



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

SMALL BUSINESSES COUNT

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BRANCH MANAGER



The Self Employed and the NHT

You are Self Employed

If you are engaged in any income-generating activity on your own behalf, you should be paying NHT contributions.

Self-employed persons assume liability to pay contributions at the date income generation begins.

Registering as Self Employed

REQUIREMENTS:

- NIS card
- TRN
- Valid ID
- Recent passport sized photo
- Proof of age
- A completed questionnaire (form provided by NHT)
- Proof of income
- Proof of business

The Self Employed's Duty

ANNUAL DECLARATION OF INCOME

- **On each anniversary of your registration, you must submit a new Declaration of Income.**

However, if during the course of a year, your status has changed, seek advice as to the need for a new declaration of income.

Self Employed Contributions

3% of declared income

The following pay 2%:

- Domestic workers
- Gardeners

The Employer and the NHT

You are an Employer

Under the National Housing Trust Act, you are an employer if you have in your employment a person who is required to make contributions pursuant to the Act (other than as a voluntary contributor).

Registering as an Employer

REQUIREMENTS:

- Company NIS reference number
- Company TRN
- Articles of Incorporation

Employers' Duty

ENSURE THAT:

- Your employees have TRN and NIS
- You deduct NHT from workers aged 18-65
- You remit contributions to NHT monthly

Employers' Duty (CONT'D.)

ENSURE THAT:

- You practise proper bookkeeping

Employers' Duty (CONT'D.)

ENSURE THAT:

- You file your annual returns
 - S02 & C4

Annual Returns (S02)

Filing Season:

- **January 1 - March 31**

Methods of filing:

- **Online:** www.jamaicatax-online.gov.jm
- **NHT office**
- **Tax office**

Paying NHT Contributions

- Deduct **2%** of employees' income
- Pay **3%** of gross wage bill
- Total contributions - **5%**

Where to Pay

- **NHT offices**
- **JNBS**
- **BNS**
- **RBC**
- **CIBC**
- **NCB**
- **TAJ offices**

Benefits of Compliance

- **Clearance letter for a TCC**
- **Tax exemption for employers**

Benefits of Compliance

- **Housing benefits**
- **Contribution Refund with interest**

Penalty for Noncompliance

- **20% penalty per annum on outstanding contributions**
- **\$30,000 or 3X unpaid contributions, whichever is greater**

Penalty for Noncompliance

- **Legal Action**

CONTACT US:

E-MAIL: wecare@nht.gov.jm

WEBSITE: www.nht.gov.jm

CALL CENTRE

Toll Free: 1-888-CALL-NHT (1-888-225-5648)

or 1-888-991-2832; 929-6500-9

Customer Care Dept.

Tel: 754-7086 or Toll Free: 1-888-991-2232