



City of Corpus Christi

Small Business Support Guidelines and Criteria

Information available at:
Economic Development Office
1201 Leopard Street, 5th Floor
Corpus Christi, Texas 78401
Office: 361-826-3850
Fax: 361-826-3230

<http://www.cctexas.com/economicdevelopment/>

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I. GENERAL STATEMENT OF PURPOSE

The City of Corpus Christi (the "City") recognizes the significant contributions of small businesses to the local economy. The City will support the start-up of new small businesses as well as the development, growth, and retention of existing small businesses by offering efficient services and technical assistance through the Economic Development Office, Development Services, Neighborhood Services, Purchasing and Engineering Departments or any other appropriate city department. The Corpus Christi Business and Job Development Corporation (4A Board) incentive program also offers funding for the promotion and development of new and expanded business enterprises.

The City will also partner with other community organizations which provide services to small businesses and will offer a resource directory and referrals as requested or needed.

The City of Corpus Christi reserves the right to determine the eligibility of an applicant for 4A Board funds and programs and the terms and conditions of any assistance to be provided to any small business based on Small Business Support Guidelines and Criteria. Nothing herein shall be construed to limit the authority of the City to examine each request and/or application for assistance before it on a case-by-case basis and determine in its sole and absolute discretion whether or not the proposed project should be granted any assistance and whether the project complies with the Small Business Support Guidelines and Criteria, is feasible, and whether or not the proposed assistance will enhance the City's economic base.

Inclusion in the Small Business Guidelines and Criteria of other programs and services is intended to assist small businesses and is provided for informational purposes only. Information on eligibility services and programs provided by other groups is not an endorsement or an assurance of the quality of services which may be provided.

All information provided to or developed by the City regarding Small Business Support Guidelines and Criteria services may be subject to disclosure under the Texas Public Information Act.

The City of Corpus Christi City Council shall have discretion to vary, alter, and/or waive any guideline or criteria set forth herein when such variance, alteration, and/or waiver shall be in the public interest and in furtherance of the purposes and goals of the City as determined.

THE CITY MAY REQUIRE THAT FUTURE LARGE BUSINESS INCENTIVE AGREEMENTS INCLUDE A PROVISION TO SUPPORT SMALL LOCAL BUSINESSES. This provision may be in the form of capital or other forms of assistance which may be needed by small businesses.

II. AUTHORITY

The City adopted this policy by Resolution No _____ on _____, 2007. The policy is intended to provide guidance to city staff and applicants regarding programs and services available for small businesses.

III. DEFINITION OF SMALL BUSINESSES:

A for-profit employer located within the City limits of Corpus Christi with 49 or less full-time employees, **or** an interested party requesting assistance for the start-up of a business which is in conformance with the definition above.

IV. ELIGIBILITY REQUIREMENTS

Each program offered within this document may have specific eligibility criteria. Please contact the specific provider for detailed information.

V. HOW TO GET HELP

To obtain information and assistance you may contact the City's Economic Development Department located at City Hall, 1201 Leopard Street, 5th floor or by calling (361) 826-3850 or go to <http://www.cctexas.com/economicdevelopment/>

VI. SMALL BUSINESS START UPS AND EXISTING SMALL BUSINESS EXPANSIONS SUPPORT

Listed below are services available, through the City or its business partners to small businesses. The City's Economic Development Department will assist interested parties in accessing these services and will maintain and or revise these guidelines and criteria, subject to council approval, as may be needed. There are a variety of programs to directly assist small businesses, ranging from providing detailed information on City and regional services to help with start up questions and providing assistance with permitting issues.

The City also provides online bidding registration, tax incentive forms, and grant application forms via the internet. The Small Business Support Guidelines and Criteria support both small business start-ups and existing small business expansions.

A. Direct Assistance

- Exhibit A. [10 key steps to Starting a Business](#)
- Exhibit B. [Corpus Christi Business Fund Alliance](#)
- Exhibit C. [Small Business Advocacy Program \(SBAP\)](#)
- Exhibit D. [Procurement Technical Assistance Center \(PTAC\)](#)
- Exhibit E. [City of Corpus Christi Economic Development Office](#)
- Exhibit F. [Business Resources and Technology Link](#)
 - [Corpus Christi Regional Economic Development Corporation \(CCREDC\)](#)
 - [Small Business Development Center \(SBDC\)](#)
 - [Corpus Christi Regional Transportation Authority DBE Certification](#)

- [SCORE](#)
- [Downtown Management District \(DMD\)](#)

B. Development and Retention Programs

The Economic Development Office, in partnership with the business community and economic development agencies, administers several programs for small business development and retention to create a more healthy economy for Corpus Christi.

- [Corpus Christi Business and Job Development Corporation \(4A Board\)](#)
- [Renewal Community](#)
- [ACCION Texas](#)

C. Small Business Advocacy and Support Groups

The Economic Development Office is an advocate for small business concerns and provides information and services to ensure that small businesses have a voice in many issues that affect their ability to succeed. Links are provided for business associations which are available to support small businesses:

- [Corpus Christi Black Chamber of Commerce](#)
- [Corpus Christi Chamber of Commerce](#)
- Corpus Christi Digital Community Development Corporation-WIFI
- [Corpus Christi Hispanic Chamber of Commerce](#)
- Downtown Merchants Association
- [Flour Bluff Business Association](#)
- [North West Business Association](#)
- Small Business Advisory Committee
- West Side Business Association

Appendix A. DEFINITIONS

EXHIBIT A **10-KEY STEPS TO STARTING A** **BUSINESS**



The City of Corpus Christi

Economic Development Office

10 Key Steps to Starting a Business (For businesses within Corpus Christi city limits)

There are several key steps to starting a business in the City of Corpus Christi. The steps may vary according to the type of business you intend to start, but the following 10 steps will give you a general idea.

Note: Many of the following steps can be researched and accomplished by first visiting the respective web sites listed, rather than calling or visiting agency offices.

For those business start-ups that do not have access to the internet, you may visit any of the City's Community Service Centers or Public libraries to get online.

1. Get Basic information

The City of Corpus Christi main library provides significant resource materials, including information on market research, trademark and service marks, how-to books on a variety of businesses and industries, etc. The Central library also offers workshops on computer hardware/software use and small business related material including patent, trademark and copyright issues. For more information, contact:

City of Corpus Christi Central Library

805 Comanche
Corpus Christi, TX 78401
(361) 826-7000

Website: <http://www.library.ci.corpus-christi.tx.us>

The U.S. Small Business Administration has a Business Resource Center which provides free access to a variety of information, education and training designed to help entrepreneurs start, operate and grow their business. In addition, there is on-site free

counseling provided by the Service Corps of Retired Executives (SCORE). For more information contact:

U.S. Small Business Administration

3649 Leopard Street Suite 411
Corpus Christi, TX 78408
(361) 879-0017 ext. 21

<http://www.sba.gov/localresources/district/tx/harlingen/>

SCORE

3649 Leopard Street Suite 411
Corpus Christi, TX 78408
(361) 879-0017 ext. 22

<http://www.score-corpus-christi.org/>

2. Create a Business Plan

A business plan is like a roadmap; it shows you where you are in relation to where you want to be. Whether you believe in a business plan or not, starting a business involves many ideas that need to be documented and actions that need to be taken. Many businesses fail without a business plan, and furthermore, banks require one prior to being considered for a loan. Contact:

Small Business Development Center

3209 S. Staples
Corpus Christi, TX 78411
(361) 698-1021

<http://www.delmar.edu/sbdc/>

3. Determine a Business Name

The name you chose for your business is very important. If the name you choose is your own legal surname and a one-word description (such as JohnSmith Roofing) then you are not required to register a fictitious business name. If you choose a business name that does not meet these parameters (such as JS Expert Roofing) and your business is not registered with the state then state law requires you to file an *assumed name certificate* with Nueces County. Please note that this statement does not protect the business name.

Nueces County Clerk Office

901 Leopard Street
Corpus Christi, TX 78401
(361) 888-0580

<http://www.co.nueces.tx.us/countyclerk/>

4. Determine the Legal Structure of the Business

Several legal structures exist in the state of Texas. Your choice of legal structure will affect your income taxes and personal liability. Most businesses start as a Sole Proprietorship or a General Partnership and are generally the least complicated. Limited Partnerships, Limited Liability Partnerships, Corporations, and Limited Liability Companies must register with the Secretary of State. You are strongly advised to

contact your own accountant or attorney for advice and assistance in determining the best legal structure for you and your business.

Texas Business Portal

(512) 463-5455

website: <http://business.texasonline.com/>

Statewide-Secretary of State

(512) 463-5555 website: <http://www.sos.state.tx.us/corp/related/shtml>

5. Determine the Business Activity Type

There is a classification system for business activity types in Corpus Christi, which identifies a business activity and determines many of the start-up requirements and where the business can be located. Determine the general business activity type from the list below. The same list is also provided with Business Tax Certificate application.

Agriculture (11)	Transportation and Warehousing (48-49)	Educational Services (61)
Mining (21)	Information Services (51)	Health Care/Social Assistance (62)
Utilities (22)	Finance and Insurance (52)	Arts/Entertainment/Recreation (71)
Construction (23)	Real Estate/Rental/Leasing (53)	Accommodation/Foodservices (72)
Manufacturing (31-33)	Professional/Scientific/Technical (54)	Other Services (81)
Wholesale (42)	Management Services (55)	Public Administration (92)
Retail (44-45)	Administrative Support (56)	

U.S. Census Bureau

4600 Silver Hill Road

Washington, DC 20233

website: <http://www.census.gov/naics/2007/index.html/>

6. Select a Site and Determine Zoning and Site Permit Requirements

Determining zoning requirements prior to signing a lease or contract is imperative. You must check with the City to see if the type of business you plan to operate is legal in the desired location. You can usually receive same day information on the status of your location if you have the proposed business address and a description of the business when you contact:

City of Corpus Christi Development Services Department

2406 Leopard Street

Corpus Christi, TX 78408

website: <http://www.cctexas.com/developmentservices/>

Zoning- (361) 826-3583

Permits- (361) 826-3282

If operating from home, you must follow the requirements for Home Occupations. You can obtain this information by contacting:

City of Corpus Christi Accounts Receivable/Collections Office

1201 Leopard Street

Corpus Christi, Texas 78401

361-826-3060

Neighborhood Services Code Enforcement

1201 Leopard Street
Corpus Christi, TX 78469
(361) 826-3170

website: <http://www.cctexas.com/neighborhoodservices/>

7. Obtain Any Special Licenses and Permits

The business activity type chosen determines the **licenses and permits** needed to operate a business legally. Some of the key contacts are listed below.

The Texas Online database provides detailed information on the business permit, license and registration requirements from all levels of government. The information includes a description of the requirement, the name, address, and telephone number of the agency, and frequently, a direct link to that agency's Internet web pages. The information identified is specific to the type of business and its location in Texas.

Texas Online

website: <http://www.state.tx.us/>

For a list of Regulated Occupations and Professional Services, contact:

Texas Department of Licensing and Regulation

website: <http://www.txcc.state.tx.us/>

For information on Crime Prevention Services contact:

City of Corpus Christi Police Department-Special Operations Division

(361) 826-2849 website: <http://www.cctexas.com/police/>

Businesses selling tangible personal property in the state of Texas must apply for Seller's Permit/Resale Number

Texas Comptroller of Public Accounts

111 E. 17th. Street
Austin, TX 78774-0100
(800) 252-5555 website: <http://www.window.state.tx.us/taxpermit/>

Businesses engaged in selling goods by weight or volume must register the devices with the County Agriculture, Weights and Measures Office. Permits must usually be obtained by: import/export businesses, agricultural-related production, and businesses using pesticides.

Texas Department of Agriculture

(512) 463-7476 website: <http://www.agr.state.tx.us/>

Business engaged in: selling or handling food products, operating a pool or spa, handling hazardous materials, underground storage tanks, medical wastes, x-ray equipment, or waste handling must contact:

City/County Health Department
1702 Horne Road
Corpus Christi, TX 78415
(361)826-7200 website: <http://www.cctexas.com/health/>

Other permits and licenses may also be required.

8. Get Tax Information

Several types of taxes may be levied on businesses including income tax, employment tax and Sales Tax. For more information contact:

Texas Comptroller of Public Accounts
111 E. 17th. Street
Austin, TX 78774-0100
Sales and use Tax (800) 252-5555
Franchise Tax (800) 252-1381
Certificates of Good Standing (800) 252-1386
website: <http://ecpa.cpa.state.tx.us/taxrates/RateCalc.jsp>

Texas Comptrollers of Public Accounts
400 Mann Suite 600
Corpus Christi, TX 78401
(361) 882-1234 website: <http://www.window.state.tx.us>

For state employment taxes visit the Texas Workforce Commission Information center:

Texas Workforce Commission
3649 Leopard Street, Suite 600, 78408-3233
(361) 361-882-2873 website: <http://www.twc.state.tx.us>

For federal tax information and a copy of the “Small Business Resource Guide” and invaluable tool to help business owners understand the basics contact:

Internal Revenue Service
(800) 829-1040 website: <http://www.irs.treas.gov>

9. Employer Responsibilities

A whole new set of responsibilities arises when a business hires employees. Employers must register as an employer and obtain a federal Employer Identification Number (EIN), pay additional taxes, withhold, match and submit employee withholdings, must obtain worker’s compensation insurance and adhere to employee eligibility regulations.

The EIN, also known as a Federal Tax Identification Number, is a nine-digit number that the IRS assigns to business entities. The IRS uses this number to identify taxpayers that are required to file various business tax returns. EINs are used by employers, sole proprietors, corporations, partnerships, non-profit organizations, trust and estates, government agencies, certain individuals and other business entities. Federal Employer ID numbers can be obtained by completing form SS-4 on-line or calling:

Internal Revenue Service

(800) 829-4933

website: <http://www.irs.gov/businesses/small/article/0,,id=102767,00.html>

Get information on state requirements, taxes and services for employers by contacting:

Texas Workforce Commission

3649 Leopard Street, Suite 600, 78408-3233

(361) 361-882-2873 website: <http://www.twc.state.tx.us>

10. Determine if a Business Tax Certificate (License) is Required

For information contact:

(City)

City of Corpus Christi Accounts Receivable/Collections Office

1201 Leopard Street

Corpus Christi, Texas 78401

361-826-3060

(County)

Nueces County Clerk Office

901 Leopard Street

Corpus Christi, TX 78401

(361) 888-0580

<http://www.co.nueces.tx.us/countyclerk/>

(Statewide)

Texas Comptrollers of Public Accounts

400 Mann Suite 600

Corpus Christi, TX 78401

(361) 882-1234 website: <http://www.window.state.tx.us>

City of Corpus Christi Community Service Centers

The following organizations offer computer access to the general public.

Small Business Development Center 3209 S. Staples.....(361) 698-1021

By following these key steps, the process should run more smoothly. If you need additional information please contact the City of Corpus Christi Economic Development Office.

City of Corpus Christi Economic Development Office

1201 Leopard Street

Corpus Christi, TX 78469

(361) 826-3850 e-mail: irmaca@cctexas.com

website: <http://www.cctexas.com/economicdevelopment/>

EXHIBIT B

Corpus Christi Fund Alliance (CCFA)

CORPUS CHRISTI BUSINESS FUND ALLIANCE

Program Description:

The Corpus Christi Business Fund Alliance (CCBFA) was formed in August 2007 to form partnerships with local financial entities to help communities grow economically stronger through outreach, financing programs, technical assistance and training.

CCBFA Loan Programs:

- **Community Development Block Grant (CDBG)**

- Micro-enterprise assistance that allows grantees and or private or public organizations to facilitate economic development through the establishments, stabilization and expansion of micro-enterprises with CDBG assistance.
- CDBG funds may be used to provide: technical assistance, and
- general support, not subject to the 15% cap on public services. The following are examples of general support:
 - Child care
 - Transportation
 - Counseling
 - Peer support programs
- Eligibility of services is subject to availability of funding, creation of jobs for the low-medium income population and identification of service needs as CDBG national objective.
- For additional information or to apply, please call (361) 826-3017 or visit their website at <http://www.cctexas.com/communitydevelopment/>

- **Corpus Christi Business and Job Development Corporation (4A Board)**

The 4A Board was created to facilitate the creation of jobs through grants and loans to businesses and organizations by offering incentives. Funds are approved for the following projects: Educational and Skills Development, Business Development/Incubation and Jobs for small and medium to large business services. The following business categories may apply:

Medium to Large Business Services

- Offers financial incentives for the creation of jobs through grants
- Funds are approved for the following projects: Education and Skills Development; Business Development/Incubation and Job creation
- For additional information or to apply, please call (361) 826-3850 or visit our website at <http://www.cctexas.com/economicdevelopment/>

Small Businesses Services

-Offer microloans for small businesses through ACCION Texas for up to \$50,000

-For additional information or to apply, please call (361) 698-2421 or visit their website at <http://www.acciontexas.org>

- **Small Business Administration (SBA), 504 Loan Program**

- \$50,000 to \$2 million

- Loans for businesses within the state of Texas

- 90% financing on owner-occupied real property and 10% owner equity

- For additional information or to apply, please call (361) 879-0017 or visit their website at <http://www.sba.gov/tx/harlingen>

- **Small Business Administration (SBA) Community Express Loan Program**

- Serves Minorities, Women, Veterans and low to moderate income areas, Hub Zones and other SBA designated areas.

- Loan amounts of \$5K up to \$50K in even \$1,000 increments

- Unsecured, 10 year term, No prepayment penalty, No tax returns, 85% SBA Guarantee

- Prime + 4.75%-adjusted quarterly for loans \$5,000-\$25,000

- Prime + 3.75% adjusted quarterly for loans \$26,000-\$50,000

- For additional information or to apply, please call (361) 879-0017 or visit their website at <http://www.sba.gov/tx/harlingen>

- **Small Business Administration Express Loan Program**

- Connects borrowers and lenders with an innovative and simplified approach to small business financing.

- Maximum loan amount for the new SBAExpress has been increased to \$350,000.

- Maximum Interest rate, which may be fixed or variable, is tied to the prime rate and can vary depending on the size of the loan.

- For additional information or to apply, please call (361) 879-0017 or visit their web at <http://www.sba.gov/tx/harlingen>

Exhibit C

City of Corpus Christi Procurement

Division

Small Business Advocacy Program

Small Business Advocacy Program (SBAP)

The City Procurement Division is committed to assisting local small businesses grow and prosper. Towards that end, the City Procurement Division will encourage soliciting informal bid opportunities from local small businesses where adequate competition exists.

The Procurement Division through the SBAP assists local small businesses and historically underutilized businesses (HUBs) including Minority business enterprises (MBE) and Women owned business enterprises (WBE). Registration through the City's Procurement Division website will assist these business enterprises to obtain information regarding City contracts.

Companies wanting to do business with the City are required to complete a Request for Supplier Information packet. This form is available for completion and can be submitted online on the City's Website. Use the following webpage address to pull up the form:
http://www.cctexas.com/purchasing/supplier_addform.cfm

The individual completing the form will enter the company name, the address, contact information and phone and facsimile numbers. Additionally, the type(s) of products and/or services that the business can provide will need to be completed. These products and services are cross referenced to category numbers that are used by the City to identify businesses that can provide the products or services that are being procured.

We also request all suppliers to identify if they are HUB certified and whether they can be classified as a Corpus Christi Small Business.

The City Purchasing Department is working with Del Mar College PTAC to establish a database of contract bid and award data for the purpose of establishing a baseline. The baseline will in turn provide a tool to help City Purchasing evaluate possible goals for contract awards for small business and HUB businesses. Another project in negotiation is an improvement of the City Purchasing On-line Vendor registration. The goal of this project is to provide decentralized city purchasing activities access to the vendor registration database, allow decentralized and centralized City Purchasing the ability to generate reports from the database, and to provide a mechanism to track contract bids and awards for the future to allow for evaluation. The goal is to improve access and contracting opportunity for Corpus Christi small businesses and Corpus Christi HUB businesses.

EXHIBIT D

Procurement Technical Assistance Center (PTAC)

Procurement Technical Assistance Center (PTAC)

The Procurement Technical Assistance Center (PTAC) is partially funded by the Department of Defense and is designed to increase the number and type of businesses selling products and services to government agencies. The PTAC can help any business interested in doing federal, state, or local government contracting through the following services:

- Free Confidential Counseling
- Federal, State and Local Registrations and Certifications
- Plan Room with Plans for Area Government Projects
- Website posting of Federal, State and Local Contracting Opportunities
- Access to Bid Packages, Plans and Specifications
- Access to Dodge Reports for South Texas
- Bid Match Service
- Interpretation of Bid Documents, Proposal Assistance
- Network Opportunities with Area Governmental Agencies
- Seminar and Workshops on a Variety of Procurement topics
- Assistance with Conversion to Electronic Commerce
- Certification for Disadvantaged Business Enterprise (DBE)-Available through the Regional Transportation Authority (link)

For more information or to apply, please call (361) 698-1025 or visit PTAC online at: <http://www.delmar.edu/sbdc/ptac.html>

EXHIBIT E
Corpus Christi Economic
Development Office

CITY OF CORPUS CHRISTI

ECONOMIC DEVELOPMENT OFFICE

TAX INCENTIVES

SPECIAL POINTS OF INTEREST :

- Tax Incentives
- GIS Planning
- Presentations
- Bus Tours
- Downtown Redevelopment

SERVICES

Renewal Community

Business Assistance

Loans

Tax Abatement

Partnerships

Information

The Economic Development Office offers a variety of programs and services to small business owners and potential business investors. These include: tax incentive application assistance, referrals, research, presentations and information.

In addition to refunds on state and use tax and tax abatement, Corpus Christi Renewal Community (RC) provides Federal tax incentives which allow targeted businesses to reduce their tax liability.

RENEWAL COMMUNITY

Federal Tax Savings Opportunity

Corpus Christi's RC provides special federal tax incentives to businesses located in the RC, which includes the following 1990 Census Tracts: 1,3,4,10, 11 and 2000 Census Tracts 5,7,13,35,and 50.

Renewal Community Wage Credit

Employers can take up to \$1,500 federal tax credit per employee per year who lives and works in the Renewal Community.

Welfare To Work

Employers can take up to \$8,500 federal tax credit per employee if they are members of a family who receive TANF for at least 18 consecutive months before the hire date.

Work Opportunity Tax

Employers can take up to \$2,400 federal tax credit for each employee who is a qualified TANF recipient, qualified veteran, qualified ex-felon, high risk youth, vocational rehabilitation referral, qualified summer youth, qualified food stamp recipient, or qualified SSI recipient.

Commercial Revitalization Deduction

Businesses can accelerate the depreciation of their qualified revitalization expenditures for a commercial building by receiving a Commercial Revitalization Deduction (CRD) allocation up to \$10 million. With an allocation, the business can deduct 50% of the total qualifying expenditures in the first year the building is placed in service or deduct the qualifying expenditures over 120 months beginning with the month the building is placed in service. The building must be located in the Renewal Community Census Tracts.

Qualifying RC businesses Increased Section 179

Qualifying RC businesses can deduct \$35,000 more than the standard allowable by the IRS on property such as machinery or equipment.

Historic Tax Credit

A federal tax credit worth 10% of expenditures relating

to rehabilitation of the Historic Building which is constructed prior to 1936.

Tax Abatement

The City of Corpus Christi grants tax abatement to basic manufacturing or service facilities, petrochemical facilities, regional telecommunications/data processing centers, regional visitor/amusement facilities, and projects located in the Renewal Community area.

For basic manufacturing or service facilities, petrochemical, regional telecommunications/data processing centers, regional visitor/amusement facilities projects must add a minimum of \$2 million to the property tax rolls or \$250,000 for rehabilitation project.

For RC projects must create one full time permanent job per \$50,000 in added value and maintain the job (s) during the term of the agreement. A minimum of \$250,000 of added value required for rehab projects. Please call the Economic Development Office for more information at 361.826.3850

GIS PLANNING

GIS PLANNING is a new tool for the Economic Development Office that uses geographical information systems to provide information and mapping for available commercial property, along with workforce demographics, business information and interactive maps.

Go to the City's main website at cctexas.com and click on Corpus Christi Prospector link under current information or MAPS link or you may go to the Economic Development webpage and click on the moving marquee.

SMALL BUSINESS ASSISTANCE

Del Mar College Small Business Development Center (SBDC)

The SBDC serves to promote the growth, expansion, innovation, productivity, profitability, and improved management of business by providing business counseling, training programs, and procurement technical assistance.

For information call 361.698.1021

Small Business Advisory Committee (SBAC)

The SBAC was created to advise the Economic Development Office on projects and programs to initiate, enhance, or research for the purpose of retaining, expanding, creating small and historically underutilized businesses and jobs provided by small and historically underutilized businesses; on the development of partnerships with organizations to

initiate, enhance or research such projects and programs; and to serve as a focal point to communicate approaches to identify, attract, expand, and retain small and historically underutilized businesses.

For more information call 361.826.3850

Renewal Community Bus Tours

Local contracted CPA Mannti Cummins offers information seminars on RC Incentives and 2 Bus Tours every year

For more information contact Mannti Cummins at 361.443.5713

Downtown Redevelopment

Downtown Redevelopment is a top priority for the City Council

CORPUS CHRISTI BUSINESS AND JOB DEVELOPMENT CORPORATION

The Corpus Christi Business and Job Development Corporation (4A Board) was organized exclusively for the purpose of benefiting and accomplishing public purposes on behalf of the City.

The goals of the Board is to facilitate the creation of jobs through grants and loans to businesses and organizations by offering

incentives.

Funds are approved for the following projects: Educational and Skills Development; Business Development/Incubation; and Jobs

Additionally, an agreement exists between the 4A Board and ACCION Texas to provide small businesses with low interest loans.

Please contact the Economic Development Office for more information at 361.826.3850

You may also visit the City's website at : <http://www.cctexas.com>, click on departments and select the Economic Development Office link.

**City of Corpus Christi
PO Box 9277
Corpus Christi, TX 78469-9277**

**Irma Caballero
Director Economic Development
361.826.3850 (Office)
361.826.3230 (Fax)
Irmaca@cctexas.com**

ACCION

ACCION Texas provides loans to small businesses that do not have access to loans from commercial sources. Through its loans and services, ACCION Texas helps micro entrepreneurs' strengthen their businesses, stabilize and increase their incomes, create additional employment and contribute to the

economic revitalization of their communities. Loan rates for Corpus Christi businesses are as low as 5.5% and range from \$500 to \$50,000.

For more information contact Monique Pineda at 361.698.2421

CORPUS CHRISTI REGIONAL ECONOMIC DEVELOPMENT CORPORATION (CCREDC)

Corpus Christi Regional Economic Development Corporation (CCREDC)

The CCREDC will organize, coordinate, and lead the expansion of the Corpus Christi region's economic base through actions and programs that encourage and cause retention, expansion, and recruitment of industrial, manufacturing, distribution, and service employers.

Please call the CCREDC for more information at 361.882.7448 or visit their website at <http://www.ccredc.com/>

EXHIBIT F

BUSINESS RESOURCE LISTING

CITY OF CORPUS CHRISTI SERVICES

Community Development

The mission of Community Development is to enhance the quality of life, health, and welfare of Corpus Christi citizens by assisting in the maintenance and development of affordable housing and providing safe and viable neighborhoods through;

- Planning, implementation and administration of the City's Community Development Block Grant, HOME, Emergency Shelter Grants Program, and Continuum of Care.
- Community Development provides guidance and program oversight in the implementation of the Consolidated Plan and the Corpus Christi Strategic Plan to End Homelessness.

Contact information:

City Hall

Community Development Department

2406 Leopard Street

Corpus Christi, TX 78408

(361) 826-3017

<http://www.cctexas.com/communitydevelopment/>

Development Services

The City Council identified a successful "One-Stop Shop" Development Center as a community priority. The Development Services Department is responsible for all planning, development and permitting activities in Corpus Christi. The department is organized into a single business unit, consisting of Building Inspections, Planning and Special Services.

Goals for the department include:

- Enhance the City's outreach efforts to promote economic development in cooperation with the Chamber of Commerce and the Economic Development Corporation.
- Implement new permitting and inspections software, including on-line permitting and inspection request options.
- Quicker turnaround on inspection results for customer benefits.
- Implement on-line payment for permit fees.
- Improvement of infrastructure plan review.
- Improvement of plat acceptance procedures.
- Quick, consistent turnaround time on commercial and residential plan review.
- Implement the Unified Development Code, which will consolidate Zoning, Platting and other associated codes of the City.
- Install a front counter area so that over-the-counter business can be transacted for all divisions within the department.

Contact information:

City Hall
Development Services Department
2406 Leopard Street
Corpus Christi, TX 78408
Website: <http://www.cctexas.com/developmentservices/>
Zoning- (361) 826-3583
Permits- (361) 826-3282

Economic Development Office

The Economic Development Office supports the start up of new small businesses as well as the development, growth, and retention of existing small businesses by offering a variety of programs and services to small business owners and potential business investors. These include: tax incentive application assistance, referrals, research, presentations and information. The Economic Development Office also manages the following programs that offer financial assistance and other services to small businesses:

- Corpus Christi Business and Job Development Corporation
- ACCION TEXAS
- Corpus Christi Regional Economic Development Corporation
- Corpus Christi Prospector

In addition to refunds on state and sales use tax and tax abatement, Corpus Christi Renewal Community (RC) provides Federal tax incentives which allow targeted businesses to reduce their tax liability. These will include the following programs:

- Federal Tax Savings Opportunity
- Renewal Community Wage Credits
- Welfare to Work Credits
- Work Opportunity Tax Credits
- Commercial Revitalization Deductions
- Section 179 Deductions
- Historic Tax Credit
- Tax Abatement

Contact information:

City Hall
Economic Development Office
1201 Leopard Street
Corpus Christi, TX 78469
(361) 826-3850
<http://www.cctexas.com/economicdevelopment/>

Engineering

Engineering Services is responsible for all City construction contracts, including:

- Preparation of bid/contract documents
- Development of plans and specifications
- Advertising
- Bid opening
- Construction administration and payments

Some departments assume a greater role in some aspects of construction projects due to specialized expertise or resource availability, i.e. Airport, Water, and Wastewater. Construction contracts are reviewed by the Department of Risk Management and the City Attorney prior to award. Minor maintenance work or service calls are handled by individual departments and governed by Purchasing Department policies and procedures.

Contact information:

City Hall
Engineering Services
1201 Leopard St
Corpus Christi, TX 78401-2825
(361)826-3506
<http://www.cctexas.com/engineering/>

Municipal Information Services

MIS department function is to assist in the delivery of quality products and services by managing the enterprise data center for GIS, HTE, KRONOS and PeopleSoft systems and by providing connectivity & customer services that will allow for the optimum usage of enterprise data as well as effective and efficient data, voice and video communications.

Our mission is to offer 24x7 service to our customers for all problems, requests and questions pertaining to their business processes.

Contact information:

City Hall
Municipal Information Systems
1201 Leopard St.
Corpus Christi, TX 78401
(361)826-3740
<http://www.citynet.cc/?fuseaction=main.view&page=972>

Geographic Information Systems

Access the City's GIS Web Site and view interactive maps.

- Zoom in to view the base map, points and lines for water, storm water, gas, and sewer, city limits, annexations, Area Development Plans, Street ROW, zoning, land use, and center lines, as well as street signs, lights, and subdivisions.
- Data is continually added to the GIS in order to make it functional for those departments and citizens that require access to this information.
- You can also access a number of Digital Maps in pdf format, including Council Member Districts, Area Development Plans, Census Tracts, Street Maps, Current Land Use, Zoning, Economic Development and Political Maps.

For more information on either GIS or conventional maps of the City of Corpus Christi, please contact the GIS Group at (361) 826-3532 or the Development Services at (361) 826-3240.

Contact information:

City Hall
Geographical Information Systems
1201 Leopard St.
Corpus Christi, TX 78401
(361)826-3532
<http://www.gissites.com/corpus/>

Neighborhood Services

The mission of Neighborhood Services is to protect and improve the quality of life, health, and welfare of Corpus Christi citizens by:

- assisting in the maintenance and development of safe and viable neighborhoods
- to ensure the health and life safety of citizens of Corpus Christi by obtaining compliance with the technical construction codes adopted by the City
- To protect and improve the quality of life, health and welfare of the community through enforcement of the housing, health and zoning regulations

Contact information:

City Hall
Neighborhood Services
1201 Leopard St
Corpus Christi, TX 78401
(361) 826-3234
<http://www.cctexas.com/neighborhoodservices/>

Zoning and Code Enforcement Administration
(361) 826-2489
<http://www.cctexas.com/neighborhoodservices/>

OTHER COMMUNITY RESOURCES

Corpus Christi Black Chamber of Commerce

The Black Chamber of Commerce was organized to promote the growth and stability of Black/minority enterprises in the city of Corpus Christi, Texas and other surrounding areas as follows:

- to work with present as well as future industry and interested private citizens to establish a favorable business climate for Black/minority enterprises in the Coastal Bend area;
- to identify creative and innovative business opportunities;
- to maintain and disseminate business information to Chamber members;
- to provide networking opportunities with industry, financial institutions, government agencies, civic groups, Black/minority businesses, educational and cultural interest the area; and
- to provide and maintain suitable facilities to conduct the business of the Black Chamber.

Contact information:

Corpus Christi Black Chamber of Commerce
3209 S. Staples, Rm. 165
Corpus Christi, TX 78411
(361) 877-3634
<http://ccblackchamber.tripod.com/>

Corpus Christi Chamber of Commerce

An advocate of the local business community in problem solving, promotion of economic development and various critical areas of local, county and state issues.

- Networking opportunities through Business after hours mixers, new member coffees, small business luncheons and various special events
- Internet exposure via Chamber's website business directory and CorpusChristiDaily.com with hyperlinks
- Business referrals.
- Chamber lobby display for business cards and literature for members
- Welcome and relocation packet for military base opportunity
- Membership in the U.S. Chamber of Commerce Federation Partnership
- Grand opening and Ribbon cutting ceremonies
- Business directory listing of Chamber membership
- E-Blasts of weekly Chamber event reminders and monthly newsletters
- Advertisement of brands through member sponsorships
- Business Development resource
- Issue manager groups that cover a wide range of interests such as Education-Workforce, Governmental Affairs, Infrastructure, Technology, Military affairs, Small Business issues and Ambassadors
- Outreach services
- Leadership Corpus Christi program

Contact information:

Corpus Christi Chamber of Commerce
1201 N. Shoreline Blvd.
Corpus Christi, Texas USA 78401
(361) 881-1800
<http://www.corpuschristichamber.org/>

Corpus Christi Hispanic Chamber of Commerce (CCHCC)

CCHC serves as the small business liaison between the business community and the community at large. The CCHC serves the community through active participation in education, leadership, public affairs, and creating business opportunities for its members.

- Business network of counselors, teachers and mentors
- Partnerships with SBA, SBDC and WorkSource
- Advocates the growth and development of small, minority and women owned businesses
- Offers personalize training seminars in networking, marketing, small business development and leadership

Contact information:

Corpus Christi Hispanic Chamber of Commerce
615 N. Upper Broadway, Ste 410
Corpus Christi, TX. 78477
(361) 887-7408
<http://www.cchispanicchamber.org/>

Corpus Christi Regional Economic Development Corporation (CCREDC)

The CCREDC is the economic development organization responsible for the retention, expansion and recruitment of primary employers, regardless of employee size, in, and to, Corpus Christi.

- The primary focus of the retention, expansion and recruitment efforts is to assist primary employers in the retention and/or creation of high-paying primary jobs and capital investment in Corpus Christi.
- A primary employer is a business in which at least 70% of its goods and/or services are sold to customers that are located more than 50 miles from Corpus Christi, thereby bringing outside dollars into Corpus Christi and increasing the wealth of the city and its residents.

Contact information:

Corpus Christi Regional Economic Development Corporation
800 N. Shoreline Boulevard Suite 1300 South
Corpus Christi, Texas 78401
(361) 882-7448
<http://ccredc.com>

Procurement Technical Assistance Center (PTAC)

The Procurement Technical Assistance Center (PTAC) is partially funded by the Department of Defense and is designed to increase the number and type of businesses selling products and services to government agencies. The PTAC can help any business interested in doing federal, state, or local government contracting through the following services:

- Free Confidential Counseling
- Federal, State and Local Registrations and Certifications
- Plan Room with Plans for Area Government Projects
- Website posting of Federal, State and Local Contracting Opportunities
- Access to Bid Packages, Plans and Specifications
- Access to Dodge Reports for South Texas
- Bid Match Service
- Interpretation of Bid Documents, Proposal Assistance
- Network Opportunities with Area Governmental Agencies
- Seminar and Workshops on a Variety of Procurement topics
- Assistance with Conversion to Electronic Commerce

Contact information:

Del Mar College
Small Business Development Center
3209 S. Staples
Corpus Christi, TX 78411
(361) 698-1021
<http://www.delmar.edu/sbdc/ptac.html>

Service Corps of Retired Executives (SCORE)

SCORE stands for Service Corps of Retired Executives and is affiliated with the Small Business Administration (SBA), an agency of the United States. SCORE advises and counsels small business entrepreneurship by the following means:

- Face to Face meetings
- Conduct workshops
- Furnish small business related written materials and text manuals to clients
- Business counseling via email, telephone conferencing and office trips
- Publication of articles of interest and knowledge to small business
- Referral Services

Contact information:

SCORE-Chapter 21
3649 Leopard Street, Suite 411
Corpus Christi, TX 78408
(361) 879-0017 ext. 22
<http://www.score-corpus-christi.org>

Small Business Administration (SBA)

The U.S. Small Business Administration (SBA) was created in 1953 as an independent agency of the federal government to aid, counsel, assist and protect the interests of small business concerns, to preserve free competitive enterprise and to maintain and strengthen the overall economy of our nation.

SBA's District Offices are responsible for the delivery of SBA's many programs and services throughout the country. Services available include:

- Free counseling, advice and information on starting a business through the Service Corps of Retired Executives (SCORE).
- Financial assistance for new or existing businesses through guaranteed loans made by area bank and non-bank lenders.
- Free consulting services through the network of Small Business Development Centers. SBDCs also conduct training events throughout the district - some require a nominal registration fee.
- Assistance to businesses owned and controlled by socially and economically disadvantaged individuals through the Minority Enterprise Development Program.
- Women's Business Ownership Representatives are available to advise women business owners.
- Special loan programs are available for businesses involved in international trade.
- Guaranteed loans are available for credit-worthy veterans.

Contact information:

SBA

3649 Leopard Street, Suite 411

Corpus Christi, TX 78408

(361) 879-0017 ext. 21

<http://www.sba.gov/localresources/district/tx/harlingen/index.html>

Small Business Development Center (SBDC)

The Del Mar College SBDC provides free consulting and technical assistance to the local small business community. The SBDC mission is to simply help small businesses start and grow. The SBDC program supports the growth and development of the Coastal Bend economy by assisting in job creation, economic diversification, and business expansion.

- Free and confidential counseling
- Business Plan preparation
- Loan packaging
- Marketing research
- Seminars and workshops on a wide variety of business topics such as QuickBooks, Marketing, Advertising, Starting a business step by step, Business Taxes Made Easy, etc.
- Free Online Training Opportunities
- Assistance in developing and implementing quality controls
- Assistance to women, low-income and minority entrepreneurs including credit counseling, personal finance management counseling, small business management and loan packaging
- Outreach activities to inform women, low-income and minority entrepreneurs of services available

Contact information:

Small Business Development Center

3209 S. Staples

Corpus Christi, TX 78411

(361) 698-1021

<http://www.delmar.edu/sbdc/>

Texas A & M University Corpus Christi (TAMUCC)

The Office of Community Outreach at TAMUCC is dedicated to achieving the Imperatives of Momentum 2015 by building successful community/University partnerships, engaging faculty and students, and providing programs to meet community needs.

Contact information:

Higher education- Main switchboard (361) 825-5700

<http://www.tamucc.edu>

Continuing Education and Professional Development Courses

- Online courses
- Open enrollment workshops and seminars
- Customized training programs
- Faculty researchers and consultants-innovative ideas & advanced knowledge in wide range of fields
- Access to statewide A&M system faculty and resources

Contact information:

Community Outreach

6300 Ocean Drive, NRC 2200

Corpus Christi, Texas 78412

(361) 825-5966

<http://outreach.tamucc.edu>

Skilled Workers-

- A&M-CC Graduates (Bachelors, Masters and Doctoral graduates)
- A&M-CC Students
- Part-time workers (paid)
- For-credit internships (paid and unpaid)
- Work study students (subsidized workers for eligible non-profits)
- Service learning and experiential-learning projects (student classroom projects)

Contact information:

Career Services Office

6300 Ocean Drive

Corpus Christi, TX 78412

361-825-2628

<http://career-services.tamucc.edu>

APPENDIX A

DEFINITIONS

10 Key Steps to Starting a Business Guide-A step by step guide developed by the City of Corpus Christi Economic Development Department to assist persons interested in starting a business.

ACCION Texas- A local micro-lending program that assist small business owners obtain capital by buying down the interest of their qualified loans.

Corpus Christi Business Fund Alliance-Coordination of local financial resource organizations that support small businesses.

Corpus Christi Digital Community Development Corporation (CCDCC)- The CC Digital Community Development Corporation is a non-profit corporation created by the City of Corpus Christi to leverage the City's WiFi infrastructure for the advancement of community, including government, public safety, education, business, health care, and residents. The primary service of the corporation is to provide the Corpus Christi community with expanded access and competitive commercial Internet services, and ensure ISPs have opportunities to participate.

Corpus Christi Business and Job Development Corporation (4A Board)- The goals of the 4A Board is to facilitate the creation of jobs through grants and loans to businesses and organizations by offering incentives.

Corpus Christi Prospector- City of Corpus Christi Economic Development Office Geographic Information System site that provides information and mapping for available commercial properties along with workforce demographics, business information and interactive maps.

Corpus Christi Regional Economic Development Corporations (CCREDC)- The Corpus Christi Regional Economic Development Corporation organizes, coordinates, and leads the expansion of the Corpus Christi region's economic base through actions and programs that encourage and cause retention, expansion, and recruitment of industrial, manufacturing, distribution, and service employers.

Disadvantaged Business Enterprise (DBE)- Federal program managed by the United States Department of Transportation to recruit socially and/or economically disadvantaged firms.

Procurement Technical Assistance Center (PTAC)- The Procurement Technical Assistance Center (PTAC) is partially funded by the Department of Defense and is designed to increase the number and type of businesses selling products and services to government agencies. The PTAC can help any business interested in doing federal, state, or local government contracting through their small business services.

Renewal Community- Corpus Christi's Renewal Community provides special federal tax incentives to businesses located in the Renewal Community which includes 1990 census tracts 1, 3, 4, 10 and 11 and 2000 census tracts 5, 7, 13, 35, and 5.

SCORE- stands for Service Corps of Retired Executives and is affiliated with the Small Business Administration (SBA), an agency of the United States. SCORE advises and counsels small business entrepreneurship.

Small Business- A for-profit employer located within the City limits of Corpus Christi with 49 or less full-time employees, **or** an interested party requesting assistance for the start-up of a business which is in conformance with the definition above.

Small Business Advisory Committee (SBAC) - The SBAC was created to advise the Economic Development Office on projects and programs to initiate, enhance, or research for the purpose of retaining, expanding, creating small and historically underutilized businesses.

Small Business Advocacy Program (SBAP)- Targeted at local small businesses and historically underutilized businesses including Minority business enterprises (MBE) and women owned business enterprises (WBE). To help them obtain City contracts. To help them obtain other business opportunities associated with businesses receiving incentives from the City of Corpus Christi.

Small Business Development Center (SBDC)- The Del Mar College SBDC provides consulting and technical assistance to the local small business community. The SBDC mission is to simply help small businesses start and grow. The SBDC program supports the growth and development of the Coastal Bend economy by assisting in job creation, economic diversification, and business expansion.

Texas Unified Certification Program (TUCP)- The Regional Transportation Authority in cooperation with the United States Department of Transportation and the Texas Department of Transportation certify Disadvantaged Business Enterprises (DBE) under 49 CFR, Part 2B, 26.