

Lowering the Barriers to Home Businesses

By Westley Sturhan

It's where some of the country's best-known companies got their start, but in too many places, regulations make running a business from home difficult or impossible. Some states and localities have begun to lower the barriers.

In Somerville, New Jersey, a woman trying to start a home baking business ran into a problem. To operate legally, she was told she would need a zoning variance, an application fee of about \$1,000, and roughly \$4,000 placed in escrow to cover the town's potential legal costs. There was no guarantee of approval. For a business that might generate a few hundred dollars a week, the costs made it impossible before it even began.

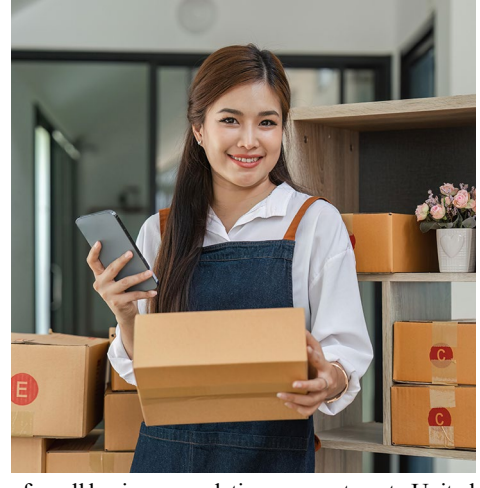
That kind of barrier would have been unfamiliar for much of American history. Many of the country's most recognizable companies began at home or in small workshops. Harley-Davidson started in a backyard shed. Mattel began in a garage. The Dell computer company was launched from a college dormitory room.

That was not unusual. For generations, starting a business did not require a lease, a loan, or a storefront. It started at home. Shopkeepers lived above their stores, bakers sold from kitchen windows, and small workshops operated out of garages and sheds.

Even today, that model persists. Around half of United States businesses are home based, and more than half of sole proprietorships operate from a residence. Many require only a few thousand dollars to launch, while opening a storefront can exceed \$100,000 once rent, build-out, and permits are included.

In much of the country, however, that path is difficult to follow. Modern zoning laws, many rooted in early twentieth century frameworks separating where people live from where they work, make it difficult or impossible to run even modest businesses from home. Rules often require businesses to be "incidental" to residential use, prohibit customer visits, limit the number of employees, and restrict visible activity.

In many communities, operating a home-based business legally requires formal approval. A study



of small business regulations across twenty United States cities found that many require special zoning permits for home-based businesses and impose restrictions on client visits, employee numbers or even how much of a home could be used for

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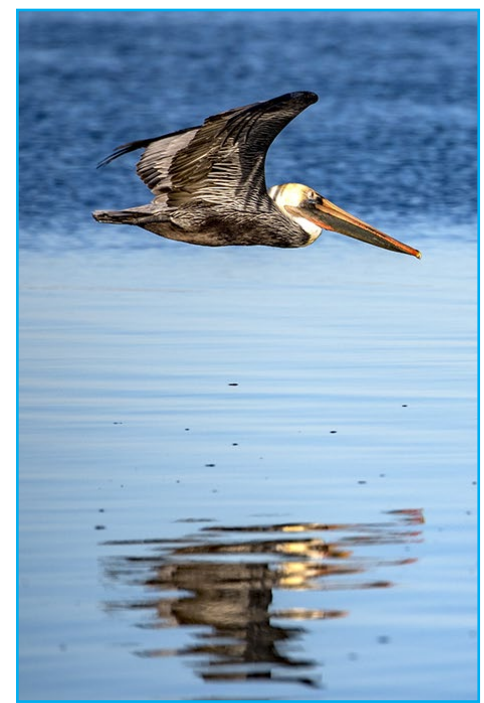
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Main Sponsor(s): US Small Business Administration, Rhode Island District Office
Contact: Brian Hopkins, 401-528-4575, brian.hopkins@sba.gov
Fee: Free; registration required

This free workshop, presented by the Rhode Island District Office, is designed to help entrepreneurs understand the various SBA programs and services available to help them as they start, expand, grow, and recover their businesses. This overview presentation covers: Introduction to the SBA; SBA Resource Partner Network—Business Training and One-on-One Counseling; Selling to the Federal Government—SBA Contracting Certification Programs; Access to Capital—Loan and Surety Bond Programs; International Trade Assistance; Emergency Preparedness and Disaster Assistance Loans. Register online for the free workshop webinar at <https://www.sba.gov/event/80667>

Federal Contracting for Small Businesses Webinar
Tuesday, May 12, 2026, 11:00 am–12:30 pm CDT Online
Main Sponsor(s): US Small Business Administration
Contact: Irene Gonzalez, 208-334-1673, irene.gonzalez@sba.gov
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Learn the essentials of federal contracting for

Federal Contracting: Woman-Owned Small Business (WOSB) Certification Program Webinar
Tuesday, June 16, 2026, 1:00 pm–3:00 pm CDT Online
Main Sponsor(s): US Small Business Administration
Contact: Patrice Dozier, patrice.dozier@sba.gov
Fee: Free; registration required

SBA is creating a space for Woman-Owned Small Businesses, via WOSB certification! Are you a woman owner of a small business? The federal government's goal is to award at least five percent of all federal contracting dollars to woman-owned small businesses each year. Join us for training on how to register for SBA's Woman-Owned Small Business (WOSB) program, which helps eligible small businesses to qualify for federal contracting opportunities. The monthly sessions include an overview of the self-certification process, and a discussion of the NAICS codes that qualify as WOSB or EDWOSB. Register at <https://www.eventbrite.com/e/woman-owned-small-business-wosb-certification-program-tickets-1986913543896>

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