



CITY OF HOUSTON
Administration & Regulatory Affairs
Department

Attention Credit Access Business:

This letter serves as notification of the City of Houston's registration and 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. Effective July 1, 2014, all credit access businesses operating within Houston city limits are required to register with the City.

To register a new credit access business or renew a credit access business's certificate of registration, please submit the following to the City:

- Completed credit access business application form,
- Copy of a current, valid Texas state license from the Office of Consumer Credit Commissioner (OCCC) with documented proof of current license renewal
- Copy of a current, valid Certificate of Occupancy
- Non-refundable registration fee for each physically separate location
- Administration fee for each physically separate location.

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

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.

If you need more information or have any questions, please contact us.

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 4:15p.m.

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

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