



## Ten Tips for sharing your home with your business.

Do you work from home? Do you want to work from home? Are you concerned about the environmental impact of commuting? Working at home has many bonuses and freedoms, but beware, it can take over your life, every corner of the house and every minute of your time. If you want to work at home and stay in control, start here, with Ten Tips for sharing your home with your business.

### 1. Consult your family.

Is it appropriate for you to work from home? How will it affect the dynamics of the household? Will you have enough physical and mental space to work effectively? Will everyone feel better because they know you are available to them?

### 2. Plan your time.

Don't assume, because you are working at home, that you will automatically have more time and that working will be easier. You will have to structure your diary more carefully than ever before. Plan your holidays and days off first, and then work around them, otherwise they will never happen. Make it clear that you are unavailable during working hours.

### 3. Exercise.

Use the time when others are commuting to walk the dog, jog or dig the garden. Working at home can be very physically limiting and there is a tendency to live in front of the computer screen. So make an appointment with yourself to go to the gym, or walk the dog and treat it as a business appointment with yourself.

### 4. Insurance policies.

The minimum requirement is a 'working at home' policy covering your home, business contents and public liability. If you employ others, within or outside your home, you will also need employer's insurance.

### 5. Dedicated space.

The greatest survival aid for working from home is an office that is separate from the rest of the house. An extension with a separate entrance or an office in the garden is the ideal. A loft conversion or bedroom that can be closed away in the evening and at weekends is the next best option.

### 6. Creating your office space.

If you intend to extend your house to accommodate your business, consult an architect; don't just rely on your local builder. Architects know how to utilise space, whilst builders know how to build. Loft conversions and extensions may not need planning permission, but they will need building regulations. An office in the garden may need planning permission and/or building regulations. If you extend, convert or build an office outbuilding without the correct permissions you may not be able to sell your house at a later date.

### 7. Planning permission.

Running certain types of business from home requires planning permission, even if you are not extending or altering your home. People working alone in the advisory sector are unlikely to need planning permission – unless your business creates extra traffic to and from your home. The

government favours people working from home, so don't be put off, but do check with your local planning dept.

### 8. Employing others in your own home.

If you employ other people, definitely consider a separate office in the garden; otherwise your home will no longer be your own. If you frequently have meetings with clients, the same applies. You need an office in the garden or an extension with its own front door.

### 9. Use your money wisely.

Working from home is cheaper than renting an office – even if you extend your home or build an office in the garden. Loft conversions and permanent office outbuildings cost between £20,000 and £30,000. You can easily spend this amount in five or six years renting a small, commercial office.

### 10. Business equipment.

This is a luxury – but if you can afford dedicated machinery such as separate phone lines and computers, this really helps to keep home and work apart. Also consider a virtual PA who answers all your phone calls for you.

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