

U.S. Small Business Administration

Agenda

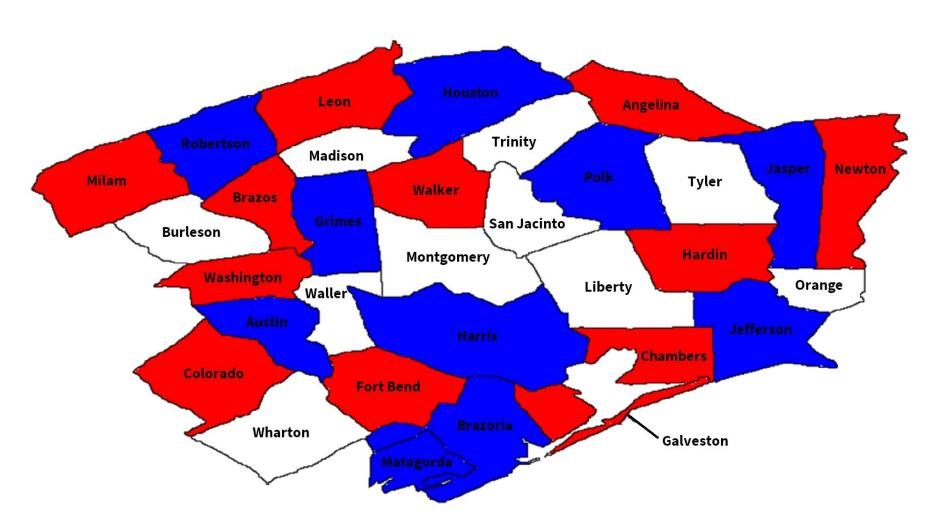
- SBA Houston
- 5-year Infrastructure Investment and Jobs Act (IIJA)
 - In Total, Texas only, and beyond 2022
- How Federal Grant Funds Get Distributed?
- How Small Businesses Can Participate





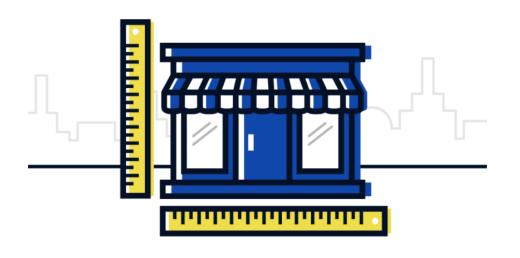
SBA Houston

SBA Houston District 32 Counties – Southeast Texas





What is a 'Small' Business?



Size standards vary by industry and are generally based on the number of employees or the amount of annual revenues the business has.

- Manufacturing or processing firm with up to 1,500 employees (refinery, aircraft, oil transportation, airline, delivery service)
- Service firm up to \$41.5M (oil/gas support, software publishing, radio/TV broadcasting, car rental, trash collection)

Small Business is Everywhere

99.5% of Houston Area Businesses are Small

Per SBA Office of Advocacy

Over 750,000 small business in the District

Per U.S. Census



SBA's 'Four Cs'

- 1. <u>Capital</u>
- 2. <u>C</u>ounseling
- 3. <u>C</u>ontracting
- 4. <u>Crisis</u>





Capital

FY2021

	FY2021			
	Dollars	Units	Average	
7 A	\$1,315,808,600	1,272	\$1,034,441	
504	\$106,838,000	94	\$1,136,574	
Surety	\$106,221,172	152	\$698,824	
Micro	\$745,369	45	\$16,564	
Total	\$1,529,613,141	1,563	\$978,639	

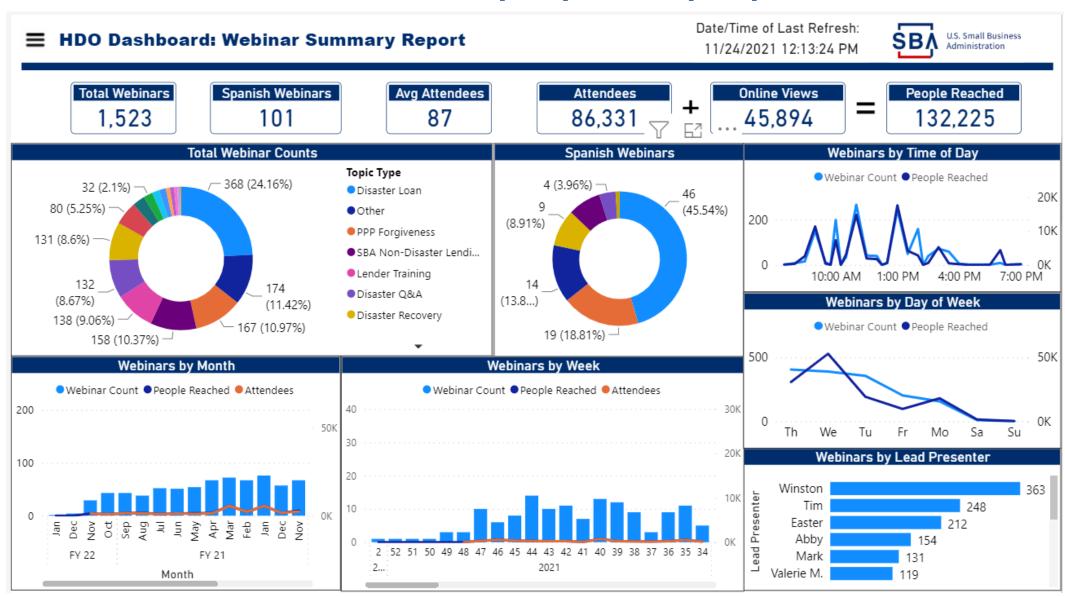
Note – Disaster Lending Intentionally Excluded





Counseling

Outreach 03/16/20-11/24/21





Partial Program List

Program	Purpose
Targeted Outreach	Focus on important groups to be sure they are served (Women, LGBTQ, Disabled, POC, Veterans, etc.)
Business Matchmaking	Match small business 'sellers' with big business and government 'buyers'
Lender Matchmaking	Match small business borrowers with capable experience small business lenders
Mentor Matchmaking	Match small businesses with the mentors and advisors that can make a difference in their businesses
Partner Engagement	Working with our 285+ partners to collaborate on events and activities to support small businesses
Resource Partner Involvement	Direct interaction with SBDC, SCORE, WBCs, and VBOC
Rural Focus	Bringing awareness of SBA programs to rural communities
Meetups	Informal meetings targeted at millennial-ish entrepreneurs
Boots to Business & Re-Boot	Entrepreneurial Bootcamps for Veterans
National Small Business Week	Award and recognize top-performing small businesses while bringing more awareness to SBA programs
Small Business Saturday	Celebrate and support small businesses after Thanksgiving





Contracting

BOS Team

- Help Americans grow their businesses
 - Special Certifications (below)
 - Access to federal contracts
 - Special training

FY2021 Contract Values			
Business Type	Amount		
Small Business	\$1,301,352,343		
Small Disadvantaged	\$374,396,943		
8(A)	\$66,149,013		
Veteran	\$109,797,579		
Service-Disabled Veteran	\$98,765,388		
Women Owned	\$202,778,159		
HUBZone	\$409,094,085		

8(a) Awards FY21

	Company Name	Total Dollars	Primary Industry
1	WICHITA TRIBAL ENTERPRISES LLC	15,447,763	Computer Facilities Management Services
2	LAKEY INC	12,934,979	Heavy and Civil Engineering Construction
3	GLOBAL FORCE USA INC	8,614,884	Custom Computer Programming Services
4	PRINCIPAL INFORMATION TECHNOLOGY COMPANY	8,436,411	Data Processing, Hosting, and Related Services
5	SIA SOLUTIONS LLC	7,412,060	Remediation Services
6	GLISTENING SPACES INC	4,955,089	Janitorial Services
7	7 th ECHELON	3,698,064	Administrative/General Management Consulting Services
8	MD MADISON CONSTRUCTION LLC	3,666,000	Janitorial Services
9	MARFRAN CLEANING LLC	3,333,655	Janitorial Services
10	MPACT STRATEGIC CONSULTING LLC	3,077,283	Administrative/General Management Consulting Services
11	AMERICAN RENEWABLE ENERGY	3,064,269	Commercial and Institutional Building Construction
12	SAFAL PARTNERS	2,840,211	Administrative/General Management Consulting Services
13	CRYSTAL AIR CONTRACTORS	2,650,026	Plumbing, Heating, and Air-Conditioning Contractors
14	ADVENTUS TECHNOLOGIES INC	1,614,528	Other Computer Related Services
14	TECHNAUTIX CORP	1,225,916	Custom Computer Programming Services
16	INTEGRATED NETWORK SOLUTIONS INC	841,779	Other Computer Related Services
17	J. CAYE PREMIER DINING INC	774,660	Food Service Contractors
18	GULF REMEDIATION INC	630,688	Commercial and Institutional Building Construction
18	PM CONNECTIONS LLC	414,596	Professional, Scientific, and Technical Services
19	KESTREL TECHNOLOGY GROUP LLC	300,000	Software Publishers
20	COST BRAVA MARINE LLC	231,838	Grain Merchant Wholesalers
21	CARDENAS, BENITO	194,051	Commercial and Institutional Building Construction
22	LIM SERVICE INDUSTRIES INC	140,400	Janitorial Services
23	PRESTIGE I REAL ESTATE FIRM L L C	135,583	Janitorial Services
24	ATVIROTECH INC	57,957	Electrical Apparatus and Equipment, Wiring Supplies
25	JG HANEY & ASSOCIATES LLC	4,592	Telecommunications Resellers
	Total	86,697,283	





Crisis

Disaster Lending

- Provide direct loans from the government to assist homeowners and any size business or non-profit
- Provide technical assistance to help businesses recover

Hurricane Harvey			
Home	39,653	\$2,957,258,600	
Business/EIDL	3,906	\$450,093,700	
TOTAL	43,559	\$3,407,352,300	

COVID Disaster Lending

COVID Economic Disaster 2020 & 2021		
Program	Units	Dollars
PPP	336,000	\$22B
EIDL*	200,000	\$10B
RRF*	2,000	\$.5B
SVOG*	10,000	\$7.5B
TOTAL*	548,000	\$40B

^{*} Estimates, final numbers TBD



Review of the 5-year Infrastructure Investment and Jobs Act (IIJA)

Disclaimer

- Tim Jeffcoat is not an expert on the Infrastructure Investment and Jobs Act (IIJA)
- Most information presented can be found online
- You are encouraged to do research to benefit your small business
- I recommended that you connect with an SBA Resource Partner to help you assess opportunities and develop plans to exploit them.

Bibliography

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- How the \$1 Trillion Infrastructure Deal Benefits Small Business | Inc.com
- See How the Infrastructure Bill Affects Small Businesses
 Nextep
- House Passage of Bipartisan Infrastructure Bill will Support Small Business Growth, but Build Back Better Plan is Needed to Secure Long-term Recovery | Small Business Majority
- <u>Infrastructure Investment and Jobs Act | EY US</u>
- Tax+Alert+2021-2024_HousePassesInfrastructure.pdf
- Overview of Funding and Financing at USDOT | US Department of Transportation

- Infrastructure package: Here's what's in it CNNPolitics
- Here's how long it may take Biden's infrastructure package to jolt the economy CNNPolitics
- <u>Biden signs \$1 trillion bipartisan infrastructure bill into law (cnbc.com)</u>
- (macroeconomic-consequences-of-the-infrastructure-investment-and-jobs-act-and-build-back-better-framework.pdf (moodysanalytics.com))
- <u>Legislative Analysis for Counties: The Infrastructure</u> <u>Investment & Jobs Act (naco.org)</u>
- America has an infrastructure bill. What happens next?
 (brookings.edu)
- <u>USDOT Discretionary Grant Process | US Department of Transportation</u>

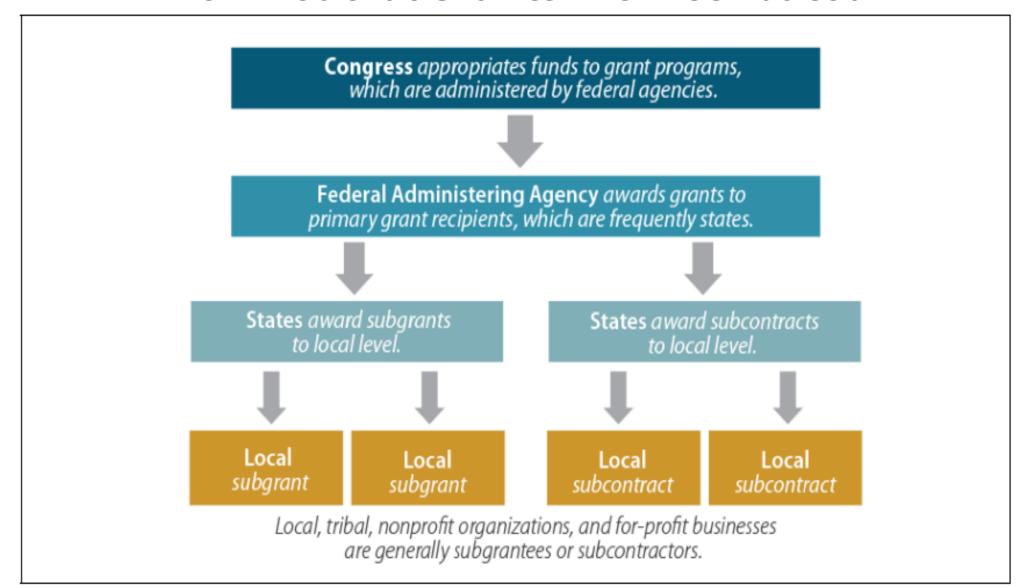




How the Money is Distributed

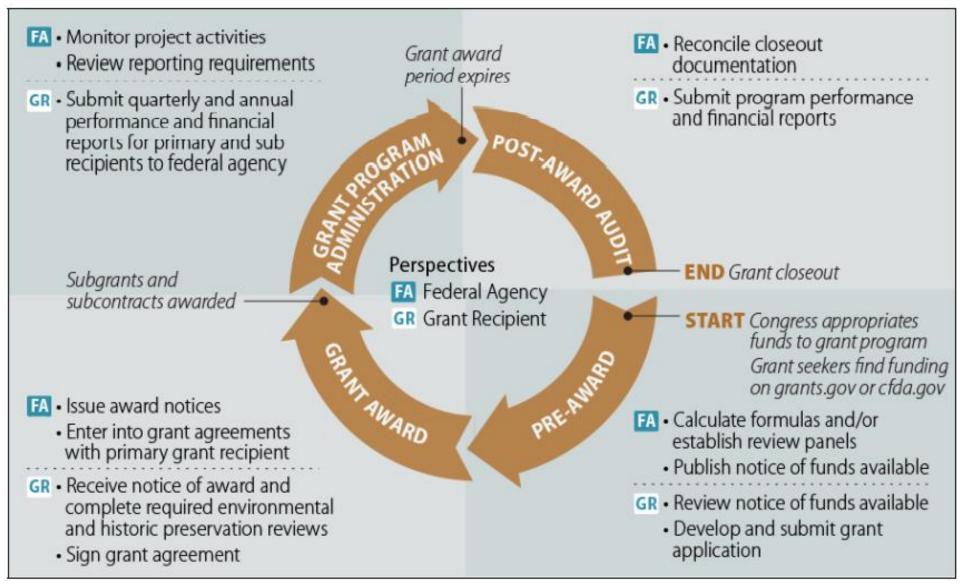
Federal Grant Process

How Federal Grants Are Distributed





Federal Grants - Details





US DOT Grants

Grants at US DOT

Federal investment can be drawn from several sources. Congress appropriates funding to USDOT and authorizes transportation programs based on national priorities. USDOT and its operating administrations provide funding for these programs to invest in transportation infrastructure, safety, and innovation across the country. This toolkit focuses on USDOT's discretionary grant funding programs. However, a variety of potential funding and financing options should be considered to support transportation needs.

Discretionary Grant Funding Programs

USDOT administers competitive discretionary grant programs through its operating administrations (OAs) and OST. Each program office solicits applications and selects projects based on program eligibility, evaluation criteria, and Departmental or program priorities. This toolkit focuses on discretionary grant programs, providing an overview of the competitive grant funding process, consolidating program information and resources across the Department, and introducing the USDOT discretionary funding matrix.

Formula Grant Funding Programs

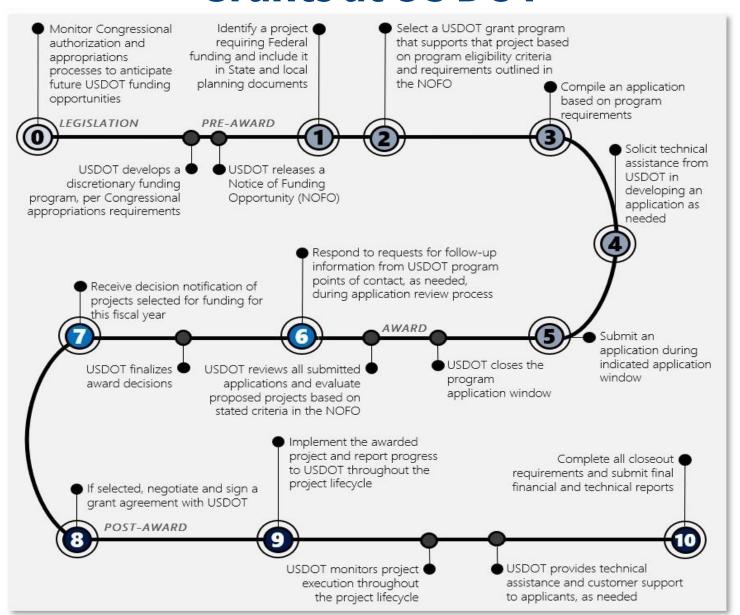
Formula grant programs allocate funding to recipients based on formulas set by Congress.

USDOT distributes these funds to States,
Federally-recognized tribal recipients, and transit agencies. The funds may be further allocated to localities at State, tribal, or agency discretion.

Formula-based grant programs include the Formula Funds for Rural Areas (Section 5311) and Buses and Bus Facilities formula grants (Section 5339). Contact your State DOT for more information about available formula grant funding programs.



Grants at US DOT





US DOT Overview

US DOT Components

The top priorities of DOT and their 55,000+ employees are:

- Keep the traveling public safe and secure
- Increase their mobility
- Have transportation system contribute to the nation's economic growth

US DOT is composed of the following main administrations:

- 1. Federal Aviation Administration (FAA)
- 2. Federal Highway Administration (FHWA)
- 3. Federal Motor Carrier Safety Administration (FMCSA)
- 4. Federal Railroad Administration (FRA)
- 5. Federal Transit Administration (FTA)
- 6. Maritime Administration (MARAD)
- 7. National Highway Traffic Safety Administration (NHTSA)
- 8. Pipeline and Hazardous Materials Safety Administration (PHMSA)
- 9. Great Lakes St. Lawrence Seaway Development Corporation (GLS)





Plan In Total

"...Years to Start Seeing IIJA'S Projects in our Communities" – Brookings Institution

- IIJA is not another stimulus effort; it represents a generational shift in how (and what types of) projects get done
- Federal agencies... have to oversee the surge in funding, including administering new grants and designing new programs
- States and localities... have to identify and execute needed projects on the ground
- ... all comes amid continued challenges overseeing other expanded funding from the American Rescue Plan
- <u>Most projects will not happen overnight</u>. The pace ... depends on the types of projects pursued ...

"...Years to Start Seeing IIJA'S Projects in our Communities" – Brookings Institution

- ... existing federal programs, including those distributed by formula... tends to move faster than funding in new competitive grant programs, which involve new rulemaking.
- As we learned during the American Recovery and Reinvestment Act (ARRA) a decade ago ... resurfacing or improving roads, happen(ed) faster than ... new system expansions.
- ... estimates from the Congressional Budget Office ... show that DOT only spent about 9% of its allocated ARRA funding in the first six months and around half of its funding in the first 18 months.

\$550 Billion Over 5 Years





Two Categories Roughly 50% of \$\$ Each

Transportation

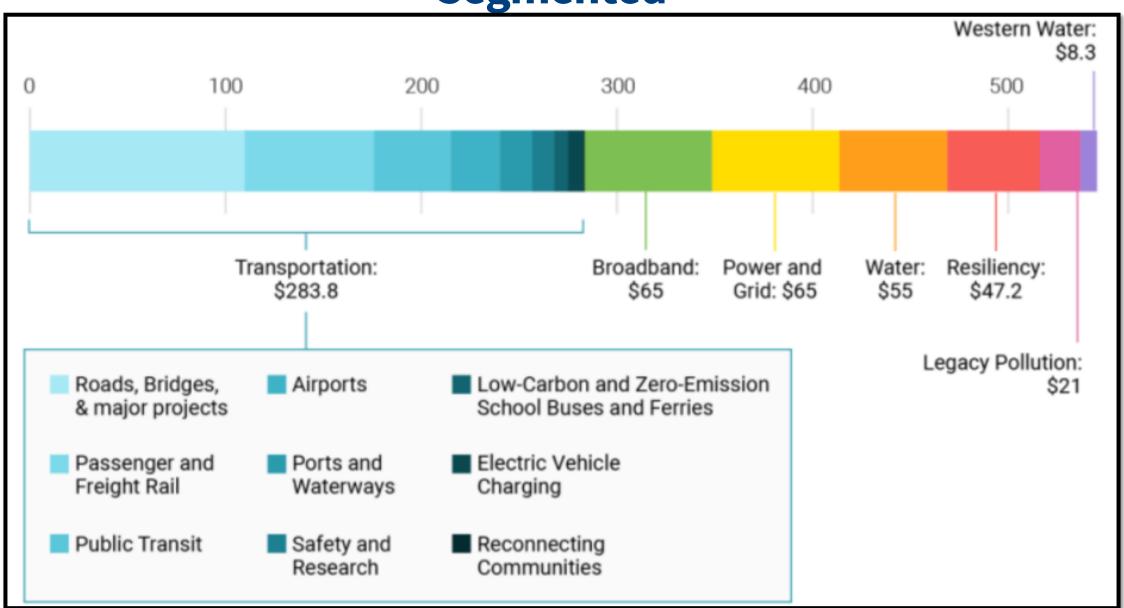
- 1. Roads, bridges, major projects: \$110 billion
- 2. Passenger and freight rail: \$66 billion
- 3. Public transit: \$39 billion
- 4. Airports: \$25 billion
- 5. Port infrastructure: \$17 billion
- 6. Transportation safety programs: \$11 billion
- 7. Electric vehicles: \$7.5 billion
- 8. Zero and low-emission buses and ferries: \$7.5 billion
- 9. Revitalization of communities: \$1 billion

Other infrastructure

- 1. Broadband internet: \$65 billion
- 2. Power infrastructure: \$73 billion
- 3. Clean drinking water: \$55 billion
- 4. Resilience and Western water storage: \$50 billion
- 5. Removal of pollution from water and soil: \$21 billion



Segmented



Transportation Details (9)

1 Roads, bridges, major projects: \$110 billion (US DOT)

• Including \$40 billion for bridge repairs and replacement, \$17.5 billion for major projects.

2 Passenger and freight rail: \$66 billion (US DOT)

• To Amtrak for maintenance, to upgrade tracks in the Northeast Corridor and bring rail service — including high-speed rail — to other areas of the country.

3 Public transit: \$39 billion (US DOT)

Modernize transit and improve accessibility.

4 Airports: \$25 billion (US DOT)

 Repairs and efforts to reduce congestion and emissions. That includes encouraging the use of electric and other low-carbon technologies.

5 Port infrastructure: \$17 billion (US DOT)



Transportation Details

6 Transportation safety programs: \$11 billion (US DOT)

• For transportation safety, including programs to reduce crashes and fatalities, especially for cyclists and pedestrians.

7 Electric vehicles: \$7.5 billion (US DOT)

• To build a nationwide network of charging stations for electric vehicles to help accelerate the adoption of non-fossil fuel cars.

8 Zero and low-emission buses and ferries: \$7.5 billion (US DOT)

• \$5 billion for new school buses (half may run on natural gas or diesel – and \$2.5 billion for ferries.

9 Revitalization of communities: \$1 billion (US DOT)

 Reconnect communities that have been divided by past infrastructure projects, such as highways splicing through established areas.



'Other' Infrastructure Details (5)

1 Broadband internet: \$65 billion (US Commerce NTIA and FCC)

· High-speed internet so every household can access reliable broadband service.

2 Power infrastructure: \$73 billion (DOE, FERC?)

• Thousands of miles of new transmission lines for renewable energy and research for new technologies like nuclear reactors and carbon capture.

3 Clean drinking water: \$55 billion (EPA)

· Improve drinking water, including replacement of lead pipes and dangerous chemicals.

4 Resilience and Western water storage: \$50 billion (DOI, USDA, Homeland)

· Help communities fight the effects of climate change, including droughts and floods.

5 Removal of pollution from water and soil: \$21 billion (EPA)

Environmental remediation to address past pollution that harms public health





Texas Only

Texas Background

- Infrastructure everywhere, even Texas, has suffered from a systemic lack of investment
- 19,441 miles of highway in poor condition and 818 bridges
- In the last 10 years commute times have increased by 11.4%
- Drivers pay \$709 avg per year due to driving on roads in need of repair
- 12% of transit vehicles (buses, trains, trams) are past useful life
- American Society of Civil Engineers gave Texas a C on its infrastructure report card



Grants to Texas* 2021/2022

- 1. \$27.4 billion for highways and bridges
- 2. \$3.4 billion to improve public transportation options
- 3. \$1.2 billion for infrastructure development for airports
 - such as improving runways, taxiways and airport-owned towers, terminal development projects, and noise reduction projects.
- 4. \$641 million to reduce transportation-related emissions
- 5. \$408 million to support the expansion of an Electric Vehicle (EV) charging network
- 6. \$247.1 million to reduce commercial motor vehicle (CMV) crashes
- 7. \$153 million for highway safety traffic programs



^{*} All or mostly formula grants

Competitive Grants Available to Texas 2021/2022 (~\$50Bn)

- 1. \$12.5 billion for economically significant bridges
- 2. \$15 billion for megaprojects that deliver substantial economic benefits to communities
- 3. \$729 million to increase the resilience of transportation systems
- **4.** \$6 billion for a new Safe Streets for All program
- 5. \$5 billion for rail improvement and safety grants
- 6. \$3 billion for grade crossing safety improvements
- 7. \$2.5 billion available for EV charging
- 8. \$5 billion for airport terminal developments on aging infrastructure
 - including projects to expand accessibility for persons with disabilities, improve access for historically disadvantaged populations, energy efficiency, and airfield safety.
- 9. Funds TBD to modernize data collection systems to collect near real time data on crashes.
- 10. Funds TBD to **community owned utilities** for unsafe cast iron / bare steel natural gas distribution pipelines.



Upcoming Competitive Grants Available to Texas 2023+ (20) (~\$122Bn)

- Safe Streets for All (\$6B) reduce crashes and fatalities, especially for cyclists and pedestrians
- 2. Rebuilding American Infrastructure with Sustainability and Equity (RAISE) Grants (\$15B) surface transportation projects of local and/or regional significance
- 3. Infrastructure for Rebuilding America (INFRA) Grants (\$14B) freight infrastructure projects of regional or national significance
- 4. Federal Transit Administration (FTA) Low and No Emission Bus Programs (\$5.6B) purchase or lease of zero-emission and low emission transit buses as well as supporting facilities
- FTA Buses + Bus Facilities Competitive Program (\$2.0B) buses and related equipment and bus-related facilities including technological changes to modify low or no emission vehicles or facilities
- 6. Capital Investment Grants (CIG) Program (\$23B) new high-capacity transit projects
- 7. Federal Aviation Administration (FAA) Terminal Program (\$5B) –airport terminal development and other projects



Upcoming Competitive Grants Available to Texas 2023+

- 7. MEGA Projects (\$15B) multi-modal, multi-jurisdictional projects of significance.
- 8. Promoting Resilient Operations for Transformative, Efficient, and Cost-saving Transportation (PROTECT) Program (\$8.7B) increase resilience of our transportation system... evacuation routes, coastal resilience, infrastructure resilience, move infrastructure to locations not continuously impacted by extreme weather.
- 9. Port Infrastructure Development Program (\$2.25B) to improve the supply chain and enhancing the resilience of our shipping industry.
- 10. 5307 Ferry Program (\$150M) –passenger ferry program for urbanized areas.
- 11. Electric or Low Emitting Ferry Program (\$500M) transition of passenger ferries to low or zero emission technologies.
- 12. Rural Ferry Program (\$2B) basic essential ferry service for rural areas.
- 13. Federal Highway Administration (FHWA) competitive grants for nationally significant bridges and other bridges (\$12.5B) rehabilitating or replacing **bridges**.



Upcoming Competitive Grants Available to Texas 2023+

- 15. FTA All Station Accessibility Program (\$1.75B) upgrade existing transit stations per Americans with Disabilities Act standards.
- 16. Charging and fueling infrastructure discretionary grants (\$2.5B) **charging** where people live, work, and shop.
- 17. Reconnecting Communities Pilot Program (\$1B) planning, design, demolition, reconstruction of street grids, parks, or other infrastructure.
- 18. FHWA Nationally Significant Federal Lands and Tribal Projects (\$1.5B) construction, reconstruction, rehabilitation of **nationally-significant projects** within, adjacent to, or accessing Federal and tribal lands.
- 19. Strengthening Mobility and Revolutionizing Transportation (SMART) Grant Program (\$1B) improve transportation safety and efficiency.
- 20. Rural Surface Transportation Grant Program (\$2B) improve and expand surface transportation in rural areas, increase connectivity, improve safety and reliability, generate economic growth.





How Small Businesses Can Participate

To Participate in Infrastructure Activity Consider bidding on:

- 1. Federal projects
 - US DOT especially, and...
 - US Commerce, US EPA, US DOE, FERC, DOI, Homeland
- 2. <u>State</u> projects, such as at TxDOT and related agencies
- 3. <u>Local projects</u>, such as Harris County, City of Houston, Metro and Port of Houston
- 4. Consider <u>subcontracting</u> to prime contractors

To Participate in Infrastructure Activity Federal Level **

Become a Contractor to the US Government:

- 1. DUNS Number
- 2. Determine NAICS Code
- 3. Comply with SBA Size Standards (Found at www.sba.gov)
- 4. Register with System for Award Management (SAM)
 - Be sure NAICS / PSCs are correct and Reps/Certs are current, complete and accurate
- 5. SBA DSBS registration
 - Be sure keywords are pertinent, narrative includes goods sold, and references are current and informed.



To Participate in Infrastructure Activity Federal Level

Become a Contractor to the US Government:

- 6. Certifications for set-asides and sub-contracts (optional but advantageous):
 - Women Owned
 - 8(a) (Economic and Cultural Disadvantage)
 - HUBZone
 - Service-Disabled Veteran
- 7. Become acquainted with the Federal Acquisition Regs (FAR) (Free 7j training can help)

To Participate in Infrastructure Activity Federal Level

Become a Contractor to the US Government:

- 8. Set up 'saved searches' ** in *Contract Opportunities* found on SAM.gov to receive automated email notices of opportunities
 - Based on NAICS and keywords
 - Consider a separate saved search just for US DOT
- 9. Develop a Capability Statement
 - Be sure NAICS match those listed in SAM, keep past performance updated, state what sets you apart from competition
- 10. Be sure you can obtain bonding (SBA guarantees bonds up to \$10M)
- 11. When an opportunity is found, attend pre-solicitation conferences



Federal - <u>US DOT Only</u>

Visit the <u>DoT Procurement website</u> to learn how DoT does business:

- 1. Consider reviewing the DoT 2022, 2023, and 2024 Procurement Forecast for upcoming opportunities (and sub administrations).
- 2. Review the <u>DoT Top 10 obligations</u> by NAICS Codes.
 - If you offer these products / services, be sure to have these NAICS codes in your SAM registration.
- 4. Read the <u>Dos and Don'ts</u> for doing business with the DoT.



To Participate in Infrastructure Activity <u>Federal Level - Subcontracting</u>

- Federal Certifications can help**
 - Federal primes are often (\$750K+ contracts) required to subcontract portions of their contracts to small businesses; often:
 - 5% Women Owned, 5% 8(a), 3% HUBZone, 3% SDVOSB
- SBA Sub-Net can help <u>SBA SubNet</u>
- SBA Prime Directory: <u>Directory of federal government prime</u> contractors with subcontracting plans (sba.gov)
- Review the <u>FY2022 DoT Subcontracting Directory</u> of large US DOT primes that have subcontracting plans.
- GSA subcontracting lists: <u>Subcontracting and Other Partnerships</u>



To Participate in Infrastructure Activity State of Texas**

Centralized Master Bidders List (CMBL) (texas.gov)

- 1. Costs \$70 per year, but you won't get notified if you don't register
- 2. Enter all applicable National Institute of Governmental Purchasing (NIGP) codes.
- 3. Select all Highway Districts where you can do work.
 - Only receive email notices when the solicitation NIGP codes matches those in your CMBL
 - AND the work is in a Highway District selected in your CMBL.
- 4. Learn to conduct a one-time search** on the Electronic State Business Daily (ESBD).
 - The ESBD is where all state agencies post solicitations exceeding \$25,000.
 - If you don't register for CMBL this is the only way to find opportunities.



To Participate in Infrastructure Activity <u>State of Texas</u>

- 1. Get certified through the TX **Historically Underutilized Business Program**** as a minority, woman, or service-disabled veteran-owned small business (requires a minimum VA disability rating of 20% for certification)
- 2. Get <u>certified by TXDOT</u> as a Small Business Enterprise (SBE)
 - 1. Visit the <u>TXDOT Procurement website</u> to learn how they do business
 - Review the <u>list of awarded contracts</u> by TXDOT districts and counties; gives you an idea of what/where they buy
 - 3. Reach out to <u>TXDOT Business Contacts</u> for individual areas of business
- 3. Prepare a Capability Statement tailored TX opportunities. Note: TX uses NIGP codes not NAICS or PSCs.
- 4. Be able to obtain bonds.
- 5. Attend pre-solicitation conference (when applicable).



To Participate in Infrastructure Activity Local

- Essentially the same approach:
 - Get registered with each that interests you
 - Get on their bidders list
 - Be sure you can get bonding
 - Watch for opportunities
 - Attend pre-bid conferences



To Participate in Infrastructure Activity <u>Examples</u>

- Harris County
 - Generally, projects exceeding \$50,000 are advertised in the Houston Chronicle, Friday edition, in the Classified Section under Bids and Proposals.
- City of Houston
 - Get certified through the City of Houston as a <u>Disadvantaged Business Enterprise</u> (DBE)
 - This DBE is recognized by Texas HUB two certifications with one effort.
- Other Local:
 - Metro Transportation
 - Port of Houston



Assistance With Pursuing Contracts

- Procurement Technical Assistance Center (PTAC)
- SBA's Resource Partners



Procurement Technical Assistance Centers (PTACs)

- Provide local, in-person counseling and training services
- To small business that want to sell products and services to federal, state, and/or local governments.
- PTAC services are either free of charge or a nominal cost.
- PTACs are funded and administered by the US DLA (Defense Logistics Agency).
- PTAC directory is at: <u>Procurement Technical Assistance Centers (dla.mil)</u> if your business is not in Houston.



Houston PTAC Procurement Technical Assistance Center

- University of Houston
 Procurement Technical Assistance Center
 1455 West Loop South, Suite 890
 Houston, TX 77027
- 713-752-8477
- Email: <u>uhptac@central.uh.edu</u>
- https://www.uhptac.sbdcnetwork.net/ptac/

For General Assistance SBA Resource Partners Can Help

Texas Gulf Coast Small Business Development Center (SBDC)

713-752-8444 <u>www.sbdc.uh.edu</u>



WBEA Women's Business Center (WBC)

713-681-9232 www.wbea-Texas.org/womens-business-center

Greater Houston Women's Chamber WBC

713-782-3777 https://ghwcc.org/entrepreneurs/

SCORE Houston

713-487-6565 www.Houston.score.org

Contact SBA Houston

SBA Houston Website www.sba.gov/tx/houston

- Sign up for email updates
 - Webinar Schedule
 - Resource Guide

713-773-6500
Houston@sba.gov
Twitter: @SBA_Houston

SBA Contacts in your area (if not Houston): www.sba.gov/local-assistance



Bibliography

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