

# Legal Considerations for Your Home Freelance Biz

By Rachel Goldstein

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So you are ready to set up your freelance business in your home? There are a few legal regulations that you should keep in mind.

## ZONING LAWS

There are millions of businesses being run from a home office in violation of local zoning regulations. You might want to check with your local county office or zoning department to find out what the zoning laws are in your area. Only then will you know for sure if it is legal to run your business from your home. If your business is going to be run in a residentially zone area, you will need to follow strict guidelines. Some of these guidelines might be where the home business is allowed, type of business, and the amount of space. These guidelines may not inhibit the running of your business at all, but you should find out what these regulations are. And, if you are renting an apartment, check your lease to make sure that you are allowed to run a business from it.

## SALES TAX PERMITS

Are you planning to buy goods for resale or purchasing materials used in creating a product? Then you require a sales tax number. You will be collecting tax from the buyer and then sending it to the government tax office. An example of this is an artist selling his art. Contact your state or provincial tax office for more details.

## BUSINESS NAME

You will need to register your business name ... Find out more at <http://www.allfreelancework.com/articlegs3name.php>

## INSURANCE

Whether you are renting or own your own living establishment, you most likely have insurance. With a standard homeowner policy, your home business will not be covered. This means that your homeowner's policy won't cover you for accidents involving your business. To cover your business, you should look into extending your liability insurance. You should also look into a policy endorsement, which will increase your business-related coverage and liability protection.

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