKS

Office of Business Opportunity

Website: <http://www.houstontx.gov/obo/>

Contact: 832-393-0600 or Obosc@houstontx.gov

The Office of Business Opportunity is committed to creating a competitive and diverse business environment in the City of Houston by promoting the growth and success of local small businesses, with special emphasis on historically underutilized groups by ensuring their meaningful participation in the government procurement process.

U of H Small Business Development Center

Address: 2302 Fannin St # 200, Houston, TX 77002

Phone: (713) 752-8444

Website: www.sbdc.uh.edu/sbdc/default.asp

For help starting or expanding business.

*Visit the Business Recovery Center at UH SBDC to get help applying for a disaster loan from an SBA disaster specialist or assistance re-establishing business operations from one of the SBDC's expert advisors.

The BRC is located at the SBDC's office in midtown Houston at 2302 Fannin. Hours are 9-6 weekdays; 9-4 on Saturday. No appointment is necessary and parking is free.

If you plan to apply for a loan, you can begin the application process by registering with FEMA at www.disasterassistance.gov. Loans are available for both physical and economic damage. Call 1-800-659-2955 to find out what documentation you will need.

SCORE Houston

Website: www.houston.score.org/

Contact: (713) 487-6565 or scorehouston@gmail.com

SCORE offers the nation's largest network of free, expert business mentors.

*www.houston.score.org/resource/disaster-recovery-kit-checklist



HCC Small Business/Entrepreneurship

Website: www.hccs.edu/district/departments/small-business-entrepreneurship/

Contact: hcc.smallbiz@hccs.edu

The Office of Entrepreneurial Initiatives was established to build and sustain the Houston business community through effective and relevant educational initiatives to help businesses grow in revenue, personnel and business opportunities.

SURE University of Houston

Website: www.bauer.uh.edu/microfinance/

Contact: sure@BAUER.UH.EDU

The SURE™ Program provides FREE financial and business education, ongoing business consulting and prepares entrepreneurs to access capital.

Houston Public Library

Website: www.houstonlibrary.org/research/resources-by-category/228

Contact: (832) 393-1313

Small business resources include business plan handbooks, research materials, IRS tax forms, and legal forms, and workshops.

*Small Business Recovery FAQ's

www.houstonrecovers.org/small-business-recovery-frequently-asked-questions/

*Unemployment for the self-employed

www.twc.state.tx.us/jobseekers/unemployment-benefits-services#requestADisasterUnemploymentAssistanceDuaPayment

***OFFICE/UTILITIES**

Office Space: www.houstonrecovers.org/office-space-for-displaced-businesses/

High Water Bills: www.houstonrecovers.org/highbills/

LEGAL

*Harvey Crisis Recovery Guide: www.bakerbotts.com/aboutus/harvey-crisis-response-group/harvey-crisis-response-guide

Virtual Legal Lab

Address: 611 Walker 7th floor, Houston, TX



Phone Number: 832-393-0622

Website: <http://www.houstontx.gov/obo/legalresources.html>

Services offered: Free one-on-one Skype session with a licensed attorney to answer legal questions they may have about their business.

IRS Small Business and Self-Employed Tax Center

Website: <https://www.irs.gov/businesses/small-business-and-self-employed-tax-center>

Services offered: tax resources for small businesses with assets under \$10 million.

*Disaster Legal Services

Disaster Legal Services (DLS) provides free legal help to disaster survivors who qualify. DLS can help with:

- Insurance claims for medical bills, loss of property, loss of life.
- New wills, power –of- attorney, and other legal papers lost during the disaster.
- Home-repair contracts and contractors.
- Problems with landlords.

Call the helpline at: 1-800-462-7585

FINANCING

Small Business Administration (SBA) Houston District Office

Address: 8701 S Gessner Rd #1200, Houston, TX 77074

Phone: 713-773-6500

Website: www.sba.gov/

The U.S. Small Business Administration (SBA) was created as an independent agency of the federal government to aid, counsel, assist and protect the interests of small business concerns, to preserve free competitive enterprise and to maintain and strengthen the overall economy of our nation.

LiftFund

Address: 3300 Chimney Rock Rd Ste. 104, Houston, TX 77056

Phone: 1-888-215-2373

Website: www.houston.liftfund.com

LiftFund, a 501(c)(3) nonprofit organization, has helped individuals by providing small business loans to those who do not have access to capital from typical lending sources, such as traditional banks. Along with vital small business loans, LiftFund provides educational services at no cost to borrowers, which are essential to foster self-sufficiency.

***If you are a business owner who has been impacted by Hurricanes Harvey or Irma, start the application process for a [Low Interest Hurricane Relief Business Loan](#).**



If you've been impacted by the storm call LiftFund at 888.215.7565 or email at harveyrelief@liftfund.com.

PeopleFund

Address: 2101 South St Suite 127, Houston, TX 77009

Phone: 888-222-0017

Website: www.peoplefund.org

PeopleFund provides small business loans as well as business assistance and education to people with otherwise limited access to such resources.

*In the wake of Hurricane Harvey, PeopleFund is offering up to a \$20,000 small business loan for businesses in operation for at least 24 months. With expedited underwriting and quick funding, we can provide the working capital you need to revive your business.

Apply Online

peoplefund.org/loan

www.peoplefund.org/get-a-loan/apply-for-a-loan

Houston Business Development Inc. (HBDI)

Address: 5330 Griggs Road, Houston, TX 77021

Phone: 713-845-2400

Website: <http://www.hbdi.org/>

HBDi accomplishes its mission through providing affordable, flexible small business loans and an array of business support services designed to enhance the growth of small businesses.

Grants

You can find grant information at your local library, www.cfda.gov, or www.sba.gov/expanding/grants.html.

Private Bank Loans

www.fdic.gov/consumers/banking/businesslending/contact.html

The Federal Deposit Insurance Corporation (FDIC) encourages bank lending to creditworthy small businesses. The FDIC also encourages small businesses that may have an inquiry or concern about the availability of credit to contact the Small Business Hotline at 1-855-FDIC-BIZ. The FDIC responds to inquiries about policies and financial institutions under the FDIC's jurisdiction as well as makes referrals to other government agencies and information resources or you can use the Business Assistance Form at www.fdic.gov/baf/.

FDIC Small Business Hotline: 1-855-FDIC-BIZ (1-855-334-2249)



CREDIT REPAIR

CREDIT.ORG

Website: www.credit.org/cccs

Credit.org is a non-profit agency formed in 1974. The goal of credit.org is to provide a comprehensive online hub of personal finance education and learning resources that guide consumers in improving their personal finances. The mission is to provide financial education to members of the general public and families and individuals in need. Financial education is the core focus and credit.org offers confidential and professional credit counseling, debt management services, bankruptcy education and housing counseling as well as online personal finance education and in-person seminars.

Texas Office Of The Consumer Credit Commissioner

Phone: 800.538.1579

Website: www.occ.texas.gov/consumers/consumer-education

Today's consumers face an astonishing array of credit products; a basic education in credit products and principles prepares consumers to better understand their choices and obligations. The OCC understands the need to educate young people about their consumer rights and responsibilities. Financial education provides consumers the tools and skills to make informed financial decisions. Consumers who understand their choices and obligations are able to manage their personal finances better and more likely to reach their financial goals.

Texas Attorney General Consumer Protection Division

Website: www.texasattorneygeneral.gov/cpd/credit-repair

If you feel you are in over your head in debt, contact your creditors. Explain your circumstances, and ask for reduced payments or to reschedule your payments—for example if you are paid on the first and fifteenth and must pay your rent or mortgage on the first, ask that credit card payments or car loans be reset so you can pay it on the fifteen. This will save you interest and keep your payments timely. You could ask to waive payment for several months if you are having a temporary setback but expect to be earning at your same capacity in a short while -for example, during unpaid leave or a layoff.

The Better Business Bureau

Website: www.bbb.org/financial-building-blocks/credit-counseling/

Consumer Credit Counseling programs are one of the more popular debt relief options available. Credit Counseling is a smart choice if high interest credit cards are a big problem, provided your creditor(s) work with the program. You can reduce the total cost to pay off your debt, get out of debt in 4 to 5 years, and avoid having any accounts go to collections. Be sure you can afford the monthly payment. Your success in completing the program requires you to make timely monthly payments that may be comparable to your current monthly minimum credit card payments.



CHAMBERS & BUSINESS ORGANIZATIONS

Acres Home Citizens Chamber of Commerce

Address: 2529 S. Victory Dr. Houston, TX 77088

Phone: (832) 576-6066

Website: <http://www.acreshomecenter.org/>

E-mail: info@acreshomecenter.org

Asian Chamber of Commerce

Address: 6833 W. Sam Houston Parkway S, #207 Houston, TX 77072

Phone: (713) 782-7222 Fax: 281-823-7712

Website: www.asianchamber-hou.org

E-mail: ltoyota@asianchamber-hou.org

Cámara de Empresarios Latinos

Address: 7041 Harrisburg Blvd. Building B, Houston, TX 77011

Phone: 713-774-5002

Website: <http://empresarioslatinos.org/>

E-mail: info@empresarioslatinos.org

East End Chamber of Commerce

Address: 550 Gulfgate Center Mall, Houston, TX 77087

Phone: (713) 926-3305

Website: <http://www.eecoc.org/>

E-mail: wendy@eecoc.org

Houston Metropolitan Chamber of Commerce

(Formally Greater Southwest Houston Chamber of Commerce)

Address: 12 Greenway Plaza, Suite 1100; Houston, TX 77046

Phone: (713) 666-1521 Fax: (713) 666-1523

Website: <http://www.houstonmetropolitanchamber.biz/>

E-mail: info@houstonmetropolitanchamber.biz

Greater Houston Black Chamber of Commerce

Address: 4828 Loop Central Drive, Suite 1000, Houston, TX 77081

Phone: (713) 660-8299

Website: www.ghbcc.com

E-mail: leonard@ghbcc.com



CITY OF HOUSTON
OFFICE
of
BUSINESS OPPORTUNITY

Houston Area Urban League, Inc.

Address: 1301 Texas Avenue; Houston, TX 77002

Phone: (713) 393-8700 Fax: (713) 393-8790

Website: www.haul.org

E-mail: ericg@haul.org

Houston Hispanic Chamber Of Commerce

Address: 1801 Main Street, Suite 890 Houston, TX 77002

Phone: (713) 644-7070 Fax: (713) 644-7377

Website: www.houstonhispanicchamber.com

E-mail: info@houstonhispanicchamber.com

Houston West Chamber of Commerce

Address: 10370 Richmond Ave, Suite 125 Houston, TX 77042

Phone: (713) 785-4922; Fax: (713) 785-4944

Website: www.hwcoc.org

E-mail: info@hwcoc.org

Minority Business Development Agency Center

Address: 2302 Fannin St, Houston, TX 77002

Phone: (713) 718-8974

Website: <https://www.mbda.gov/businesscenters/houston>

Email: mark.praigg@hccs.edu warren.winston@hccs.edu

National Association of Minority Contractors (NAMC Greater Houston)

Address: 3825 Dacoma Street Houston, TX 77092

Phone: (713) 843-3791

Website: www.namctexas.org

Email: rjgonzalez@usa.com, director@namctexas.org

HMSDC- Houston Minority Supplier Development Council

Address: Three Riverway Suite 555, Houston, TX 77056

Phone: 713-271-7805 Fax: 713-271-9770

Website: <http://hmsdc.org/>

Email: info@hmsdc.org

Greater Houston Women's Chamber of Commerce

Address: 3201 Kirby Dr., Suite 400 Houston, TX 77098



CITY OF HOUSTON
OFFICE
of
BUSINESS OPPORTUNITY

Phone: 713.782.3777 Fax: 281.400.3635

Website: www.ghwcc.org

Email: sdeisen@ghwcc.org

Indo American Chamber of Commerce of Houston

Address: One Riverway, Suite #1773 Houston, TX 77056

Phone: 713-624-7131

Website: www.iaccgh.com

E-mail: jagdip@iaccgh.com

Tri-County Regional Black Chamber of Commerce

Address: 2626 S Loop W Ste 250, Houston, TX 77054

Phone: 832-875-3977

Website: <http://www.tcbcc.org>

E-mail: info@tcbcc.org

Upper Kirby Management District

Address: 3015 Richmond Avenue, Suite 250; Houston, TX 77098

Phone: (713) 524-8000

Website: www.upperkirbydistrict.org

E-mail: jamie@upperkirby.org

Women's Business Enterprise Alliance

Address: 9800 Northwest Freeway Ste 120 Houston, TX 77092

Phone: 713-681-9232 Fax: 713-681-9242

Website: <http://www.wbea-texas.org>

Email: aday@wbea-texas.org