Texas Municipal Implementation of Credit Access Business Regulation Ordinances				
City	**# of Lenders**	**Ordinance Enacted**	**Registration Fee**	**Details**
Austin	130-150	Jan-12	$50 non-refundable annual registration fee per retail location	Telecommunications and Regulatory Affairs Office handles registration and regulation as well as consumer education
				Also has zoning/land use ordinance
Martha Hernandez				Use existing FTEs.
Telecommunications & Regulatory Affairs				Gave five months from passing ordinance to actively enforcing regulatoins
512/974-2466				Initially complaint driven process. Investigate not just paperwork, but also financial issues. In 2 years, only have fewer than 10 complaints.
Martha.Hernandez@austintexas.gov				Have seen drop from 160 CABs to about 134. Some have moved to ETJ.
				Send letters of non-compliance first and have reasonable time to cure.
				No cases taken to trial yet. All have been negotiated settlements.
				Critical to offer consumers resources to refer to non-profits
Bryan	10	8/1/2014	$50 non-refundable annual registration fee per retail location	Passed jointly with the City of College Station
				Will enforce on complaint only, not through active audits
				Registration & regulations will be through single office (Community Services Department)
				Council passed ordinance in Feb. 2014, but didn't implement for 6 months to give staff time to create registration form, undergo training, update website, etc.
College Station	5	08/27/14	$50 non-refundable annual registration fee per retail location	Passed jointly with the City of Bryan
				Created consumer education documents & made available on website
David Brower				Will enforce on complaint only, not through active audits
Community Development				Registration & regulations will be through single office (Community Services Department)
Office: (979) 764-3810				Council passed ordinance in Feb. 2014, but didn't implement for 6 months to give staff time to create registration form, undergo training, update website, etc.
Dallas		3/1/2011	$50 non-refundable annual registration fee per retail location	Dallas March 2011 land use ordinance (restriction from residential areas & highways). Effective immediately.
				CABs had to get special use permits before receiving a Certificate of Occupancy.
The Honorable Jerry Allen				Dallas was sued, won in District Court and at Court of Appeals.
City Council Member				Since March 2011, no new payday or auto title business opened in Dallas.
City of Dallas				June 2011 adopted the TML uniform ordinance. Went into effect January 1, 2012.
				Compliance was complaint-driven. Complaints received via City's 3-1-1 system. If complaints were about rates or collections, they are automatically forwarded to a federal agency - the Consumer Financial Protection Bureau.
1500 Marilla Street Room 5FS1				Created an audit program. CABs were given a warning notice first to correct problems before a fine was assessed.
Dallas, TX 7520				
214-670-4068				No new staff hired.
				Had 38 Cash America Pawn Shops shut down the payday lending part of their store in Dallas.

				Goal is to eventually establish community loan centers (Brownsville model) that limits interest to 18%. Need to attact capital to start loan centers.
Denton	<20	3/21/2013		Registration at the City Planning Department
				Police Department investigates alledged wrongdoings.
			$50 non-refundable annual registration fee per retail location	Multiple City departments can inspect and request for proof of registration certificate, including Police, Fire Inspectors, Code Enforcement Officers, and Building Inspectors.
Kurt Hansen				$50 non-refundable registration fee
Building Official				Council gave 21 days from ordinance adoption to implementation
940/349-8362				Implementation date is April 9, 2013
kurt.hansen@cityofdenton.com				Complaint driven and perform on-site inspections.
				No additional staff were hired. Existing staff were trained internally.
				A few CABs ignore the ordinance, but were identified within the first six months and are now in compliance.
El Paso	~ 80	January-14		Regstration through one-stop shop
				Granted a three month grace period for registration of credit access businesses
				Will enforce on complaint only, not through active audits
Ms. Sol Cortez				Municipal Court staff provided training for Code Enforcement staff
City Attorney's Office			$195 non-refundable annual registration fee per retail location	Enforcement to check on City certificate (phase 1), not on loan terms (phase 2)
915/212-0033				One-stop shop staff are verifying registration with State (OCCC)
				Use existing staff, no additional staff hired
				Needed to update web portal for citizens to file complaints
				Are registering payday lenders, auto title lenders & pawn shops
				Finding some stores don't have certificates of occupancy.
				Council adopted zoning ordinance on 9/16/14 that prohibits payday lender and title-loan companies from operating in the same building as pawnshops
San Antonio	200	9/20/2012		Rules went into effect 1/1/2013
				Registration is done at City Finance Office
Jim Burch				City notified businesses to be registered in October 2012, giving two months notice.
Compliance Resolution				Are not performing on-site compliance inspections of CABs.
210/207-2705			$50 non-refundable annual registration fee per retail location	If complaints are filed about rate issues, information is forwarded to the City Attorney's office.
				Applications must include: (1) complete registration, (2) certificate of occupancy, (3) license issued by the OCCC, (4) registration fee.
james.burch@sanantonio.gov				Enforcement history: Only about 9 credit access businesses with retail locations in the city limits have not registered
				Some credit access businesses have moved out of the city and into the suburbs.
				Some credit access businesses have transferred loans from a retail location in the city to a sister organization outside of the city.
				Website with consumer information, complaint form, registration checklist, etc.