



**National
Housing Trust**
...the key to your home



SELF-EMPLOYED?

Contribute to the NHT and Benefit

SHOULD YOU BE A SELF-EMPLOYED CONTRIBUTOR?

You should be making self-employed contributions to the NHT if:



- 1 You are working for yourself.
- 2 You work for someone else and you are already contributing to the NHT, but you also earn extra money by doing private jobs.
- 3 You work under a contract for service which requires that you use your own tools and other resources to do the job.
- 4 You are the director of a company and you are paid director's fees.
- 5 You are employed through the Ministry of Labour's overseas employment programme (farm work or hotel employment).
- 6 You are a domestic worker, chauffeur, caregiver or gardener.
- 7 You are a Jamaican citizen employed to an embassy, agency of the United Nations, high commission or consulate in Jamaica.
- 8 You are a citizen of Jamaica working overseas on a work permit.



UNDER THE LAW, IF YOU ARE BETWEEN the ages of 18 and 70 and earning at least the minimum wage, you must contribute to the NHT. This law is the same for everyone, whether you work for someone else or you are self-employed.

HOW TO REGISTER AS A SELF-EMPLOYED CONTRIBUTOR?



STEP 1

Ensure that you have your Taxpayer Registration Number (TRN), your National Insurance Scheme (NIS) number and a valid form of identification.

If you don't have a TRN, download and complete Form 1 "Application for Taxpayer Registration Number (Individuals)," on the Tax Administration Jamaica (TAJ) website at www.jamaicatax.gov.jm. Submit the completed form to the TAJ along with:

- **valid identification**
- **a certified copy of your birth certificate**
- **your NIS card**
- **a certified copy of your marriage certificate, if applicable, and**
- **Business Registration Certificate (if operating with a registered trade name).**

If you don't have an NIS card, visit any NIS office to obtain one.

STEP 2

Sign up to create a user account at www.jamaicatax.gov.jm.

After entering the required information and clicking save, you will receive a verification message- with your user password.

To complete registration, file your estimated annual return on the S04a form which you will find on the same website, under eServices.



HOW TO PAY YOUR CONTRIBUTIONS

Pay your contribution at www.jamaicatax.gov.jm or at any tax office, by the 15th day of March, June, September and December.



PAYING IN OFFICE



Obtain a payment advice (media number) from TAJ's Compliance Department and then make payment at the cashier.

PAYING ONLINE



Log in to your taxpayer account, click "Manage my eServices Account" and then click "NHT" to proceed.



FILING ANNUAL RETURNS



Log in to your account



Select "Manage my eServices Account"



Select "Income Tax Account" to file

For further instructions
on how to complete the process, contact
888-TAX-HELP (888-829-357).

Annual return (SO4) is due March 31 each year. After March 31,
overdue annual returns attract a penalty of \$5,000 per month.



BENEFITS OF CONTRIBUTING

After contributing for 52 weeks, you may apply to the NHT for a low interest rate loan to build, buy or improve a house or to buy land for building a house. You are entitled to a refund in the 8th year after each contribution was made. Collecting your refund will not affect your chances of getting a loan.



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