



CITY OF HOUSTON

Administration & Regulatory Affairs
Department

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Mayor

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Attention Credit Access Business:

This letter serves as notification of the City of Houston's required registration and registration renewal process for all credit access businesses operating within the City of Houston.

On December 18, 2013, Houston City Council approved an amendment to Chapter 28 of the Code of Ordinances relating to Consumer Protection and Regulation of credit access businesses, commonly known as payday lenders and motor vehicle title lenders. The amendment became effective July 1, 2014.

Pursuant to Chapter 28, Article XV, Sections 28-491 and 494 (a), all credit access businesses operating within Houston city limits are required to register with the City. Certificates of registration must be renewed annually at least 30 days before the registration's expiration.

To register a credit access business registration or renew a credit access business registration, a completed application form, copy of a current, valid Texas state license from the Office of Consumer Credit Commission (OCCC), and a copy of a current, valid Certificate of Occupancy showing that the credit access business is in compliance with the Construction Code must be submitted with payment to the City.

A non-refundable registration fee and administration fee must be included with a completed registration or renewal application for each physically separate credit access businesses location. The appropriate fees may be found on the city fee schedule using the link found below. Upon approval, the City will issue a certificate of registration to each credit access business. The certificate must be prominently displayed within each credit access business to lawfully operate as a credit access business within the Houston city limits.

Applications will be accepted in-person or by postal mail.

Mailing Address

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

Physical Address

Houston Permitting Center
1002 Washington Avenue, 1st floor
Houston, Texas 77002

If you need additional information or have any questions, please:

Call: 832-394-8803 Administration & Regulatory Affairs Department - Commercial Permitting & Enforcement. Our customer service counter at the Houston Permitting Center is open Monday through Friday from 8:00 a.m. to 4:15 p.m. Please arrive and check-in before 4:00 p.m. to complete the process.

View: City of Houston, Code of Ordinances, Chapter 28 ordinance at: <http://www.houstontx.gov/codes>

Visit: Administration & Regulatory Affairs website: <http://www.houstontx.gov/ara/regaffairs/commercial/Credit-Access-Business>