

## Interior Decorator

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### 1 BUSINESS PLANNING

The New Bedford Economic Development Council (NBEDC) offers technical business assistance, loan opportunities, workshops, and site location assistance once you have drafted a business plan.

*New Bedford Economic Development Council  
1213 Purchase Street, Third Floor  
New Bedford, MA 02740  
508-991-3122  
info@nbedc.org  
<http://www.nbedc.org>*

Before contacting the NBEDC draft a business plan. Business plans are part of a continuous process to define your business concept, understand your market, set goals and effectively meet client needs. Typically, plans encompass operational issues including, but not limited to, the following: What services and products will your business provide and what needs do these fulfill? Who is your target market and how will you reach them? How will your company secure and repay financing? Contact the Southeastern Massachusetts Regional Small Business Development Center for a detailed business plan guide with a sample business plan:

*Southeastern Massachusetts Regional SBDC  
200 Pocasset Street  
Fall River, MA 02721  
508-673-9783  
[www.msbdc.org/semass](http://www.msbdc.org/semass)*

**TIP:** This guide concerns the regulations and licensing requirements for starting a sole proprietorship with no employees. If planning on hiring employees, consult "Becoming an Employer."

### 2 LOCATION

The New Bedford Economic Development Council Real Estate Assistance Program (REAP) maintains a list of commercial property for sale, rent, or lease to help business owners find property in New Bedford or relocate within the city.

*New Bedford Economic Development Council  
Real Estate Assistance Program  
1213 Purchase Street  
New Bedford, Massachusetts 02740  
508-991-3122  
info@nbedc.org  
<http://www.nbedc.org>*

If operating out of an office, draft a detailed floor plan, as you will need it throughout the permitting and licensing process. If you plan to make repairs or do renovations, the floor plan should show what the property will look like when the work is complete. The floor plan does not need to be prepared professionally, but must show all planned furniture, doors, windows, equipment, plumbing and electrical outlets.

### 3 ZONING AND PERMITTING

- 3a. Contact the **Building Department** and determine which building permits or certificates you may need.

*Building Department  
Inspectional Services Division  
New Bedford City Hall, Room 308  
133 William Street  
508-979-1540*

- 3b. If you are placing any new building signs or changing existing ones, contact the **Building Department**.

Any freestanding signage will have to be approved by the **City Planner**:

*Department of Planning  
New Bedford City Hall, Room 303  
133 William Street  
New Bedford, MA 02740  
508-979-1488*

- 3c. If you are within one hundred feet of a "wetland resource area", you may need to file a **Notice of Intent** with the **Conservation Commission** in order to move forward with your project. For more information on what constitutes a "wetland resource area" or whether you need to file a Notice of Intent, contact the Conservation Commission:

*Conservation Commission  
New Bedford City Hall  
133 William Street  
New Bedford, MA 02740  
508-991-6188*

#### **4 LICENSING**

There are no unique licensing requirements to operate an interior decorating business in Massachusetts. Interior decorators can and often do work without formal credentials or training. However, decorating is a very competitive field and you may want to consider becoming certified with the American Society of Interior Designers (ASID) or a similar trade association before starting your business. To become certified you will need to pass the National Council of Interior Design Qualification exam. This exam tests your understanding of national, state, and local building and fire safety codes, spatial planning, and project management. For more information about the differences between interior design and interior decorating, contact ASID or visit their website:

*American Society of Interior Designers  
608 Massachusetts Ave., NE  
Washington, DC 20002  
202-546-3480  
<http://www.asid.org>*

#### **5 BUSINESS CERTIFICATE**

Prior to opening, you must acquire a **Doing Business As (DBA) Certificate**. Complete an application and submit it to the **City Clerk** with the \$30 application fee (an additional \$10 is required for your own copy):

*City Clerk  
New Bedford City Hall, Room 118  
133 William Street  
New Bedford, MA 02740  
508-979-1450*

**TIP:** Open a business account with your local bank or credit union. If you are not using your social security number for your business, be sure to get your Tax ID# before opening a business bank account. A separate business account spares you the hassle of untangling personal and business transactions when you file taxes, decreases the likelihood of a missed deduction, and facilitates transparent recordkeeping in the event of an audit. Business accounts also increase credibility with potential lenders and clients and accommodate business growth. If possible get a debit card with your account to help you with back up record keeping.

## 6 TAXES

A **Form of List** is used to document the property owned by your business, so that it may be assessed and taxed by the city. It is required that you file one with the New Bedford City **Assessor's Office:**

*Assessor's Office  
New Bedford City Hall, Room 109  
133 William Street  
New Bedford, MA 02740  
508-979-1440*

## 7 INTERNAL REVENUE SERVICE

You must also file all necessary tax forms with the **United States Internal Revenue Service**. Once you file these forms, the IRS will give you a tax identification number and provide instructions on compliance with federal regulations.

*Internal Revenue Service  
JFK Federal Building  
15 New Sudbury St.  
Boston, MA 02203  
617-316-2850  
<http://www.irs.gov>*

## 8 MASSACHUSETTS DEPARTMENT OF REVENUE

You must also file tax forms with the **Massachusetts Department of Revenue (DOR)**. Most sole proprietors file a Schedule C form with their income taxes. If you plan to sell tangible goods, you must file a Form TA-1 to pay Massachusetts' sales tax.

*Massachusetts Department of Revenue  
Data Integration Bureau  
PO Box 7022  
Boston, MA 02204  
<http://www.dor.state.ma.us>*

- 8a. Call the DOR's Customer Service Office at 617-887-MDOR (6367) or toll free at 1-800-392-6089 to request the forms by mail. Forms and filing instructions are available on the DOR website; however, it is still recommended that you speak to a DOR representative to ensure you are in full compliance with the law:

<http://www.dor.state.ma.us/forms/formlist.htm>

- 8b. After you have completed the forms either file online or mail the printed forms. Once you file Form TA-1, you will receive your Massachusetts Sales Tax Registration Number.

## **9 INSURANCE**

Do a thorough risk assessment and determine what coverage best suits your business's needs.

Most forms of insurance are not required. However, business insurance protects you and your business in the event of fire, theft, or other losses. The most common coverage types include liability, property, business interruption, "key man," automobile, and home office.

The U.S. Small Business Association (SBA) publishes a booklet called "Small Business Risk Management Guide, #MP-28," which contains information about insurance requirements for business owners. It is available from the SBA by calling 617-565-5590 or you can download it from their website at

[http://www.sba.gov/idc/groups/public/documents/sba\\_homepage/serv\\_pub\\_mplan\\_mp28eng.doc](http://www.sba.gov/idc/groups/public/documents/sba_homepage/serv_pub_mplan_mp28eng.doc)

If you get insurance, it is recommended that you assess and inventory your business facility and assets every two years. This will ensure replacement costs are up to date, enable you to settle claims faster, and help you explain business losses on your tax returns.

*Source: Navigating through Regulations and Licensing Requirements:  
A Guide for Entrepreneurs in New Bedford in Twenty Occupations,  
Pioneer Institute for Public Policy Research. [www.pioneerinstitute.org](http://www.pioneerinstitute.org)*