

## **Regulations and Taxes**

### 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.

### 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

### 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>

### 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>

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>

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.

*Source: Navigating through Regulations and Licensing Requirements:  
A Guide for Entrepreneurs in New Bedford in Twenty Occupations,  
Pioneer Institute for Public Policy Research.*