

VETERAN'S STRATEGIC SOLUTIONS LLC

BUSINESS STARTUP GUIDE AND WORKBOOK

Web Design Guide

The site is the sample

A start-to-finish guide to the web design business — building, maintaining and hosting websites for small business clients.

Read This Page First

Two facts, and everything in this guide sits between them.

One: the cheap website is gone as a business. AI builders and DIY platforms have taken the floor out from under the \$1,500 brochure site, and they will keep going. If your plan is to build simple sites cheaply, you are competing with something that costs \$17 a month and gets better every quarter.

Two: what those tools cannot do is the whole opportunity. Strategy, technical SEO, hosting decisions, accessibility, and — above all — being there in eighteen months when something breaks. In a market check of one corridor, not a single five-star review was about a website. Every one was about a relationship.

And two liabilities nobody warns new designers about. In 2025 there were 3,117 federal website accessibility lawsuits, up 27% on the year, and the majority target businesses under \$25 million in revenue. Meanwhile approximately twenty comprehensive state privacy laws are now in force. You are building the thing that gets sued. Parts 3 and 4 exist because of that — and both are services you can sell.

What This Business Actually Is

You build websites for small businesses, and then you keep them running.

Two revenue streams, and the second one is the business:

- **Projects.** Design and build. Lumpy, competitive, price-shopped, and what everybody thinks the business is.
- **Care plans.** Hosting, updates, security, backups, content changes, monitoring. Small at first, and by year three it pays your rent every month whether or not you sell anything.

What It Is Not

It is not graphic design, though the skills overlap. Nor marketing, though your best clients will want both.

It is not a technical job you can do without talking to people. Most of the work is scoping, expectation-setting and saying no to changes.

And it is not a way to escape sales. Every project ends, and the pipeline is your responsibility forever unless you build the recurring side.

The Honest Gut Check

1. Can you tell a client their idea is wrong? They will want a carousel, a splash page, and their logo bigger. Some of that is harmless and some destroys the site's purpose.
2. Can you finish things? The trade's worst reviews are not about bad work. They are about work that stopped. One agency took \$1,200 for ten hours and went silent for four weeks.
3. Can you answer the phone in year two? The site launches, the client is delighted, and eighteen months later it breaks on a Sunday. How you behave then is your entire reputation.

Snapshot

Startup cost	\$2,000–\$8,000
Licence	None specific
Freelance project range	\$1,500–\$8,000
Boutique agency range	\$6,000–\$15,000
Mid-career hourly	\$75–\$150
Care plan	\$50–\$500/month
Maintenance as % of build	15–25% a year
Federal and state exposure	ADA accessibility, state privacy law
Staffing	Solo plus subcontractors
The real business	Recurring care plans
The thing that kills you	Going quiet

Part 1 — Making It a Real Business

1. Structure. An LLC. You produce work carrying copyright, handle client data, and take on accessibility exposure. State filing runs roughly \$35 to \$500, US average near \$132, plus annual report costs from \$0 to \$800. Most cities and states do not require a special professional licence for web design, but many require a general local business licence or a home-occupation permit if you work from a residence — confirm both with your own city and county before you invoice your first client.
 2. EIN. Free at irs.gov, about five minutes.
 3. Business bank account, separate, from the first dollar.
 4. There is no licence for this trade — no state board, no exam, no credential anyone checks. That is not entirely good news. The barrier to entry is your portfolio and nothing else, and the person your client hired last time may have left them with a mess.
 5. Sales tax — check, because this surprises people. Some states tax web design services, some tax only tangible deliverables, and many tax software-as-a-service and hosting even where they do not tax design labour. If you resell hosting, ask specifically.
 6. Professional liability insurance (errors and omissions). General liability does not cover the claim you will actually face — a site that failed, data that leaked, a deadline that cost the client money. Ask the carrier directly whether the policy responds to an accessibility claim and to a data breach, because those are your two largest exposures and not every policy covers either.
 7. A written contract before every project. Part 6.
 8. Track time even on fixed-price work. You cannot price the next project properly without knowing what the last one cost you.
 9. Self-employment tax. 15.3% of net self-employment income on top of income tax, with quarterly estimates if you expect to owe \$1,000 or more federally — 15 April, 15 June, 15 September, 15 January. Safe harbour is 100% of last year's tax, or 110% if AGI exceeds \$150,000.
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Part 2 — What AI Actually Changed, and What It Did Not

Address this honestly or the guide is useless, because it is the first question anyone sensible will ask.

What Is Gone

The simple brochure site as a standalone product. Five pages and a contact form, sold for \$1,500, competing against a DIY builder at \$17 to \$50 a month and AI tools that will generate a passable version in an afternoon. That business is not coming back.

Basic markup and layout as a billable skill. The floor has moved. What you charge for now sits above where the tools stop.

What Did Not Change

Industry sources land on the same list of what AI builders and DIY platforms cannot do: design strategy, technical SEO, hosting decisions, and ongoing updates.

Add from the market check: knowing what a business actually needs, being accountable when it breaks, and accessibility and privacy — the two fastest-growing legal exposures in small business digital, neither of which any AI builder will indemnify anybody against.

And the thing that is not a technology problem at all: a small business owner does not want a website. They want customers, and they do not want to think about it. That is a relationship, not a product.

What It Means for You

Use the tools. Refusing to is not integrity, it is slower. AI is genuinely good at first drafts of copy, boilerplate code, alt text starting points and layout options. Your value is judgement about what to keep.

But do not sell what the tools sell. If your proposal is “a nice-looking website,” you are quoting against something free.

And be honest with clients. When a prospect says they could do it themselves with AI, the right answer is “you probably could, and for some businesses that’s the right call.” Saying so is how you get the clients for whom it is not.

Part 3 — Accessibility, Which Is Both a Liability and a Product

The Scale of It

Per Seyfarth Shaw's March 2026 analysis, plaintiffs filed 3,117 website accessibility lawsuits in federal court in 2025 — a 27% increase over the 2,452 filed in 2024, and the highest total since 2022. Website cases made up 36% of all ADA Title III federal filings, up from 28%. Counting state courts, total digital accessibility filings passed 5,000.

And filings understate it. Defence attorneys report handling far more demand letters that resolve privately than cases that reach a docket.

Who Gets Sued

Not large companies. The majority target businesses under \$25 million in annual revenue. Plaintiff firms use automated scanners and send demand letters at volume.

How concentrated this is: in Missouri, a single plaintiff represented by a single firm filed all 121 website accessibility lawsuits in the state in 2024 and 2025. In 2025 New York led federal filings with 1,021, Florida followed with 961 — nearly double its 2024 total — and Illinois recorded 585 after plaintiff firms relocated there when New York courts tightened standing requirements.

Your clients are exactly the profile.

The Standard, and Why It Is Confusing

There is no official technical standard for private business, and that absence drives the litigation.

DOJ's April 2024 final rule codified WCAG 2.1 Level AA — but only under Title II, for state and local government. In April 2026 DOJ extended those deadlines: large public entities to 26 April 2027, smaller entities to 2028. HHS moved its Section 504 web deadline to May 2027. A federal lawsuit filed in May 2026 challenges both extensions.

None of that helps a private business. Those rules do not create a safe harbour from private Title III litigation. Courts reference WCAG 2.1 AA or 2.2 AA as the de facto standard. WCAG 2.2 is backwards compatible — meeting 2.2 means you meet 2.1.

Overlay Widgets Do Not Work, and You Must Say So

In 2025, more than 22% of ADA website lawsuits targeted sites that already had accessibility widgets installed. UsableNet's tracker recorded 401 new filings in July 2026 alone, of which 113 defendants were sued despite using a third-party tool.

Selling a client a widget and telling them they are compliant is the worst thing you could do in this trade.

The Good News, Which Is the Commercial Angle

The problem is finite. The WebAIM Million study of February 2026 found 95.9% of top homepages fail WCAG — errors per page up 10.1%, the first regression in six years — but the same six failure types drive

96% of the problem.

Six fixable categories. That is a checklist, not an abyss. Low contrast text, missing alternative text, empty links, missing form labels, empty buttons, and missing document language. Learn to find and fix those six and you have addressed the overwhelming majority of real exposure.

And documented effort is part of the defence. Courts have dismissed cases where a business demonstrated commercially reasonable steps and the plaintiff could not prove otherwise.

So Sell It

Build accessible by default. It costs almost nothing designed in and a fortune retrofitted under a 30-day demand letter deadline.

Then offer three paid services: an audit in plain English, remediation, and monitoring inside the care plan — because repeat defendants are roughly 46% of federal cases, and the reason is that one-time fixes decay as content changes.

Document everything and give the client the dated record.

Two cautions for your own credibility. Most published statistics here come from companies selling remediation, so weight Seyfarth Shaw, WebAIM and DOJ above vendor blogs. And never promise a client they cannot be sued. Anyone with a public-facing site can get a demand letter. You sell reduced risk and a documented defence, not immunity.

Part 4 — Privacy, Data, and the Credentials You Hold

The sister liability to Part 3, and the one designers understand even less.

The Landscape

As of September 2026, approximately twenty-two comprehensive state consumer privacy laws are in force — up from twenty at the start of the year — with several more, including Indiana, Kentucky and Rhode Island, having taken effect on 1 January 2026 and Connecticut's expanded provisions and Arkansas's and Utah's newest laws phasing in through the middle of the year. Roughly two dozen additional states have enacted a law that is not yet effective, so the count keeps climbing. Most follow the template Virginia set in 2023: coverage turns on data volume, not company size or industry. A typical state law applies once a business controls or processes the personal data of approximately 100,000 or more consumers in a calendar year, or as few as 25,000 to 35,000 consumers if more than a quarter to half of revenue comes from selling personal data. That threshold puts most of your clients — a local plumber's site with a contact form — nowhere near coverage. But some will cross it without realising: a regional retailer running a loyalty program, or any business with e-commerce and a large email list. Ask about approximate visitor and customer-record volume during discovery, not just company size, so you know which baseline below actually applies to a given client.

The Correction Most Designers Need

US privacy law is mostly opt-out, not EU-style opt-in.

As of August 2026, none of the comprehensive state laws in force requires you to obtain consent before non-essential cookies load. If your cookie banner is a GDPR-style gate demanding "Accept All" before anything works, you are solving the wrong problem for American traffic and degrading the site for no legal benefit.

What is actually required of covered businesses: clear notice, honouring opt-outs of sale, sharing and targeted advertising, and — in twelve states — treating the Global Privacy Control browser signal as a valid opt-out. Opt-out requests must generally be processed within 15 business days. Sensitive data — health, biometrics, precise geolocation, and characteristics like race, religion or sexual orientation — generally requires opt-in consent.

The Fact That Applies to Every Client Regardless of Thresholds

The FTC treats broken privacy promises as deceptive practices. That makes your client's own privacy policy enforceable against them even in a state with no privacy law at all.

So a boilerplate privacy policy that does not match what the site actually does is worse than useless — it is a written admission. If the policy says the business does not share data with third parties and the site runs an advertising pixel, that is the problem, not the absence of a policy.

And "sale" is defined broadly enough that using ad pixels often counts, even when the business owner would never describe it that way.

Enforcement Is Hardening

State attorneys general, not private lawsuits, are the front line here, and 2025–2026 is when enforcement caught up with legislation. In September 2025 California, Colorado and Connecticut ran a joint investigative sweep sending letters to businesses that were not honouring Global Privacy Control opt-out signals — the same browser-level “do not sell my data” setting Part 4 above tells you to build for. It followed California’s \$1.2 million settlement with a national retailer over the same GPC failure. The pattern across every state AG action so far is the same: not a rogue actor doing something exotic, but a business whose privacy policy or cookie tooling promised one thing and its site did another.

The illustration is the Disney CCPA settlement — \$2.75 million in February 2026. Opt-out mechanisms existed, but they did not work consistently across all services and devices. Partial compliance is not compliance.

The Practical Baseline to Build Into Every Site

- A privacy policy that matches actual practice — what is collected, why, who it goes to, how long it is kept, and how to contact someone.
- A monitored privacy contact address, in the policy and the footer, so requests reach a human.
- A visible “Your Privacy Choices” or “Do Not Sell or Share My Personal Information” link on the site for any client whose data volume crosses the state threshold — this is the specific, checkable mechanism the September 2025 GPC sweep targeted, and it is a five-minute build if you plan for it up front.
- Cookie notice and opt-out controls if the site runs analytics or advertising tracking — notice and opt-out, not a consent gate.
- GPC handling where it applies.
- Vendor awareness. Know what data leaves the site through analytics, CRM, payment and marketing tools, and tell the client.
- A request-response process, so a deletion request does not sit in an unread inbox for a month.

Then tell the client, in writing, that the policy has to match what they actually do — and that if they add a tool later, the policy has to change. Put a policy review in the care plan.

The Credentials You Hold, Which Is Your Own Risk

Nobody talks about this and it is the one that could end your business rather than a client’s.

You hold registrar logins, hosting accounts, CMS admin, DNS, email configuration and sometimes payment gateway access — for every client at once. You are a single point of compromise across your entire book, and a far softer target than any of the platforms.

The minimum practice:

- A password manager, with unique credentials for every client and no reuse.
- Multi-factor authentication everywhere it is offered, on your accounts and theirs.
- Individual accounts, never shared ones. Your own admin login on each client site, so access can be revoked without changing the client’s.
- Remove access when a project ends if there is no care plan, and keep a list of what you can still reach.

- Never send credentials by email or text. Use the password manager's sharing feature or a one-time secret link.
- Do not keep client data you do not need. Exported databases and form submissions in your downloads folder are a breach waiting to be somebody's problem.
- Know what you would do in the first hour of a compromise — and tell clients, because it is a reason to hire you.

Part 5 — Ownership, Hosting, and Not Holding Clients Hostage

An industry buyer's guide puts the client's fear precisely: "The risk is not quality, it is continuity. Freelancers get busy, change careers, and move on." It advises clients to get three things in writing — they own the domain, they own the hosting account, and they get the files — and warns that "a site you cannot access is a site you will pay to rebuild."

Your clients have read something like that, or been burned by it.

The client owns the domain. Always. In their name, on their account. Registering a client's domain in your own name is common in this trade and indefensible.

Say it out loud at the first meeting. "The domain goes in your name. If you ever want to leave, you take it with you and I'll help you move."

Give them the files and credentials at handover, whether or not they will ever use them.

Transfer copyright on final payment, in writing.

Why give away your leverage? Because in a trade whose defining customer fear is being trapped, volunteering the exit is the strongest sales argument available. The market check found the corridor's highest-rated operator video-recording handover training so the client could rewatch it, and another praised for making sure the client "fully understands how to manage it."

On reselling hosting: legitimate and profitable, with two rules. Be transparent that you are reselling and what the client is paying for. And keep the account transferable.

Part 6 — The Contract

Get one drafted properly and use it on every project.

Scope, in specifics. Number of pages or templates, what functionality is included, what content the client provides and by when. "A website" is not a scope.

Revision rounds, numbered. Two rounds included; further rounds billed hourly at a stated rate. This clause prevents most disputes in this trade.

What is explicitly out of scope. Copywriting, photography, logo design, SEO campaigns, ongoing content, third-party integrations, e-commerce, translation.

Client responsibilities and a stalling clause. If materials are not supplied within a defined period, the project is paused and re-scoped, and any deposit is non-refundable.

Payment schedule. A deposit of 30 to 50% before work starts, a milestone payment, and the balance before launch. Never launch a site you have not been paid for.

Intellectual property. Ownership transfers on final payment, with you retaining portfolio rights. State whether third-party themes, plugins and stock assets are licensed to the client and who pays renewals.

A kill fee if the client cancels mid-project.

Accessibility and privacy, explicitly. What standard you built to, what you tested, and that the client's own later content changes can introduce new issues. That the privacy policy reflects the site as delivered and must be updated if they add tools. Recommend monitoring in writing; if they decline, keep that in the file.

Warranty period. Thirty days after launch to fix defects in your work, free — and state clearly this is bug-fixing, not new requests.

And what happens after. Care plan terms, or a clean handover.

Part 7 — How a Project Actually Runs

The contract is the boundary. This is the process inside it, and it is what stops the failures the contract only describes.

Content Is the Reason Projects Die

Not design. Not code. The client never sends the content.

Do not ask for “your content.” That request has killed more projects in this trade than any other sentence.

Instead:

- Give them a page-by-page template with word counts and examples. “Home page hero: one sentence, about 12 words. Here are three examples.”
- Set a single deadline for everything, not a rolling one.
- Offer to write it, priced separately. Many clients would rather pay than write, and will never say so unless you offer. This is also the easiest add-on sale in the business.
- Interview them instead of waiting. Half an hour recorded, transcribed, edited into draft copy. Most small business owners can talk fluently about their work and cannot write a word of it.
- Start design with real placeholder structure, not lorem ipsum, so the shape of the missing content is visible.
- Enforce the stalling clause kindly and early. “I’ve got everything except the About page. If it’s not with me by the 14th I’ll need to pause and pick this up in [month] — no problem either way, just want to be straight with you.”

Approval That Sticks

Approve in stages and get it in writing. Sitemap, then wireframe or layout, then visual design, then build. Each stage signed off before the next begins, even if the sign-off is an email saying “approved.”

Why: without staged approval, a client who dislikes the layout in week six sends you back to week two, and your fixed price becomes an hourly job at a terrible rate.

Show work in a browser, not as a picture. A static image invites comments about pixels; a real page invites comments about the business.

And do not present three options. Present one, with the reasoning. Options invite committee behaviour and average out to something nobody chose.

The Launch Checklist

This is where a good project becomes a disaster. A botched launch that drops the old site’s URLs can destroy a client’s search traffic overnight, and it is the kind of failure that ends a relationship in week one.

Before launch:

- Map every old URL to a new one and set 301 redirects. If the old site had 60 pages and the new one has 12, all 60 old addresses still need somewhere to land. This is the single most damaging launch mistake and the most common.
- Check analytics and tracking are installed and firing.
- Test every form — submit each one and confirm the notification actually arrives, at the right address.
- Test on a real phone, not a resized browser window.
- Run the accessibility check — the six failure types from Part 3 — and record the result.
- Confirm the privacy policy matches what the site actually does, including whatever tracking you just installed.
- Verify SSL, and that the site loads on both the www and non-www address.
- Check page speed on a mid-range phone on a normal connection, not your own machine.
- Confirm search engines are not blocked. Staging sites are usually set to no-index, and forgetting to turn that off has hidden more launches than any other single error.
- Take a full backup of the old site before you touch anything, and of the new one after launch.

After launch, within 48 hours: re-check the forms, watch analytics for traffic collapse, and re-crawl for broken links.

Then do the handover properly. Walk them through editing, record it, and send the video. The market check found that exact practice generating five-star reviews.

Part 8 — Care Plans, Which Are the Actual Business

Projects end. Care plans compound.

Basic care plan	\$50–\$150/month
Full-service plan with security and performance work	\$150–\$500/month
Agency retainer	\$300–\$1,500/month
Annual maintenance as a rule of thumb	15–25% of build cost

Note this from the client's side: small business owners typically overlook \$1,100 to \$5,000 a year in ongoing website costs. You are not adding a cost. You are naming one they already have.

Three tiers works. Basic — hosting, updates, backups, uptime monitoring, a small allowance of content changes. Standard — adds accessibility monitoring, a privacy policy review, performance checks, a monthly report. Premium — adds SEO, content and priority response.

Define the response time and honour it.

Include a stated allowance of content changes — thirty minutes or an hour a month — and bill beyond it. Unlimited changes is how a care plan becomes unpaid labour.

Ten clients at \$200 a month is \$2,000 of predictable monthly income. Twenty-five at \$125 is \$37,500 a year that arrives without a proposal, a pitch or a price comparison.

Offer the plan at handover, every time, as the default rather than an upsell. “Here’s how we keep it working. Most clients take the standard plan. Which suits you?”

Part 9 — Building a Portfolio From Nothing

The portfolio is the only qualification anyone checks, which is a problem if you have no clients. Here is how to solve it honestly.

What does not work: template screenshots, unbuilt mockups, and a page of stock imagery. Prospects can tell.

What does:

Build for organisations that need it and cannot pay. Veterans' organisations, small nonprofits, churches, youth sports leagues, volunteer fire departments. Real client, real constraints, real content problems, and a reference at the end. Treat it exactly like paid work — contract, scope, staged approval, launch checklist — because the process is what you are learning.

Cap it at three. Free work is a portfolio strategy, not a business model, and organisations talk. Say up front: “I’m building my portfolio, so this one’s free. My normal price is \$3,500 and I’d appreciate you telling people that.”

Do proper redesign concepts of real businesses — with rules. Pick a local business with a genuinely poor site, rebuild it properly, and write up what you changed and why. The write-up is worth more than the design.

Two ethical lines. Do not send it to them unsolicited as a criticism — that is how you become the designer nobody in town returns calls to. And label it clearly as an unsolicited concept, never as a client project. Misrepresenting a concept as delivered work is the fastest way to lose a real prospect who calls to check.

Build one thing that is not a website. A small tool, a calculator, a directory. It demonstrates you can think about a problem rather than arrange a page.

Make your own site the best thing in the portfolio. It is the sample everyone actually inspects. Make it fast and genuinely accessible, because a designer selling accessibility whose own site fails the six checks has a credibility problem they will not recover from.

Write up every project as a short case study: what the business needed, what you did, what changed. Three case studies with reasoning beat ten screenshots.

And subcontract early. Building for a marketing consultant or agency gets you real projects, real deadlines and real feedback while somebody else carries the client relationship. It is the fastest route from zero to competent, and the market check found consultants in the corridor doing exactly this.

Part 10 — Finding Out Whether Your Town Supports This

Step 1 — Search for web designers in your town and the nearest larger one. Include marketing agencies, print shops and IT companies.

Step 2 — Look at review counts, not ratings. Nearly everyone has five stars. Counts tell you who is active.

Step 3 — Read what the five-star reviews are about.

Step 4 — Look at the actual websites of twenty local businesses. This is your prospect list and your pitch in one afternoon.

Step 5 — Find the marketing consultants who do not build.

Run the Method in Your Area

Use the five steps above in your own market to compare visibility, review activity, service gaps, client needs, and subcontract opportunities.

Part 11 — The Numbers

The Model — Solo, Year One

18 sites at \$3,500 average	\$63,000
Care plans, averaging 14 clients at \$125/month	\$21,000
Small jobs and hourly work	\$10,000
Revenue	\$94,000
Hosting and infrastructure cost	\$4,000
Software, tools, licences	\$3,600
Professional liability insurance	\$1,200
Accessibility audit tooling	\$1,200
Subcontract — copywriting, accessibility remediation	\$6,000
Marketing	\$4,000
Office, phone, misc	\$3,000
Owner's earnings	about \$71,000

On Staffing, Honestly

This one is genuinely solo in year one and I am not going to invent an employee. Eighteen builds and fourteen care plans is one person's work.

What it needs is subcontractors — a copywriter, and someone who does accessibility remediation properly until you can. The hire comes when care plans pass roughly forty clients, because at that point maintenance stops fitting between projects.

Rates to Price Against

Mid-career freelancers with strong portfolios charge \$75 to \$150 an hour. Senior specialists charge \$150 to \$250. Sanity-check your fixed prices against those: if a \$3,500 site takes 60 hours, you are working for \$58 an hour before costs.

Startup Capital

\$2,000 to \$8,000 — a decent computer, software subscriptions, your own domain and hosting, insurance, contract drafting, a password manager, and a few months of living expenses while the pipeline fills. One of the cheapest businesses in this series to start and one of the easiest to start badly.

Part 12 — Getting Your First Clients

- Marketing consultants and agencies who do not build. Fastest channel — they have clients and need capability.
- Print shops, sign shops and IT companies. Same logic.
- Businesses whose current site is visibly broken.
- Your own network. The first five clients are almost always people who already trust you.
- Chambers, trade groups, and your niche's associations.
- Nonprofits and churches. Often underserved and reliable referrers.

What to Actually Say

On the cold approach, do not lead with criticism:

"I had a look at your site — the content's good, but it's slow on a phone, which is where most of your traffic is. Want me to send you what I found? No charge, no obligation."

Giving away the audit is the whole opening.

When they mention AI or a builder:

"You probably could, and for some businesses that's the right call — I'll tell you honestly if I think it is. What those tools don't do is decide what your site should say, keep it accessible, or pick up the phone when it breaks."

On ownership, unprompted:

"The domain goes in your name and stays there. If you ever want to leave, you take everything with you and I'll help you move it."

On accessibility:

"There were over three thousand federal website accessibility lawsuits last year and most target businesses smaller than yours. I build to the standard and I document it. It's not a guarantee — nobody can give you that — but it's the difference between having a defence and not."

And ask for the review, every time.

Part 13 — Money Help for Veterans Starting the Business

Free and no rating required:

- SBDC — free business counselling, every state.
- SCORE — free mentoring.
- VBOC — Veterans Business Outreach Centers.

VR&E; — get this right, because most veteran business guides do not. The self-employment track is not something you choose. Federal regulation requires that your service-connected disabilities be severe enough that self-employment is the only reasonably feasible vocational goal. In 2021, 162 veterans were in that track out of 80,680 using VR&E; overall.

What VR&E; genuinely can do is the long-term services track — vocational school, technical certificates and trade programs with no tuition cap, plus tools, equipment and certification exam fees. But it is an employment program, not an education program: if the counselor concludes you can get suitable work with the education you have, it is denied, and everything must sit inside an approved individualised employment plan. Eligibility is 20% with an employment handicap, or 10% with a serious employment handicap. Apply on VA Form 28-1900.

Two things specific to this trade. Veteran-owned status is worth registering — municipalities, school districts and state agencies buy websites, and veteran preference exists in public procurement in ways it does not in private work. And this is one of the few businesses in this series you can genuinely run from anywhere, which matters if a fixed location or a physical trade is difficult.

Part 14 — The Three Places People Get Stuck

1. Scope Creep Eating the Project

What it looks like. Quoted at \$3,500. Eleven weeks later you are on revision nine, the client has added a booking system, and you are earning \$18 an hour.

The fix. The contract in Part 6, enforced from the first request. "That's outside what we scoped — about three hours, so \$X. Want me to add it?" Said early and neutrally it is a normal conversation. Said in week eleven it is a fight.

2. Going Quiet

What it looks like. A project stalls, you feel bad, you delay replying, and three weeks pass.

The fix. Send the bad news early and briefly. "I'm behind — new date is Friday the 14th. Sorry." The worst reviews in the corridor were about silence, not failure.

3. Building the Business on Projects

What it looks like. Three good years of building sites, and every January starts at zero.

The fix. Offer the care plan as the default at every handover, from your first client. Twenty-five clients at \$125 is \$37,500 a year that does not require selling.

Part 15 — Your First 90 Days

Days 1–14 — Legal and cover. LLC, EIN, bank account. Check your state's sales tax treatment of design services and hosting, and your city's general business licence or home-occupation permit rules. Professional liability insurance, asking directly about accessibility and breach claims. Get the contract drafted or reviewed. Set up a password manager and MFA before you hold anybody's credentials.

Days 15–30 — Your own house first. Build your own site and make it genuinely accessible and fast — it is the only sample anyone checks. Set up hosting, backups and monitoring the way you will for clients. Write your three care plan tiers and publish the prices.

Days 31–60 — Capability, portfolio and channel. Learn the six WCAG failure types. Start the three portfolio projects in Part 9. Approach every marketing consultant, print shop, sign shop and IT company within an hour's drive. Audit twenty local business websites and send the findings free.

Days 61–90 — Deliver and document. Take the work you can do properly. Use the launch checklist every time. Ask every client for a review. Offer the care plan at every handover. Record the training and give them the video.

The One Number to Track

For the first 90 days: proposals sent.

Not revenue, not sites launched. In a business with no licence and no barrier, the only early constraint is how many qualified conversations you start — and it is the number that quietly goes to zero when you are busy delivering.

From month six: monthly recurring revenue.

The total value of your care plans. This is what turns a freelance income into a business — what compounds, what survives a slow quarter, and what a buyer would eventually value.

Where This Goes if It Works

Stay solo with a strong care plan base. Forty clients at \$150 is \$72,000 a year before you build anything.

Specialise by industry. Dentists, contractors, law firms, restaurants. Specialists charge more, sell faster, and build reusable components.

Specialise in accessibility. Audits and remediation are a growing service with a legal driver behind them and very few small operators doing it properly.

Become the subcontractor. Build for agencies and consultants. Less client management, steadier flow, lower rate.

Add the marketing. SEO, content, video, ads — what the highest-rated operators in the corridor do, one of them on three-year agreements.

Or hire, when care plans pass roughly forty.

Your Odds, Honestly

There is no federal survival rate for web design specifically. Here is what exists.

BLS Business Employment Dynamics tracked the 2022 cohort of new establishments. One-year survival ranged from 74.4% in the Mountain division to 78.6% in the Middle Atlantic — remarkably flat nationally, which itself tells you location is not the variable people assume. Of establishments born in 2013, 34.7% were still operating in 2023. Roughly half reach year five.

Two caveats. BLS states survival rates do not vary much by industry — the four-year spread across every sector was 38% to 55%. And these count employer establishments with payroll, so a solo designer is largely not in the dataset at all.

About three in four survive year one. About a third are still going at ten.

What moves your number here is not design talent. It is answering messages, finishing what you start, launching without breaking anything, building accessibly by default, and putting every client on a care plan.

The average is the average. Your job is to be the exception, and you have done harder things than this.

The One-Page Version, if You Read Nothing Else

- Do not sell cheap brochure sites. That market belongs to tools costing \$17 a month.
- Use AI, but sell what it cannot do: strategy, accessibility, privacy, and being there in year two.
- Build accessible by default. Six WCAG failure types cause 96% of problems.
- Never sell an overlay widget as compliance, and never promise a client they cannot be sued.
- US privacy law is opt-out, not opt-in. Notice, a working Do Not Sell control, and GPC where it applies — not a GDPR consent gate.
- A privacy policy that doesn't match the site is worse than none. The FTC enforces broken promises as deception.

- Use a password manager and MFA. You hold every client's credentials at once.
- The client owns the domain, in their name, always.
- Use the launch checklist. Redirect every old URL — a botched launch can destroy a client's traffic overnight.
- Offer a tiered care plan at every handover, and answer your messages.

The Clients to Say No To

In year one you will want every project. Some of them will cost you more than they pay, and they are recognisable in the first conversation.

The one who leads with price. "What's the cheapest you can do?" They are shopping against a \$17 builder and will be unhappy whatever you charge. Give them the price and let them go.

The one with no decision maker. A committee, a partner who is not in the room, or "I'll need to run it past everyone." Approval will never stick and revisions will never end. Ask who signs off, and get that person in the first meeting or decline.

The one who already fired somebody. Sometimes the last designer genuinely failed. Sometimes the client is the reason. Ask what happened and listen for whether they take any responsibility. No responsibility at all is a forecast.

The one who wants it in two weeks for a launch that has already been announced. Their planning failure becomes your emergency and your reputation. You can take it at a rush rate, in writing, or not at all.

The one who will not pay a deposit. "I'll pay when I see it." No. Anyone unwilling to commit 30% before you start is telling you what collection will be like at the end.

And the one who wants to pay in exposure, equity or referrals. Referrals are a nice bonus. They are not a payment schedule.

How to decline cleanly: "I don't think I'm the right fit for this one — you'd be better off with [alternative]. Happy to point you in the right direction." No lecture, no negotiation, no burnt bridge. Small towns remember how you said no far longer than what you said no to.

The exception worth making. In your first year, take the awkward project once or twice on purpose — priced properly and scoped tightly. You learn more from a difficult client than three easy ones, and you cannot recognise the pattern until you have lived it.

A Last Word

The websites you build will be replaced. Every one, inside five or six years, and probably by someone else.

What lasts is being the person a small business owner calls when something is broken and they are frightened and it is Sunday. That is not a technical skill and no tool is going to take it.

Build it properly, hand over the keys, answer the phone, and the work keeps arriving.

General information for starting a business, not legal, tax or regulatory advice. Accessibility law is unsettled for private businesses and actively litigated; state privacy law changes every year and thresholds, cure periods and opt-out mechanics vary by state. Figures here come from Seyfarth Shaw, WebAIM, DOJ rulemaking, state attorney general enforcement actions and state statutes; much other published data comes from vendors selling compliance products. Nothing here is a compliance guarantee — get legal advice on specific accessibility and privacy questions.

Startup Checklist

Use this checklist to turn the guide into a sequence of actions for your own market and circumstances.

- Choose the business structure you will use.
 - Get an EIN and open a separate business bank account.
 - Check licensing, zoning, and tax rules for your own city and state before starting.
 - Confirm insurance needs before accepting work or inventory.
 - Complete the local market test described in the core guide.
 - Build the startup budget and record actual costs.
 - Set pricing using your own costs and required margin.
 - Prepare customer terms, estimate and invoice forms.
 - Launch outreach and record every lead and result.
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Equipment and Budget Worksheet

List only the tools, equipment, supplies, software and services required for the version of the business you plan to launch.

Item / Required or optional	Estimated cost / Actual cost / Supplier

Budget Summary

Startup total	
Monthly fixed costs	
Working cash reserve	
Total funding needed	

Pricing and Estimate Template

Complete the cost fields with your own numbers. Use the pricing guidance in the core guide for the business-specific method.

Customer and project

Materials or inventory

Labor hours and rate

Equipment or venue

Travel or delivery

Subcontractors

Overhead allocation

Contingency or risk allowance

Subtotal

Applicable tax

Estimated total

Deposit and payment schedule

Estimate expiration date

Invoice Template

Business name / Address / Phone / Email / Tax ID

Customer name / Company / Billing address /
Phone / Email

Invoice number**Invoice date**

Due date

Project or job

Line Items

Description	Quantity	Rate	Amount
Subtotal			
Tax			
Payments or deposits			
Balance due			

Payment method and terms: _____

Job Log and Lead Tracker

Record every inquiry, estimate, job and follow-up so the business can be managed from actual results.

Date	Lead/Custom er	Source	Need/Job	Estimate	Status	Next action
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Period	Leads	Estimates sent	Jobs won	Revenue
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Compliance and Safety Page

Check licensing, zoning, and tax rules for your own city and state before starting, and use this page to record what you confirmed and with whom.

- Structure. An LLC. State filing runs roughly \$35 to \$500, US average near \$132, plus annual report costs from \$0 to \$800; confirm your own city's general business licence or home-occupation permit rules before starting.
- There is no state-board licence for this trade — no exam, no credential anyone checks. The barrier to entry is your portfolio, and the person your client hired last time may have left them with a mess.
- Sales tax — check, because this surprises people. Some states tax web design services, some tax only tangible deliverables, and many tax software-as-a-service and hosting even where they do not tax design labour.
- Professional liability insurance (errors and omissions), confirmed to respond to an accessibility claim and to a data breach.
- Self-employment tax. 15.3% of net self-employment income on top of income tax, with quarterly estimates if you expect to owe \$1,000 or more federally.
- Document accessibility and privacy work and give the client the dated record.
- Confirm which of the twenty-plus state privacy laws, if any, applies to a given client based on their consumer data volume, and build the "Your Privacy Choices" link where it does.
- The illustration is the Disney CCPA settlement — \$2.75 million in February 2026. Partial compliance is not compliance.
- Run the accessibility check — the six failure types from Part 3 — and record the result.
- Do the handover properly. Walk the client through editing, record it, and send the video.
- Agency or authority contacted: _____
- Written confirmation or permit saved at: _____
- Review date: _____ Renewal or recheck date: _____

Launch Readiness — Web Design Guide

PLAN**SET UP****PRICE****SELL****TRACK**

Use the worksheets in this guide to record your own numbers, decisions and results.

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