
OFFICE OF THE GOVERNOR'S

SMALL BUSINESS HANDBOOK



RESTAURANT

MARKET

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Table of Contents

3	7-Step Guide on Starting a Business in Texas
4	Small Business Resources
5	Guide to Writing a Business Plan
6	Access to Finance: Overview & Lenders
7	Financing: State Programs
9	Financing: Federal Programs - Small Business Administration
10	Financing: Federal Programs
11	Business Entity Formation & Registration
16	Guide to Status Terminology Used by the Secretary of State
17	Business Filings & Trademarks Fee Schedule
18	Tax Responsibilities
19	Additional Resources: Unemployment Tax
21	Business Licenses and Permits
22	Business Employer Requirements
23	Additional Resources: Texas Workforce Commission
25	Additional Information: TWC Vocational Rehabilitation Services
26	Additional Information: Insurance
30	Texas Procurement and Support Services
31	State of Texas HUB Certification
33	Federal and National Small Business Certifications
37	Additional Resources: Small Business Administration
39	Additional Resources: Small Business Development Centers
40	Additional Resources: Women's Business Centers
41	Additional Resources: SCORE Association
42	Additional Resources: Federal Contracting Assistance
43	Additional Resources: Legal Services
44	Additional Resources: Exporting
46	Additional Resources: TEEX Extension Service
47	Additional Resources: Public Libraries
49	Additional Resources: Veteran Resources
53	Additional Resources: Persons with Disabilities
54	Small Business Touts
55	Index A: Entity Contact Information as provided by Texas.gov

7-Step Guide on Starting a Business in Texas

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 a dynamic road map for your business. It should outline the main purpose and value proposition of your business, its structure, financing, and competitive advantages. The U.S. Small Business Administration (SBA) has some great [templates](#) for crafting a business plan. 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. Consider looking at area zoning ordinances. Assess how feasible it is to access your supply chain and customers, and if there is an available workforce.

Step 3: Finance Your Business

There are several ways to fund your new enterprise, including using your own savings and raising money from friends and family. You can also apply for a bank or micro loan, secure a federal loan (via the [SBA](#)), or seek credit through personal financing. Other alternatives include crowd funding, angel, or venture capital investors. The SBA offers a [useful guide](#) to funding your business. Micro loans are available from Community Development Financial Institutions (CDFIs). Find your nearest CDFI using the [online CDFI locator](#). Also, visit our [Financing and Capital webpage](#) for more information. For additional information, see page 8.

Step 4: Business Structure and Registration

Determine the appropriate structure for your business. In general, sole proprietorships and partnerships need to register and file the business name (DBA or assumed name) with their local county clerk's office. If you decide to incorporate, the [Secretary of State's Office](#) (SOS) website has information on choosing the right legal structure for you. You can also register the new legal entity on the SOS site. For more information, see page 15.

Step 5: Business Tax Responsibilities

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 [Texas Comptroller of Public Accounts](#) (CPA). If starting an online business, this online [Marketplace Seller tax information](#) may be useful. For questions about local business and property taxes, consult your county's appraisal district or tax assessor-collector. Find your local appraisal district and tax office on the [CPA's website](#).

Step 6: Business Licenses and Permits by Business Type

A *general* business license is not required in Texas. However, it is important to determine necessary licenses, permits, certifications, registrations, or authorizations for a specific business activity, at the federal, state, and local level. Our [Texas Business Licenses & Permits Guide](#) offers a comprehensive listing of state permits and licenses required for persons wanting to operate a business enterprise in Texas. For more information or assistance, please contact the [Business Permit Office](#) (BPO) in the Texas Economic Development & Tourism Office (EDT). Click here to [contact BPO](#). For more information, see page 28.

Step 7: Business Employer Requirements

If planning to employ staff, determine federal and state employer requirements. To learn more about Texas employer resources, visit the Texas Workforce Commission's [businesses and employers webpage](#).

Small Business Resources

Counseling, Workshops, Mentorship:

- [Small Business Development Centers \(SBDCs\)](#) are a partnership between the SBA and universities. They provide free advice on marketing, financing, and business growth to local businesses, start-ups, and entrepreneurs. Find your nearest SBDC in Texas using the [online directory](#).
- [SCORE](#) is a national network of experienced executives who volunteer as mentors. They help start-ups and established entrepreneurs to grow their businesses. SCORE also provides workshops and courses in business education. Find your nearest SCORE chapter using the [online SCORE locator](#).
- [Women's Business Centers \(WBC\)](#) provide free to low-cost counseling and training and focus on women who want to start, grow, and expand their small business.
- [U.S. Small Business Administration \(SBA\)](#) offers free business counseling from their partnering organizations and experts, has SBA-guaranteed business loans programs, offers low-interest disaster loans, and helps small businesses with federal government contracting.
- [Texas Workforce Commission](#) assists Texans to find information and assistance to start or expand your business in Texas.
- [The Governor's Office of Small Business Assistance](#) hosts a number of informative webinars and in-person events throughout the year to share information about resources for small businesses and entrepreneurs in Texas. We work closely with local, state and federal partners, including the Texas Workforce Commission, U.S. Small Business Administration, Small Business Development Centers and local economic development organizations, to offer these consistently popular webinars and events.

Other Start-Up Resources:

- Local resources, including 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.
- The [Governor's Small Business Resource Portal](#) offers a customized list of useful business resources to assist you in starting or growing your business in Texas.
- [Lawyer Referral & Information Service \(LRIS\)](#) 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 maintain their small business.
- [National Apex Accelerator Alliance \(NAPEX\)](#) 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](#) has an online building inventory for Texas downtowns featuring historic property listings.
- The Office of the Governor has a comprehensive directory of resources for start-ups. The directory includes coworking spaces, incubator and accelerator programs, financial institutions, and venture capital funds. To read the directory, please [click here](#).

Guide to Writing a Business Plan

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 Contact 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 start-up 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 you have a start-up, provide a time frame for building, producing, and generating the business. Include the 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.

Access to Finance: Overview & Lenders

Small businesses make up more than 99% of the businesses in Texas. Many 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. The institutions listed below have a state-wide presence, but there are many local options available depending on where you are located.

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 [Texas Bankers Association](#) and the [Independent Bankers Association of Texas](#).

Credit Unions: To find your nearest credit union, please visit the [Credit Union Locator](#) from the National Credit Union Administration.

Banks: The [Texas Department of Banking](#) provides a list of Texas state-chartered banks and holding companies.

CROWDFUNDING AND EQUITY CROWDFUNDING

Crowdfunding and equity crowdfunding are popular methods of raising capital. Traditional crowdfunding consists of individuals who 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. Some examples of crowdfunding platforms can be found [here](#).

Financing: State Programs

Texas Micro-Business Disaster Recovery (MBDR) Loan Program

The [Texas MBDR Loan Program](#) provides zero-interest loans to eligible CDFIs for purpose of making interest-bearing loans to qualifying micro-businesses that have difficulty in accessing capital following a declared disaster. All income received on a loan made by a CDFI participating in the program is the property of the financial institution. Income received on a loan includes the payment of interest by a borrower micro-business and the administrative fees assessed by the CDFI.

Texas Workforce Training Grants

The Texas Workforce Commission (TWC) offers the [Skills for Small Business](#) grant. This supports businesses with fewer than 100 employees and incentivizes training for new, full-time workers. Support is also available to upgrade the skills of existing full-time workers. Training is provided through community or technical colleges or the [Texas Engineering Extension Service \(TEEX\)](#).

Texas Small Business Credit Initiative (TSBCI)

The TSBCI Program supports small business growth and helps create new jobs through increased access to small business funding. The program assists all small businesses but focuses on traditionally marginalized and those that have been impacted by the COVID-19 pandemic. TSBCI is administered by EDT's Economic Development Finance Division, within the Office of the Governor, on behalf of the U.S. Department of the Treasury. For more information, visit the [Texas Small Business Credit Initiative](#) website.

Socially and Economically Disadvantaged Individuals (SEDI), Very Small Businesses (VSB), and other business owners should contact their preferred lender to encourage enrollment in TSBCI as a participating financial institution. Through participating financial institutions, Texas administers two TSBCI programs: the Capital Access Program (CAP) and the Loan Guarantee Program (LGP), which are open to eligible Texas businesses with 499 or fewer employees.

For more information about the federal State Small Business Credit Initiative (SSBCI) program, please visit the U.S. Department of the Treasury's website. Additional guidance, forms and other resources related to Texas' TSBCI program will be posted to the TSBCI webpage as details become available.

In addition to its administered programs, TSBCI is working with the following banks and CDFIs to administer the funds. This list is subject to change. Lenders' participation status is updated as information changes. The TSBCI program does not endorse or recommend any specific lender. The TSBCI team is available to answer any questions you may have at tsbci@gov.texas.gov.

Banks

Lone Star National Bank

Phone: (956) 984-2440, (800) 580-0322

<https://www.lonestarnationalbank.com/>

Southwestern National Bank

Phone: (713) 995-3234, (713) 272-5049, (713) 771-9700

<https://www.swnbk.com/>

Wallis Bank

Phone: (713) 580-9990, (713) 935-3700, (713) 580-9900, (844) 972-4636, (713) 935-3760

customer.service@wallisbank.com

<https://www.wallisbank.com/>

Community Development Financial Institutions (CDFIs)

There are a number of other non-profit lenders and Community Development Financial Institutions (CDFIs) that are great resources to connect with for financing opportunities. Find your nearest CDFI using the [online locator](#).

BCL of Texas

Phone: (888) 718-0180, (512) 912-9884 (Austin Office), (214) 688-7456 (Dallas Office), (512) 383-0027 (San Marcos Office)

<https://www.bcloftexas.org/>

Capital Impact Partners

Phone: (512) 957-9007, (703) 647-2300 (Headquarters)

<https://www.capitalimpact.org/>

CDC Small Business Finance Corp.

Phone: (800) 611-5170

<https://cdcloans.com/>

DreamSpring

Phone: (800) 508-7624 (Customer Service), (888) 385-9555 (Payments)

info@DreamSpring.org

<https://www.dreamspring.org/>

Lendistry

Phone: (855) 476-5870,

(888) 594-7270 (Customer Service)

<https://lendistry.com/>

LiftFund, Inc.

Phone: (888) 215-2373

info@liffund.com

<https://www.liffund.com/>

PeopleFund

Phone: (512) 472-8087

<https://peoplefund.org/>

TruFund

Phone: (929) 656-2565

<https://www.trufund.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 small business applicant, 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 importantly, 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 [website](#). This information is also available at the [Texas SBA Regional and District Offices](#).

To view examples of the types of funding programs offered by the SBA, please click [here](#). If you have questions about any of the programs, please contact your [local SBA or SBDC](#).

Financing: Federal Programs

GRANTS.GOV

A centralized location for grant seekers to find and apply for federal funding opportunities. The website houses information on over 2,000 active 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 \$4 billion annually to Small Business Innovation Research (SBIR) and Small Business Technology Transfer (STTR) through participating federal agencies. 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 [website](#).

United States Department of Agriculture (USDA)

USDA's business programs provide financial backing and technical assistance to stimulate rural business creation and growth. Loans, loan guarantees, and grants are available to individuals, businesses, cooperatives, farmers and ranchers, public bodies, non-profit corporations, Native American Tribes, and private companies in rural communities. For more information, please visit the [USDA website](#).

Business Entity Formation & Registration

The decision regarding business structure is a decision that a person should make, in consultation with an attorney and accountant, and taking into consideration issues regarding tax, liability, management, continuity, transferability of ownership interests, and formality of operation. The information in this section provides an overview of the most commonly utilized for-profit business structures. (Note: For the most current and accurate information on business entity formations, visit the Texas Secretary of State's guide on ["Selecting a Business Structure,"](#) or [contact the Texas Secretary of State.](#))

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) with the office of the county clerk in the county where a business premise is maintained. If no business premise is maintained, then an assumed name certificate should be filed in all counties where business is conducted under the assumed name.
- Sole proprietorships are not subject to state franchise tax.¹

GENERAL PARTNERSHIP: A general partnership is created when two or more persons associate to carry on a business for profit.

- A general partnership requires an annual partnership income tax return be filed (separate from the partners' personal returns).
- 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.
- 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 individuals are not subject to state franchise tax.

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.

- A Texas corporation is created by filing a certificate of formation with the Texas Secretary of State. The Secretary of State provides a form that meets minimum state law requirements. Online filing of a certificate of formation is provided through [SOSDirect](#).
- 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.

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.

- 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.

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 Osteopathic Medicine, 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.

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

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.

⁴ Texas Business Organizations Code § 301.003(3). 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.

⁵ 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.

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.

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 (LLC): 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.
- 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 Online Access \(SOSDirect\)](#) web access system provides subscribers with up-to-date, online 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
- 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 website](#).

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.

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, or also referred to a "Doing Business As" (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 corpinfo@sos.state.tx.us.

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 an assumed name certificate with the county clerk in each county in which a business office is or will be maintained. If the person does not maintain a business office in Texas, then in each county in which the person conducts business:

- 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.

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 website under Business and Nonprofit Forms.

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.

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 research in-person 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 10 years, so search records for the last 10 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](#).

Guide to Status Terminology Used by the Secretary of State

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. More defined terms of business organizations can be found in the [Texas Secretary of State webpage](#).

- **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.
- **Consolidated:** an inactive status indicating that a Texas nonprofit corporation has been consolidated with one or more other nonprofit corporations.
- **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 (10 years).
- **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 or Involuntarily Terminated:** An inactive status indicating that a Texas corporation, professional corporation, professional association, or limited liability company was administratively dissolved or terminated for 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 regarding 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 institutions 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 or Voluntarily Terminated:** an inactive status indicating that a Texas entity has filed articles of dissolution or 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.

Business Filings & Trademarks Fee Schedule

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 Business Filings & Trademarks Fee Schedule. It has a list of the Information Requests, Copies, and Certificates as well as the fees associated with them.

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 [website](#).

- An Employer Identification Number (EIN) is also known as a Federal Tax Identification Number and is used to identify a business entity. You can apply online for an EIN directly from the IRS in minutes for free. If you can't apply online, find out how to apply by phone, fax, or mail.
- The IRS also provides [resources](#) 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 the Texas Taxes and Fees collected by the Comptroller, click [here](#). To file taxes electronically/and or pay, click [here](#).

- Texas imposes a sales and use tax 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 a franchise tax, which is imposed on each taxable entity that is chartered or organized in Texas or is 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 [here](#) to view the application for the Goods in Transit Exemption.

Unemployment Tax: The Texas Workforce Commission (TWC) administers the [Unemployment Tax program](#) in Texas. This 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 (UCF), 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."

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 Partnerships (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 20 different weeks in a calendar year regardless of the wages. The employee does not have to be the same person for 20 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 worker who works for a farmer, ranch operator, or labor agent who employs migrant workers.

Visit the Texas Workforce Commission's [Definition & Types of Employment](#) website for examples of exempt services not subject to unemployment tax. It is not enough for the employer and the worker to agree that the worker will be treated as an independent contractor. For guidance, see [Classifying Employees & Independent Contractors](#) and review [Employment Status - A Comparative Approach](#).

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.

It is not enough for the employer and the worker to agree that the worker will be treated as an independent contractor. For guidance, see [Classifying Employees & Independent Contractors](#) and review [Employment Status - A Comparative Approach](#).

Under the common law test, a worker is an employee if the purchaser of that worker's service has the right to direct or control the worker, both as to the results and as to the details of when, where, and how the work is done. Control need not actually be exercised; rather, if the service recipient has the right to control, employment may be shown.

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. All entities that transact business in Texas are required to register with the Texas Secretary of State or county clerk’s office. As a result, the certificate of formation received from the Secretary of State’s Office, or the assumed name certificate provided by the county clerk’s office, satisfies as the “general business license” requirement that exists within other states. Many specific business activities require permits or licenses.

[The Governor’s Business Permit Office \(BPO\)](#) assists businesses of all sizes in navigating Texas’ permitting, licensing, and regulatory environment. The BPO does not issue or administer any licenses or permits. To determine which state-level business license or permit is required for your business activity, please see the [Texas Business Licenses & Permits Guide](#). To contact the BPO, email BusinessPermits@gov.texas.gov or call (512) 936-0100.

It is also important to ensure that all permitting requirements are also met at the local level. You can find out about these requirements by contacting your local county and city government.

[Texas Department of Licensing and Regulation \(TDLR\)](#) provides oversight for a broad range of occupations, businesses, facilities, and equipment. See the complete list of TDLR’s occupational and business licensing programs on the [TDLR Programs page](#).

For many licenses, continuing education credits are needed. TDLR’s Continuing Education Department 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.

Phone: (512) 463-6599

Toll-Free (in Texas): (800) 803-9202

Relay Texas-TDD: (800) 735-2989

As a current member of the Armed Forces of the United States, you may use your military experience and training to meet the requirements of a Texas occupational license. You will still be required to take any examinations required for the license. Please click this [link to apply for License Using Military Experience](#).

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 [Employers Resources page](#) at the Texas Workforce Commission's website. Click [here](#) to find your local Workforce Solutions Office.

TWC's [Office of the Commissioner Representing Employers](#) produces a comprehensive reference book, [Texas Guidebook For 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 Texas Guidebook for Employers book, e-mail document.services@twc.texas.gov.

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 the Texas Employer Hotline at 1 (800) 832-9394 or employerinfo@twc.texas.gov.

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 prepare new hires: \$900 for full-time existing employees and \$1,800 for full-time new employees; employers are also able to participate.

Please reference "Additional Resources: Texas Workforce Commission" in this Handbook or visit the Texas Workforce Commission [website](#).

Additional Resources: Texas Workforce Commission

The Texas Workforce Commission is part of the [Texas Workforce Solutions network](#). This statewide network is comprised of 28 Workforce Development Boards (Boards). TWC and Workforce Solutions provide integrated services for employers and job seekers. Below is a partial list of programs and services available. More information on these programs is available on the Texas Workforce Commission [website](#).

EMPLOYMENT LAW

[Texas Conference for Employers](#): 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 seven 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 Program](#): Provides training funds to for-profit businesses with fewer than 100 employees to assist with increasing competitiveness, upgrade current full-time employee skills, and prepare new hires: \$900 for full-time existing employees and \$1,800 for full-time new employees; employers are also able to participate. Training courses are provided by local community or technical colleges, are selected from a catalogue, and can be "in class" or "online" courses. To learn more about Skills for Small Business, please contact (877) 463-1777, email Skills@twc.texas.gov, or [Submit a Contact Request](#).

[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 well-paying 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: apprenticeshiptexas@twc.texas.gov.

VETERAN PROGRAMS

Texas Operation Welcome Home: This website was created by the Texas Workforce Commission in partnership with the Texas Veterans Commission and Texas.gov. It is designed to better meet the needs of Transitioning Service Members, recently separated Veterans, and Military Spouses in the Texas.

“We Hire Vets”: A component of Texas Operation Home, is an employer recognition program which recognizes our 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 or nominate a business](#).

Work Opportunity Tax Credit Program (WOTC): The Work Opportunity Tax Credit (WOTC) is a federal tax credit for businesses that hire people having trouble finding jobs. The U.S. Department of Labor (DOL) and the Internal Revenue Service (IRS) regulate the WOTC program together. WOTC’s goal is to help people get jobs, earn money, and pay taxes.

For a summary of workforce related issues, taxes, and programs, visit the [Texas Workforce Commission website](#).

Additional Information: TWC Vocational Rehabilitation Services

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 the eligibility criteria:

- Have a disability which results in barriers to employment
- Need services to discover and prepare for employment
- Need services to find and get new employment
- Need services to keep or advance in employment

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

Are you interested in becoming your own boss by starting your own business? Self-employment support is available to individuals with disabilities in the Vocational Rehabilitation (VR) program.

Ask your VR counselor to explore self-employment career options. From there, your counselor can:

- Explain the application and process for accessing self-employment services
- Recommend small business and other resources to help you get started
- Connect you with Certified Business Technical Assistance Consultants who will help you develop a business plan

Once you have a business plan, your VR Counselor will work with you to determine what is needed for you to achieve successful self-employment. VR Services can help whether you are setting up a new business or if you are already a business owner and in need of VR Services. Locate your nearest [Texas Workforce Solutions - Vocational Rehabilitation Services office](#) that provides services for people with disabilities by searching on ZIP code, city, or county.

Additional Information: Insurance

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. 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. 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 non-subscribers. 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 high damage awards 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 website](#).

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 can also pay some of your lost income if your business is unable to operate normally.

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

- Basic form policies usually cover common perils like fires and storms, windstorms, hail, lightning, explosions, smoke, vandalism, sprinkler leakage, aircraft and vehicle collisions, riots and civil commotion, sinkholes, and volcanoes.

- Broad form policies usually cover common perils, as well as damage from leaking appliances, structural collapse, falling objects, and weight of ice, sleet, or snow.
- Special form policies usually cover all types of perils except those the policy specifically excludes. Typical policy 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 website](#).

Commercial Automobile Insurance

All automobile drivers in Texas are required to carry proof of 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 vehicle; how the vehicle is being used; who drives the vehicle; and who owns the vehicle.

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 website](#).

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 website](#). Similarly, for information on the Commercial Driver's License Program, please click [here](#).

Small Employer Health Insurance

Small employers 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, or 130 hours per month.

To calculate your full-time equivalent employees, please visit [HealthCare.gov](#).

Types of Plans

The [Patient Protection and Affordable Care Act \(PPACA\)](#) requires non-grandfathered health insurance coverage in the individual and small group markets to cover essential health benefits (EHB). To see the full list of benefit categories, please visit their website.

The [Small Business Health Options Program \(SHOP\)](#) is for small employers who want to provide health and/or dental insurance to their employees — affordably, flexibly, and conveniently. Below are four reasons to offer SHOP Coverage:

1. SHOP insurance gives you choice and flexibility. You can:
 - Offer your employees one plan, or let them choose from multiple plans
 - Offer only health coverage, only dental coverage, or both
 - Choose how much you pay toward your employees' premiums and whether to offer coverage to their dependents
 - Decide how long new employees must wait before enrolling
2. Get the information you need in one location. You can make an informed decision about your SHOP insurance options with the tools at [HealthCare.gov](#):
 - [Compare plans and prices](#)
 - [Find out if you qualify for SHOP](#)

3. You can work with an agent or broker. You can use your current SHOP-registered agent or broker or find a new one to help you enroll in coverage.
 - [Find an agent or broker in your area](#)
4. You may be able to get the Small Business Health Care Tax Credit. Enrolling in SHOP insurance is generally the only way for eligible small employers to take advantage of the Small Business Health Care Tax Credit. You may qualify if you have fewer than 25 full-time equivalent (FTE) employees making an average of about \$56,000 or less.
 - [See how much your business could save](#)

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 [here](#). 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 Affordable Care Act (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.
- COBRA (Consolidated Omnibus Budget Reconciliation Act) provides a way for workers and their families to temporarily maintain their employer-provided health insurance during situations such as job loss or a reduction in hours worked. COBRA generally requires that group health plans sponsored by employers with 20 or more employees in the prior year offer employees and their families the opportunity for a temporary extension of health coverage (called continuation coverage) in certain instances where coverage under the plan would otherwise end.
- 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 (SHOP).

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 healthcare.gov or call 1 (800) 318-2596.

Texas Procurement and Support Services

OVERVIEW

The Comptroller's Statewide Procurement Division connects vendors with state purchasers and contract opportunities and helps state and local government entities procure non-IT goods and services through easily accessible contracts that meet their needs. With the eprocurement system TxSmartBuy, vendors' goods and services are listed for easy access and ordering by state and local government purchasers. The Comptroller also manages and monitors thousands of state contracts to ensure compliance and provide training for state purchasers and contract managers. For more information on state procurement procedures, please visit the Texas Comptroller's [website](#).

How to Register as a Texas Vendor on the CMBL

1. To register for the Centralized Master Bidders List (CMBL) to be a state vendor, you need to set up your eSystems user account. Create [User Profile](#).
2. Begin CMBL and/or HUB application process:
 - On the eSystems Menu, select the "Apply for CMBL" and continue following the prompts as instructed through the registration process.
 - If applying for CMBL, please note that the annual registration fee is \$70. After you have completed the registration process, you will have the option of submitting the registration fee online with a credit/debit card or check/debit (U.S. addresses only) or mailing the payment in for processing.

[Vendor Information Center](#) gives you the tools you need to do business with Texas. We're here to help you succeed and guide you to resources that are designed to help your business flourish.

[Electronic State Business Daily \(ESBD\)](#) is an online search engine that lists state contracts over \$25,000.

[National Institute of Governmental Purchasing \(NIGP\) Commodity Book](#): Bidders are encouraged to become familiar with the format and contents of this book as they apply to the Centralized Master Bidders List search and vendor profiling. It is extremely important that bidder class-item selections are correct.

[Texas Multiple Award Schedule \(TXMAS\)](#) is an alternate purchasing method that has been developed from contracts awarded by the federal government or any other governmental entity of any state.

State of Texas HUB Certification

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 \$4.1 billion or (about 12% of state spending) in contracts to certified HUBs according to the Fiscal 2024 Annual Report from the Texas Comptroller's Office.

The Texas Comptroller of Public Accounts Statewide HUB Program certifies qualified small businesses and enters into Memorandums of Agreements (MOAs) with other small business-certifying entities to maximize the number of HUBs certified. With locations around the state of Texas, these partner organizations provide the Statewide HUB Certification:

- [City of Austin](#)
- [City of Houston](#)
- [Dallas/Fort Worth Minority Supplier Development Council \(DFWMSDC\)](#)
- [El Paso Hispanic Chamber of Commerce \(EPHCC\)](#)
- [Golden Triangle Minority Business Council \(GTMBC\)](#)
- [Houston Minority Supplier Development Council \(HMSDC\)](#)
- [South Central Texas Regional Certification Agency \(SCTRCA\)](#)
- [Southwest Minority Supplier Development Council \(SMSDC\)](#)
- [Tri-County Regional Black Chamber of Commerce \(TCRBCC\)](#)
- [Women's Business Council — Southwest \(WBCS\)](#)
- [Women's Business Enterprise Alliance \(WBEA\)](#)

The Comptroller also hosts a comprehensive calendar of events including various Education and Outreach Forums (i.e. vendor fairs, spot bid fairs, conventions, conferences, workshops, seminars, etc.) held throughout the state. It is also an excellent platform for B2G and B2B networking about public and private-sector procurement processes and opportunities.

Click [here](#) for the Education and Outreach Forums (EOF) Calendar.

HUB Eligibility

- An applicant owner must provide proof of at least 51% owned by one or more persons who are an Asian Pacific American, Black American, Hispanic American, Native American, American woman, and/or Service Rendered Disabled Veteran with a service-related disability of 20% or greater.
- The applicant owner must be a U.S. citizen, prove at least one year of Texas residency, prove control of the day-to-day operations, and hold company title equivalent to ownership and control requirements.
- The applicant business must be primarily based in Texas, prove its principal place of business is in Texas, and be a for-profit entity that has not exceeded the size standard prescribed by 34 TAC §20.294.

Benefits

- HUB certification is free of charge.
- Certification is valid for four years, provided that the 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.
- For purchases of \$10,000 or less, state entities can directly contact a business to buy goods and services.
- The Texas HUB Directory is also searched by vendors looking for certified HUBs to include in their subcontracting plans for projects of \$100,000 or more.
- 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 [HUB Mentor Protégé Program](#) 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 Protégé participation by state agencies:

- Eligibility and willingness to obtain [HUB certification](#) under the State of Texas HUB Program (*Protégé must be certified as a HUB prior to SPD listing the Mentor Protégé Agreement on the official list*)
- Business in operation for at least one year
- Desire to participate with a mentoring firm
- Ability to identify the type of guidance needed for business development
- "Good Standing" in doing business with the State of Texas

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) Business Development, and Women-Owned Small Business (WOSB). More information about these programs can be found on the SBA website. Other federal and/or national certifications include Disadvantaged Business Enterprise (DBE) 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 [DUNS number](#). Note: There is no cost associated with applying for a DUNS number.
2. Register with the System of Award Management (SAM).
3. Know your NAICS codes.
4. Know your TIN or EIN.
5. 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.

Women-Owned Small Business (WOSB): 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 (identified via NAICS code) 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 WOSB Federal Contract 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.

Service-Disabled Veteran-Owned: The federal government aims to award at least 5% of all federal contracting dollars to Service-Disabled Veteran-Owned Small Businesses (SDVOSB) each year. Competition is limited for certain federal contract opportunities to businesses that participate in the program. Joining the SDVOSB program makes your business eligible to compete for the program’s [set-aside and sole source contracts](#).

- The [SBA Veteran Small Business Certification fact sheet](#) will help you prepare your application and gather the correct documents. Also see the [FAQs](#).
- To establish an SBA account and apply for certification, visit [MySBA Certifications](#).

8(a) Business Development Program: This program helps participating businesses receive training and technical assistance designed to strengthen their ability to compete effectively in the American economy.

SBA Mentor-Protégé Program: This SBA program helps eligible small businesses (protégés) gain capacity and win government contracts through partnerships with more experienced companies (mentors).

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

- Benefits include your business is eligible to compete for the program's [set aside contracts](#), in addition to a 10% price evaluation preference in full and open contract competitions and subcontracting opportunities.

Disadvantage Business Enterprise (DBE): The DBE program was created to provide a level playing field by providing small businesses owned and controlled by socially and economically disadvantaged individuals a fair opportunity to compete for federally funded transportation contracts.

- There are six certifying agencies throughout the state of Texas that assist in the certification process. To view them, please click [here](#).
- If you receive a DBE certification, you are automatically eligible for the Small Business Enterprise (SBE) certification. You may submit a request to the Texas Department of Transportation (TxDOT) Civil Rights Division by phone (512) 416-4700 or [email them](#) to be listed as an SBE.

Small Business Enterprise (SBE): 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 may submit a request to the TxDOT Civil Rights Division by phone (512) 416-4700 or [email them](#) to be listed as an SBE.

Women's Business Enterprise (WBE): Third-party certification by Women's Business Enterprise National Council (WBENC). It is recognized by corporations and public entities.

Minority Business Enterprise (MBE): 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. Please [contact NMSDC](#) or discover your [NMSDC regional affiliate](#) if you have any questions.

Eligibility Requirements

Women-Owned Small Business (WOSB):

- Be a small business according to SBA size standards.
- 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 EDWOSB within the women's contracting program, your business must:
 - Meet all the requirements of the WOSB Federal Contract program.
 - Be owned and controlled by one or more women, each with a personal net worth less than \$850,000.
 - Be owned and controlled by one or more women, each with \$400,000 or less in adjusted gross income averaged over the previous three years.
 - Be owned and controlled by one or more women, each \$6.5 million or less in personal assets.

Service-Disabled Veteran-Owned:

- Be identified by the U.S. Department of Veterans Affairs (VA) as a Veteran or Service-Disabled Veteran.
- Be considered a small business, as defined by the size standard corresponding to any NAICS code listed in the business's SAM profile.
- Have no less than 51% of the business owned and controlled by one or more veterans.
- For certification as a SDVOSB, have no less than 51% of the business owned and controlled by one or more veterans rated as service-disabled by the VA.
- For those veterans who are permanently and totally disabled and unable to manage the daily business operations of their business, their business may still qualify if their spouse or appointed, permanent caregiver is assisting in that management.

8(a) Business Development Program:

- Be a small business.
- Not have previously participated in the 8(a) program.
- Be at least 51% owned and controlled by U.S. citizens who are economically and socially disadvantaged.
- Have a personal net worth of \$850,000 or less, adjusted gross income of \$400,000 or less, and assets totaling \$6.5 million or less.
- Demonstrate good character.
- Demonstrate the potential for success such as having been in business for two years.

SBA Mentor-Protégé Program:

- To qualify as a protégé, your business must:
 - Be a small business with industry experience.
 - Be organized for profit or as an agricultural cooperative.
 - Have a proposed mentor prior to applying for the program.
- To qualify as a mentor, your business must:
 - Be organized for profit or as an agricultural cooperative.
 - Be able to carry out its responsibilities to assist the protégé.
 - Possess good character.
 - Not appear on federal list of debarred or suspended contractors
 - Be able to impart value to a protégé firm due to lessons learned, practical experience gained or through its knowledge of general business operations and government contracting.
- 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 applicant protégé and its prospective mentor may not be affiliated at the time of application.

Historically Underutilized Business Zones (HUBZone):

- Be a small business according to SBA size standards.
- Be at least 51% owned and controlled by U.S. citizens, a Community Development Corporation, an agricultural cooperative, an Alaska Native corporation, a Native Hawaiian organization, or an Indian tribe.
- Have its principal office located in a HUBZone.
- Have at least 35% of its employees living in a HUBZone.

Disadvantaged Business Enterprise (DBE):

- Your business must be 51% owned by a socially and economically disadvantaged individual(s).
- A member of a group of persons that have been identified as disadvantaged by the certifying agency.
- A firm (including its affiliates) must be a small business as defined by SBA standards. It must not have annual gross receipts in excess of the DBE/ACDBE size limits.
- Only disadvantaged persons having a personal net worth of less than \$1.32 million.
- The business must not be tied to another firm in such a way as to compromise its independence and control.
- Must possess the power to direct or cause the direction of the management and policies of the firm.
- Applicants carry the initial burden of proof regarding their eligibility and must demonstrate that they meet all requirements concerning group membership or individual disadvantage, business size, ownership, and control.

Small Business Enterprise (SBE):

- Must meet SBA size standards and submit an application online

Women's Business Enterprise (WBE):

- Majority (at least 51%) ownership by one or more women.
- Demonstrated proof of female management and control of business.
- Unrestricted female control of the business in legal documents and day-to-day operations.
- A woman holding the highest defined title in the company's legal documents.
- Documented evidence of female contribution of capital and/or industry expertise.
- Status of U.S. Citizenship or Lawful Permanent Resident for woman owner(s) constituting majority ownership.
- You can review the list of required documentation and guidelines outlined in the Standards and Procedures.

Minority Business Enterprise (MBE):

- It requires that businesses are at least 51% owned, managed, and controlled by qualified minority group members.
- A qualified minority group member is a U.S. citizen who is at least 25% Asian-Indian, Asian-Pacific, Black, Hispanic, or Native American*.
- Minority eligibility is established via a combination of document review, 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.

Additional Resources: Small Business Administration

In addition to the business financing/access to capital services described in the Access to Finance section, the U.S. Small Business Administration (SBA) provides free counseling and low-cost training to new entrepreneurs and existing businesses. They set goals with other federal departments and agencies to award 23% in prime contract dollars to small businesses.

The SBA's [website](#) 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 [SBA Learning Center](#).

[SBA District Offices](#) offer business development services and training to help small business start and grow. The SBA also works with a number of local partners to counsel, mentor, and train small business.

- [SCORE](#) provides a wide range of services including training, webinars, online workshops, courses on demand, and a library of online resources.
- The [SBA-guaranteed loan programs](#) helps small businesses get funding by setting guidelines for loans and reducing lender risk. These SBA-backed loans make it easier for small businesses to get the funding they need.
- [Small Business Development Centers \(SBDC\)](#) provide counseling and training to small businesses including working with SBA to develop and provide informational tools to support business start-ups and existing business expansion.
- Provide assistance to socially and economically disadvantaged businesses and allowing them to become solid competitors in the federal marketplace through [business development programs](#).
- [T.H.R.I.V.E. Emerging Leaders Reimagined](#) is an intensive executive-level series intended to accelerate the growth of high-potential small businesses in America's underserved cities.
- The [Office of Women's Business Ownership](#) enables and empowers women entrepreneurs through advocacy, outreach, education and support.
- [Special loan programs](#) are available for businesses involved in international trade.
- The SBA offers support for [veteran-owned businesses](#). They have access to funding programs, training, and federal contracting opportunities.

To find your local SBA District Office, click [here](#).

[Dallas / Fort Worth District Office](#)

150 Westpark Way, Suite 130
Euless, TX 76040
Phone: (817) 684-5500

[El Paso District Office](#)

211 N. Florence Street., Suite 201
El Paso, TX 79901
Phone: (915) 834-4600

[Houston District Office](#)

8701 S. Gessner Dr. Suite #1200
Houston, TX 77074
Phone: (713) 773-6500

[Lower Rio Grande Valley \(Harlingen\) District Office](#)

2422 E. Tyler Ave., Suite E
Harlingen, TX 78550
Phone: (956) 427-8533

[West Texas \(Lubbock\) District Office](#)

1205 Texas Ave., Room 408
Lubbock, TX 79401
Phone: (806) 472-7462

[San Antonio District Office](#)

615 E Houston St., Suite 298
San Antonio, TX 78205
Phone: (210) 403-5900

Additional Resources: Small Business Development Centers

Small Business Development Centers (SBDCs)

America's SBDC is a non-profit Association that represents America's nationwide network of Small Business Development Centers (SBDCs) — the most comprehensive small business assistance network in the United States and its territories. They provide no-cost business consulting and low-cost training to new and existing businesses. SBDCs are hosted by leading universities, colleges, state economic development agencies, and private partners, and are funded in part by the United States Congress through a partnership with the U.S. Small Business Administration.

The mission of America's SBDC is to represent the collective interest of their members by promoting, informing, supporting, and continuously improving the SBDC network. SBDC's consulting and training services include 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 entrepreneurship 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.

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
8585 N. Stemmons Freeway, Suite M138
Dallas, TX 75247
Phone: 1 (888) 215-2373

LiftFund - San Antonio

Women's Business Center
600 Soledad St.
San Antonio, TX 78205
Phone: 1 (888) 215-2373

Women's Business Enterprise Alliance

Women's Business Center
9800 Northwest Freeway
Suite 120
Houston, TX 77092
Phone: (713) 681-9232

Additional Resources: SCORE Association

SCORE, supported by the SBA, is a nonprofit association of with more than 10,000 volunteer mentors. SCORE offers free small business mentoring. 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 mentors support your success by providing experienced advice, consulting on best practices, and educating you on small business topics. Here are some of the ways you can connect with SCORE and get free business advice:

- How it works: To learn about how SCORE mentoring works and look at other Frequently Asked Questions, click [here](#).
- Find a mentor: [SCORE's website](#) or search nearby local profiles.
- 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 calendar](#).
- E-Newsletters: Subscribe to SCORE's e-Newsletters and get free business resources in addition to information about webinars on a range of small business topics.

Additional Resources: Federal Contracting Assistance

The APEX Accelerators Program, formerly known as Procurement Technical Assistance Program (PTAP), under management of the U.S. Department of Defense (DoD) Office of Small Business Programs (OSBP), plays a critical role in the Department's efforts to identify and help a wide range of businesses to enter and participate in the defense supply-chain. The program provides the education and training to ensure that all businesses become capable of participating in federal, state, and local government contracts. APEX Accelerators place an emphasis on helping underserved businesses that are eligible for certain government solicitations designed for the promotion of diversity, inclusion, and equity, and guiding them throughout the entire process.

APEX Accelerators can help small businesses with:

- Complete registration with a wide range of databases necessary for them to participate in the government marketplace (e.g., SAM).
- Identify which agencies and offices may need their products or services and how to connect with buying agencies and offices.
- Determine whether they are ready for government opportunities and how to position themselves to succeed.
- Navigate solicitations and potential funding opportunities.
- Receive notifications of government contract opportunities on a regular basis.
- Network with buying officers, prime contractors, and other businesses.
- Resolve performance issues and prepare for audit, only if the service is needed, after receiving an award.

To find your nearest APEX Accelerator, please click [here](#).

Procurement Center Representatives (PCRs) assist small businesses that are trying to win federal contracts. PCRs view many federal acquisition and procurement strategies before they're announced, which enables them to influence opportunities that should be set aside for small businesses. They help carry out SBA policies and programs, conduct market research, assist small businesses with payment issues, and provide counseling on the contracting process. Click [here](#) to find your local PCR.

Commercial Market Representatives (CMRs) work to ensure that small businesses are receiving maximum practicable opportunity to participate as Federal subcontractors. CMRs perform reviews of "other than small" Federal contractors to ensure their compliance with the goals and objectives in their small business subcontracting plans. They provide training to federal agencies and "other than small" contractors on subcontracting plans and their reporting requirements. Click [here](#) to find your local CMR.

Additional Resources: Legal Services

State Bar of Texas

The Lawyer Referral & Information Service at the State Bar of Texas assists you in contacting an attorney in Texas with expertise relevant to an individual's situation. The Lawyer Referral Service provides access to a range of paid, free, or reduced-fee legal resources in your country through this [website](#). You can take a look at the [Frequently Asked Questions](#) to get further information.

Legal Aid

[Lone Star Legal Aid \(LSLA\)](#) is the third largest service provider of free legal aid in the United States. They protect and advance the civil legal rights of low-income Texans by providing advocacy, legal representation, and community education that ensures equal access to justice. Their clients must meet financial and legal status eligibility requirements. The general income limits change annually and can be found by accessing the [U.S. Federal Poverty Guidelines](#).

[Texas RioGrande Legal Aid \(TRLA\)](#) is the nation's second largest legal aid provider and the largest in Texas. Their mission is to provide legal advice and representation to impoverished people. They have a program called the [Texas Community Building with Attorney Resources \(CBAR\)](#) that is dedicated to small business and nonprofits. They match eligible nonprofits with volunteer attorneys who provide free legal services for matters that do not involve litigation, such as incorporation, federal tax exemption, bylaws, contracts, waivers and releases, internal policies, board compliance, and other nonprofit legal needs. Please check the [map](#) to see if you fall within their service area.

Additional Resources: Exporting

Exporting is an attractive way to grow your company's customers, profits, and success. The Texas Economic Development & Tourism Office in the Office of the Governor has an International Business & Trade Team that supports Texas small and medium-sized businesses with developing new international markets and exporting their products and services around the globe. For more information, you can contact an [International Business & Trade Specialist](#) or call (512) 936-0100.

The U.S. Commercial Service is dedicated to promoting trade with their global network to connect American exporters with foreign business opportunities. Their trade professionals are located throughout the U.S. in addition to U.S. Embassies and Consulates around the world. They guide companies through every step of the export process, from shipping and logistics to learning about foreign regulations. They host local and international events, provide export solutions as well as services for new and growing exporters. Check out their [How to Export](#) video series to introduce you to key concepts. To locate the closest U.S. Commercial Service Domestic Office in Texas, click [here](#).

There is significant opportunity for small businesses to profit through exporting. Nearly 93% of Texas exporters are small businesses. There is a wealth of information regarding exporting at the International Trade Administration's [website](#). The Export Assistance Centers have published a 6-step checklist for those exploring exporting:

Step 1: Take the Free Export Readiness Self-Assessment

Many businesses could be exporting but view the process as burdensome or don't know where to start. This questionnaire includes areas to consider when determining your level of export readiness and provides an initial assessment of your exporting needs and capabilities.

- [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 are 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.

- [Resource: Export Education Guide](#)
- [Resource: eCommerce Export Resource Center](#)

For those who 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: Preparing Your Product for Export](#)

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: Navigate Shipping and Logistics](#)

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, and Business Travel. Top Market Reports are available on 27 industry sectors 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.

- [Resource: Financial Considerations](#)
- [Resource: Texas Department of Agriculture](#)

Additional Resources: TEEEX Extension Service

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 174,000 people representing every U.S. state and territory and 109 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 TEEEX 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 TEEEX 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, TEEEX 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, TEEEX 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, TEEEX 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, TEEEX services are created to train the people who expand the security, occupational and economic development of Texas and beyond.

Click [here](#) to contact one of their offices.

Additional Resources: Public Libraries

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 a library card, individuals can access digital resources, including start-up kits, business plan models, 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 [here](#). Once you find your local library, ask about the TexShare Small Business Reference Center. The [TexShare Database](#), are e-resources licensed for the exclusive use of Texas libraries and their patrons.

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, book reviews, and reports.

Business Source Complete: It is the second largest database in the Business Score family. It provides access to 1,811 active full-text journals and it supports research in key business areas such as accounting, finance, management, marketing, and beyond. Business Source Complete contains detailed author profiles for the 40,000 most-cited authors in the database. Business Source Complete includes rigorous curation and indexing of open access (OA) journals, which has resulted in a growing collection of 1,956 active global OA journals. Additional full-text, non-journal content includes business case studies, company profiles, conference papers, country economic reports industry reports, market research reports, SWOT analyses, faculty seminars (videos), and more.

Regional Business News: Provides full-text regional business publications for the United States and Canadian provinces. You are able to search newspapers, magazines, and other resources from trusted news sources.

Small Business Reference Center: Contains hundreds of full-text reference books and full-text magazines. The database provides necessary tools and detailed “how-to” instructions to address small business topics, such as buying and selling a business, managing employees, writing a business plan, understanding legal information, marketing a business, and much more.

Vocational and Career Collection: Provides more than 300 full-text trade and industry-related periodicals. They are designed to meet a wide variety of vocational and technical research needs, this database provides full-text coverage for trade and industry-related periodicals for high schools, community colleges, trade institutions, and the general public.

Other resources currently available through the TexShare Databases 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: It provides an easy-to-use search tool with everything patrons and students need to find, apply for, and get hired into ideal positions. It delivers information on careers, skills, and interest assessments to match individuals with ideal career paths. This platform can help job seekers create professional and competitive resumes and cover letters, search for jobs that fit their needs, give professional interviews, and more.

Learning Express Library: Designed to help students and professionals at all levels of learning achieve their educational and career-related goals. It is an easy-to-use online test prep resource that helps people improve their core academic skills, earn a high school equivalency, prepare for college, join the military, obtain occupational certification, change careers, become a U.S. citizen, and much more.

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. Many forms are ideal for supporting legal tasks relevant to business owners, such as filing for copyrights, patents and trademarks, articles of incorporation, licenses, and more. Also included is a comprehensive attorney state directory and a dictionary of legal definitions explained in laymen language.

Legal Information Source: 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, a provider of legal information for consumers and small businesses. You can search legal forms by popular subject areas, including accident, bankruptcy, divorce, personal injury, and more. In addition, users can quickly access a list of links to U.S. federal and state legal forms.

Additional Resources: Veteran Resources

Texas Veterans Commission (TVC)

The Texas Veterans Commission works with veterans in eight program areas, including claims, education, employment, grants, mental health, women veterans, health care advocacy, and entrepreneurs. For more information on the programs and services, please visit the TVC [website](#).

The [Veteran Entrepreneur Program's](#) (VEP) mission 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 tools to start or grow a business. To learn more about the program, you can contact them by email vep@tvc.texas.gov or phone at (512) 463-0519.

Veteran's Hotline:
Phone: 1 (800) 252-VETS
info@tvc.texas.gov

Texas Workforce Commission: Texas Veteran's Leadership Program

This program is a resource and referral network that connects returning veterans with the resources and tools they need to lead productive lives and enjoy the full benefits of the society they have willingly served.

The Veterans Resource and Referral Specialists are assigned to each of the 28 workforce development areas. They work closely with Workforce Solutions office staff and the Texas Veterans Commission. This network plays an integral role in addressing the needs of returning veterans, including employment, training, medical care, counseling, benefits, and other needs. To contact your local Veterans Resource and Referral Specialist, please click [here](#).

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.

For a complete list of services TDLR offers to military service members, veterans, and spouses, please click [here](#).

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

Veteran Loan Fund

An online platform that connects military veterans and their spouses with mission-focused business lenders and education partners. Their mission is to solve the issues veterans and their spouses face as they pursue entrepreneurship and small business ownership, through partnerships with business lenders, education partners, and digital tools specifically created for veteran entrepreneurs.

SBA Veteran-Owned Businesses

The U.S. Small Business Administration (SBA) has a multitude of online resources for veterans entering the business world. They provide information on funding programs, training, and federal contracting opportunities. Among these tools, the SBA provides a Military Reservist Economic Injury Disaster Loan and other loans and grants.

The [Veterans Business Outreach Center \(VBOC\) program](#) is designed to provide entrepreneurial development services such as business training, counseling, and resource partner referrals to service members, veterans, National Guard and Reserve members, military spouses, and family members interested in starting or growing a small business. SBA's VBOCs offer workshops, training, counseling, and mentorship opportunities in your area. VBOCs can also help you navigate SBA's extensive resource partner network and refer you to a community partner, lender, or SBA program.

For more information on how the VBOC program can help your small business and to find your local VBOC, click [here](#).

University of Texas - Rio Grande Valley
1407 E. Freddy Gonzalez-Edinburg
CESS Bldg., Suite 1.200
Edinburg, TX 78539
Phone: (956) 665-8931

University of Texas at Arlington
701 S. West Street Room 635
Arlington, TX 76019
Phone: (817) 272-2011

The [Office of Veterans Business Development](#) offers programs and services to assist aspiring and existing entrepreneurs through training, counseling and education, access to capital, contracting opportunities, and disaster assistance.

- [***Boots to Business \(BRB\)***](#): An entrepreneurial program offered on military installations around the world and a training track of the U.S. Department of Defense (DOD) Transition Assistance Program (TAP). B2B provides participants an overview of business ownership and is open to service members (including National Guard and Reserve) and military spouses.
- [***Women Veteran Entrepreneurship Training Program \(WVETP\)***](#): Offers a multitude of in-person and online training opportunities, as well as one-on-one advising for women veterans aspiring or actively operating small businesses. This LiftFund program is funded in part through a cooperative agreement with the SBA.
- [***IVMF - Veteran Women Igniting the Spirit of Entrepreneurship \(V-WISE\)***](#): A two-part program, starting with a four-week online course that teaches fundamental business skills to women serving, who have served, or serve as military spouses/partners, and outlines a clear path that gets you from where you are to where you want to be. A part of this program is Bunker Labs, which provides community and resources to support veterans and military spouses.
- [***Service-Disabled Veteran Entrepreneurship Training Program \(SDVETP\)***](#): For veterans injured in the line of duty who are or want to be small business owners. SBA grants funding for these specialized training programs to:
 - [***Veterans Entrepreneurship Program \(VEP\)***](#) at Oklahoma State University
 - [***Entrepreneurship Bootcamp for Veterans***](#) at St. Joseph's University
 - [***Warrior Rising***](#), a nonprofit empowering veterans in business
 - [***Veteran Entrepreneurial Training & Resource Network***](#)

Veteran Contracting

The [Service-Disabled Veteran-Owned Small Business 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 [here](#) or reference the section "Federal and National Small Business Certification" earlier in this Handbook.

Texas Property Taxes and Information on Exemptions for Veterans

Texas law provides partial exemptions for disabled veterans, surviving spouses, and children of deceased disabled veterans. For more information visit: [Service-Disabled Veteran-Owned Small Business Program](#) and [Property Tax Assistance](#).

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:
Phone: 1 (800) 273-8255

Dallas
8610 Greenville Ave,
Suite 125
Dallas, TX 75243
Phone: (214) 361-5896

Lubbock
3106 50th St, Suite 400
Lubbock, TX 79413
Phone: (806) 792-9782

Abilene - Taylor County
3564 North 6th Street
Abilene, TX 79603
Phone: (325) 232-7925

El Paso
1155 Westmoreland Dr
Suite 121
El Paso, TX 79925
Phone: (915) 772-0013

McAllen
2108 South M Street
MedPoint Plaza, Unit 2
McAllen, TX 78503
Phone: (956) 631-2147

Amarillo
3414 Olsen Blvd, Suite E
Amarillo, TX 79109
Phone: (806) 351-1104

Fort Worth
6620 Hawks Creek Avenue
Westworth Village, TX 76114
Phone: (817) 921-9095

Mesquite - Dallas County
502 West Kearney St
Suite 300
Mesquite, TX 75149
Phone: (972) 288-8030

Austin
1524 South IH 35, Suite 100
Austin, TX 78704
Phone: (512) 416-1314

Killeen Heights
302 Millers Crossing, Suite 4
Harker Heights, TX 76548
Phone: (254) 953-7100

Midland
4001 W. Illinois
Midland, TX 79703
Phone: (432) 697-8222

Beaumont - Jefferson County
1390 West Cardinal Dr.
Beaumont, TX 77705
Phone: (409) 347-0124

Houston Southwest
10103 Fondren Rd, Suite 470
Houston, TX 77096
Phone: (713) 523-0884

Pantego - Tarrant County
3337 West Pioneer Pkwy
Pantego, TX 76013
Phone: (817) 274-0981

Corpus Christi
4646 Corona Dr, Suite 250
Corpus Christi, TX 78411
Phone: (361) 854-9961

Houston West
701 N Post Oak Rd, Suite 102
Houston, TX 77024-3839
Phone: (713) 682-2288

San Antonio NE
9504 N IH 35,
Suite 214 & 219
San Antonio, TX 78233
Phone: (210) 650-0422

Dallas
3B RCS South Central
Regional Office
4500 S. Lancaster Rd, Bldg 69
Dallas, TX 75216
Phone: (214) 742-8387

Laredo
6999 McPherson Rd,
Suite 102
Laredo, TX 78041
Phone: (956) 723-4680

San Antonio NW
9910 W Loop 1604 N
Suite 126
San Antonio, TX 78254
Phone: (210) 688-0606

U.S. Department of Veterans Affairs (VA) Office of Small & Disadvantaged 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) 622-2520
- [Army JAG](#)
- [Navy JAG](#)
- [Air Force JAG](#)
- [Marine Corps JAG](#)
- [National Organization of Veterans' Advocates, INC.](#)
- [U.S. Department 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](#)

Additional Resources: Persons with Disabilities

Job Accommodation Network (JAN): A service of the [U.S. Department Labor's Office of Disability Employment Policy \(ODEP\)](#). It 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, contact (512) 936-6400 or find your [local office](#).

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.S. Small Business Administration (SBA):** The SBA is an independent agency of the federal government that assists small businesses in starting, building, and growing their businesses. The SBA has an online library of resources including webinars and guides on diverse topics including finance, business planning, and federal contracting.
- **SCORE:** SCORE is a nonprofit association dedicated to offering free small business advice, educating entrepreneurs, and helping small businesses start, grow, and maintain their businesses.
- **Small Business Development Centers (SBDCs):** America's SBDC advisors provide aspiring and current small business owners with 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.
- **Women's Business Centers (WBCs):** Represent a national network of entrepreneurship centers throughout the United States and its territories, which are designed to assist women in starting and growing small businesses.
- **APEX Accelerators:** 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.
- **Texas Workforce Commission:** Has many programs available that are designed to support small business owners, including a legal hotline, workforce development funding, and local support through their partnering [Workforce Solutions offices](#).
- **Texas Secretary of State:** Has detailed information on how to register a business with the Secretary of State including applicable forms and payment information. They have an online business service called SOSDirect. If you have any questions, you may contact them by email at SOSDirect@sos.texas.gov or by phone at (512) 463-5555.
- **Texas Comptroller's Office:** The Comptroller is the chief steward of the State's finances, acting as tax collector, chief accountant, chief revenue estimator, and chief treasurer for all of state government. The Comptroller's Office has information on applicable state taxes, including [sales and use tax permits](#), [franchise tax](#), as well as [resale tax certificates](#).

Small Business Touts

Small business is big business in Texas.

Texas is known for its entrepreneurial spirit and rich history of innovation. Today, the Lone Star State boasts the Best Business Climate in the nation. Home to more than 3.3 million small businesses that employ nearly half of all working Texans, our state is focused on developing an environment where entrepreneurs have the freedom to aspire, grow, and prosper.

In 2024, small businesses created 386,267 net new jobs in Texas.

Workforce

With a steadily growing civilian workforce of over 15 million people, Texas businesses have an extensive pool of candidates from which to hire highly educated and skilled workers. The Texas Workforce Commission offers 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. This 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 sectors.

Cost of Doing Business

With no corporate tax or personal income tax, companies doing business in Texas enjoy one of the lowest overall tax burdens in the country. In addition, Texas offers lower business operating cost when compared to other U.S. states. The Lone Star State is committed to upholding its position as the Best State for Business and Best Business Climate in the nation.

Exports

As the top exporting state for 23 years in a row in 2024, Texas continues to be a leader in international trade. Small, medium, and large businesses alike have found great success in doing business globally. Nearly 93% of all Texas exporters are small businesses.

Infrastructure and Access

- Texas is the nation's gateway to global trade—by air, land, and sea:
 - Home to 23 seaports, 12 deep-water ports
 - Port of Laredo is the No. 1 port in the U.S.
 - Port Houston is the top U.S. port for waterborne tonnage.
- Texas is investing \$240 million in port infrastructure and connectivity projects.
- Texas is home to 35 foreign trade zones, more than any other state.
- In 2023, Texas voters approved:
 - \$5 billion for a Texas Energy Fund
 - \$1 billion in water funding
 - \$1.5 billion for broadband infrastructure funding
- With lower energy and land costs and fewer land-use restrictions, Texas offers operating cost advantages for businesses and a more affordable cost of living for employees.

To see what others are saying about Texas, check out the [Top Texas Touts page](#). *Note:* Unless otherwise noted, all statistics and facts are available at gov.texas.gov

Index A: Entity Contact Information as provided by Texas.gov

Federal

TY General Switchboard: (800) 877-8339

U.S. Department of Agriculture (USDA)

www.usda.gov

Office of Small and Disadvantaged Business

Utilization (OSDBU):

1400 Independence Avenue, S.W.

Washington, DC 20250

Phone: 1 (833) ONE-USDA

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 & Explosives

www.atf.gov

Houston Field Office

5825 N. Sam Houston Parkway W, Suite 300

Houston, Texas 77086

Phone: (281) 716-8330

U.S. Coast Guard (USCG)

www.uscg.mil

Sector Houston-Galveston

13411 Hillard Street

Houston, TX 77034

Primary Phone: (281) 464-4800

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

U.S. Customs Service

<https://www.cbp.gov/>

Information Centers of Excellence and Expertise

Phone: (866) 295-7624

U.S. Drug Enforcement Administration (DEA)

www.dea.gov

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: (785) 532-6026

U.S. Food and Drug Administration (FDA)

www.fda.gov/

10903 New Hampshire Ave

Silver Spring, MD 20993-0002

Phone: (888) 463-6332

U.S. Citizenship and Immigration Services (USCIS)

www.uscis.gov/

Dallas Field Office

6500 Campus Circle Drive East

Irving, TX 75063

Phone: (800) 375-5283

Internal Revenue Service (IRS)

www.irs.gov/

825 E. Rundberg Lane.

Austin, TX 78753

Phone: (844) 545-5640

Federal Trade Commission (FTC)

www.ftc.gov/

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

U.S. Department of the Treasury

www.treasury.gov/

1500 Pennsylvania Avenue, NW

Washington, D.C. 20220

Phone: (202) 622-2000

State

For a complete listing of state agencies, go to Texas.gov.

Texas State Affordable Housing Corporation (TSAHC)

www.tsahc.org/
6701 Shirley Avenue
Austin, TX 78752
Phone: (512) 477-3555

Texas Department of Agriculture

www.texasagriculture.gov/
1700 North Congress Avenue, 11th Floor
Austin, TX 78701
Phone: (512) 463-7476

Texas Alcoholic Beverage Commission (TABC)

www.tabc.state.tx.us/
5806 Mesa Drive
Austin, TX 78731
Phone: (512) 206-3333

Texas Appraiser Licensing & Certification Board (TALCB)

www.talcb.texas.gov/
1700 North Congress Avenue, Suite 400
Austin, TX 78701
Phone: (512) 936-3001

Texas Commission on the Arts

www.arts.texas.gov/
920 Colorado Street, Suite 501
Austin, Texas 78701
Phone: (512) 463-5535

Office of the Attorney General (OAG)

www.texasattorneygeneral.gov/
300 West 15th Street
Austin, TX 78701
Phone: (512) 463-2100

State Auditor's Office (SAO)

<https://sao.texas.gov/>
1501 North Congress Avenue
Austin, TX 78701
Phone: (512) 936-9500

Texas Department of Banking (DOB)

www.dob.texas.gov/
2601 North Lamar Boulevard
Austin, Texas 78705
Phone: (512) 475-1300

State Bar of Texas

www.texasbar.com/
Texas Law Center
1414 Colorado Street
Austin, TX 78701
Phone: (512) 427-1463

Texas School for the Blind and Visually Impaired (TSBVI)

www.tsbvi.edu/
1100 West 45th Street
Austin, TX 78756
Phone: (512) 454-8631

Cancer Prevention and Research Institute of Texas (CPRIT)

<https://cprit.texas.gov/>
1701 North Congress Avenue, Suite 6-127
Austin, TX 78701
Phone: (512) 463-3190

Texas Comptroller of Public Accounts

<https://comptroller.texas.gov/>
111 East 17th Street
Austin, TX 78774
Phone: (800) 531-5441

Office of Consumer Credit Commissioner (OCCC)

<https://occc.texas.gov/>
2601 North Lamar Boulevard
Austin, TX 78705
Phone: (512) 936-7600

Texas Credit Union Department (TCUD)

<https://cud.texas.gov/>
914 East Anderson Lane
Austin, TX 78752
Phone: (512) 837-923

Texas School for the Deaf (TSD)

www.tsd.texas.gov
1102 South Congress Avenue
Austin, TX 78704
Phone: (512) 462-5353

Texas Council for Developmental Disabilities (TCDD)

www.tcdd.texas.gov/
6201 East Oltorf Street, Suite 600
Austin, TX 78741
Phone: (512) 437-5432

Texas Division of Emergency Management (TDEM)

<https://tdem.texas.gov/>
2883 Highway 71 East
Del Valle, TX 78617
Phone: (512) 424-2208

Texas Education Agency (TEA)
<https://tea.texas.gov/>
1701 North Congress Avenue
Austin, TX 78701
Phone: (512) 463-9734

Texas Center for Educational
Technology (TCET)
<https://tcet.unt.edu/home>
University of North Texas
Discovery Park, G150
3940 North Elm Street
Denton, TX 76207
Phone: (940) 369-7572

Texas Ethics Commission
www.ethics.state.tx.us/
201 East 14th Street, 10th Floor
Austin, TX 78701
Phone: (512) 463-5800

Finance Commission
www.fc.texas.gov/
2601 North Lamar Boulevard
Austin, TX 78705
Phone: (512) 936-6222

Texas A&M Forest Service
<https://fsweb.tamu.edu/>
200 Technology Way #1281
College Station, TX 77845
Phone: (979) 458-6608

Office of the Governor
Texas Economic Development & Tourism
Office (EDT)
<https://gov.texas.gov/business>
P.O. Box 12428
Austin, TX 78711
Phone (512) 463-0100

Health and Human Services
Commission (HHSC)
www.hhs.texas.gov/
4601 W. Guadalupe Street
Austin, TX 78751
Phone: (512) 424-6500

Health Professions Council (HPC)
www.hpc.texas.gov
333 Guadalupe St, Suite 2-220
Austin, TX 78701
Phone: (512) 305-8550

Department of State Health Services (DSHS)
www.dshs.texas.gov
1100 West 49th Street
Austin, TX 78756
Phone: (512) 776-7111

Texas Historical Commission (THC)
<https://thc.texas.gov/>
1511 Colorado Street
Austin, TX 78701
Phone: (512) 463-6100

Texas House of Representatives
<https://house.texas.gov/>
1100 North Congress Avenue
Austin, TX 78701
Phone: (512) 463-1000

Department of Housing and Community Affairs
www.tdhca.texas.gov/
221 East 11th Street
Austin, TX 78701
Phone: (512) 475-3800

Department of Information Resources (DIR)
www.dir.texas.gov/
300 West 15th Street, Suite 1300
Austin, TX 78701
Phone: (512) 475-4700

Office of Injured Employee Counsel (OIEC)
www.oiec.texas.gov
1601 Congress Avenue
Austin, TX 78701
Phone: (866) 393-6432

Office of Public Insurance Counsel (OPIC)
www.opic.texas.gov/
1601 Congress Avenue, Suite 3.500
Austin, TX 78701
Phone: (512) 322-4143

Texas Department of Insurance (TDI)
www.tdi.texas.gov
1601 Congress Avenue
Austin, TX 78701
Phone: (512) 676-6000

Veterans Land Board
<https://vlb.texas.gov/>
1700 Congress Avenue
Austin, TX 78701
Phone: (800) 252-8387

General Land Office (GLO)
www.glo.texas.gov
1700 North Congress Avenue
Austin, TX 78701
Phone: (512) 463-5001

State Law Library (SLL)
www.sll.texas.gov
205 West 14th Street, Room G01
Austin, Texas 78701
Phone: (512) 463-1722

Texas Legislative Council (TLC)
www.tlc.state.tx.us/
1501 North Congress Avenue
Austin, TX 78701
Phone: (512) 463-1155

Legislative Reference Library
www.lrl.state.tx.us/
1100 Congress Ave, Room 2N.3
Austin, TX 78701
Phone: (512) 463-1252

Texas House of Representatives
<https://house.texas.gov/>
P.O. Box 2910
Austin, Texas 78768-2910

Texas Library and Archives Commission
www.tsl.state.tx.us/
1201 Brazos Street
Austin, TX 78701
Phone: (512) 463-5474

Texas Department of Licensing and
Regulation (TDLR)
www.tdlr.texas.gov/
920 Colorado Street
Austin, TX 78701
Phone: (512) 463-6599

Texas Department of Motor Vehicles
(DMV)
www.txdmv.gov
4000 Jackson Avenue
Austin, TX 78731
Phone: (888) 368-4689

Texas Geographic Information Office
(TxGIO)
<https://tnris.org/>
1700 North Congress, Room B-40
Austin, TX 78701
Phone: (512) 463-8337

Texas Commission on Environmental
Quality (TCEQ)
www.tceq.texas.gov/
12100 Park 35 Circle
Austin, TX 78753
Phone: (512) 239-1000

Texas Parks and Wildlife Department
<https://tpwd.texas.gov/>
4200 Smith School Road
Austin, TX 78744
Phone: (512) 389-4800

Texas State Board of Plumbing Examiners
<https://tsbpe.texas.gov/>
929 East 41st Street
Austin, TX 78751
Phone: (512) 936-5200

Texas Department of Public Safety
<https://www.dps.texas.gov/>
5805 North Lamar Boulevard
Austin, TX 78752
Phone: (512) 424-2000

Public Utility Commission of Texas (PUC)
www.puc.texas.gov/
1701 North Congress Avenue, Suite 7-110
Austin, TX 78701
Phone: (512) 936-7000

Office of Public Utility Counsel (OPUC)
<https://opuc.texas.gov/>
1701 North Congress Avenue, Suite 9-180
Austin, TX 78701
Phone: (512) 936-7500

Railroad Commission of Texas (RRC)
www.rrc.state.tx.us/
1701 North Congress Avenue
Austin, TX 78701
Phone: (877) 228-5740

State Office of Risk Management (SORM)
www.sorm.state.tx.us/
300 West 15th Street, 6th Floor
Austin, TX 78701
Phone: (512) 475-1440

Department of Savings and Mortgage Lending (SML)
www.sml.texas.gov
2601 North Lamar Boulevard, Suite 201
Austin, TX 78705
Phone: 1 (877) 276-5550

Texas Secretary of State (SOS)
www.sos.state.tx.us/
1100 Congress Ave, Capitol Building,
Room 1E.8
Austin, TX 78701
Phone: (512) 463-5770

Texas State Securities Board (SSB)
<https://ssb.state.tx.us/>
208 East 10th Street, 5th Floor
Austin, TX 78701
Phone: (512) 305-8300

The Texas Senate
<https://senate.texas.gov/>
1100 Congress Avenue, Capitol Building
Austin, TX 78701
Phone: (512) 463-0200

Texas Skill Standards Board (TSSB)
<https://tssb.org/>
1100 San Jacinto Boulevard, Suite 100
Austin, TX 78701
Phone: (512) 936-8100

Texas State Soil and Water Conservation
Board (TSSWCB)
www.tsswcb.texas.gov/
1497 Country View Lane
Temple, TX 76504
Phone: (254) 773-2250

State Fair of Texas
<https://bigtex.com/supporting-texans/>
3921 Martin Luther King, Jr., Boulevard
Dallas, TX 75210
Phone: (469) 945-3247

Office of State-Federal Relations (OSFR)
www.gov.texas.gov/organization/osfr
660 Pennsylvania Avenue SE, Suite 203
Washington, D.C. 20003
Phone: (202) 638-3927

Texas Department of Transportation (TXDOT)
www.txdot.gov/
6230 East Stassney Lane
Austin, TX 78744
Phone: (512) 463-8588

Texas A&M University
<https://www.tamu.edu/>
400 Bizzell Street
College Station, TX 77843
Phone: (979) 845-3211

Texas Travel Alliance
<https://texasravelalliance.org/>
9600 Escarpment Boulevard
Suite 745-40
Austin, TX 78749
Phone: (512) 328-8842

Texas.gov
www.texas.gov/
100 Congress, Suite 600
Austin, TX 78701

Texas A&M Transportation Institute (TTI)
www.tti.tamu.edu
3135 TAMU
College Station, TX 77843
Phone: (979) 317-2000

University of Houston
www.uh.edu/
4300 Martin Luther King Boulevard
Houston, TX 77204
Phone: (713) 743-2255

University of Texas at Austin
www.utexas.edu/
110 Inner Campus Drive
Austin, TX 78712
(512) 471-3434

Texas Veterans Commission (TVC)
www.tvc.texas.gov/
1700 N Congress Ave, Ste 620
Austin, TX 78701
Phone: (512) 463-6564

Texas Water Development Board (TWDB)
www.twdb.texas.gov/
1700 North Congress Avenue
Austin, TX 78701
Phone: (512) 463-7847

Texas A&M AgriLife Extension Service
<https://agriflifeextension.tamu.edu/>
600 John Kimbrough Boulevard, Suite 509
7101 TAMU
College Station, TX 77843
Phone: (979) 314-8200

Texas Workforce Commission (TWC)
www.twc.texas.gov/
101 East 15th Street
Austin, TX 78778
Phone: (800) 628-5115

Disclaimer

This handbook is intended to provide general guidance and assistance to those interested in developing or further expanding their business in Texas and beyond. It is not intended to be construed or relied upon as legal, accounting, or other professional services or advice. Every effort has been made to make this publication as complete as possible, but by no means can all subject matters, rules, regulations, and resources involved in commerce be covered in one document. Please be aware the information contained herein is subject to change without notice. If uncertain as to how to proceed on any given matter, legal or other professional services should be sought.

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.



Texas Economic Development & Tourism Office

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