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series*

# Self-employed expenses if you work from home

HMRC Online Services

**All the most important  
detail all in one place**



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HM Revenue  
& Customs

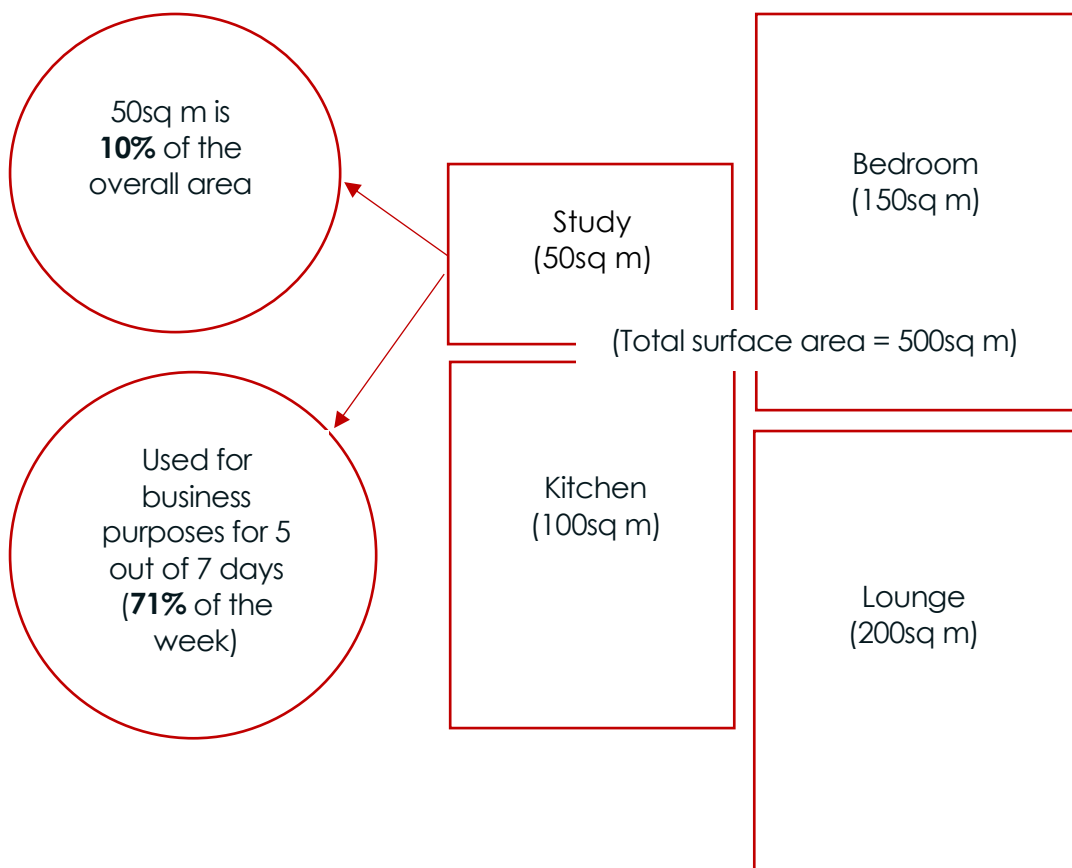
## Self-employed expenses if you work from home

If you are self-employed and work from home, you can claim a proportion of the costs for:

- Lighting
- Heating
- Cleaning
- Insurance (although you may need to change your home insurance cover)
- Mortgage interest
- Council Tax
- Water rates
- General maintenance

The figures you submit should be based upon the floor area or number of rooms used for business and the proportion of time the space is used for working.

**Say you work from home during weekdays, and only work in the study...**



On a £500 electricity bill you can claim £50 as allowable expenses – assuming that 10% of this bill was used to heat the study

↓  
If you worked 5 out of 7 days you could claim 71% of the £50

↓  
= £35.50 tax relief on your electricity bill

However, care is required by claiming business expenses in this way as it may affect your principal private residence relief when you come to dispose of the property.

### Simplified expenses

If you work for 25 hours or more a month from home you may be able to use HMRC's simplified expenses system.

You can calculate your allowable expenses using a flat rate based on the hours you work from home each month, meaning that you do not have to work out the proportion of personal and business use for your home.

The flat rate does not include telephone or internet expenses – you can claim the business proportion of these bills by working out the actual costs.

Hours of business use per month	Flat rate per month
25 to 50	£10
51 to 100	£18
101 and more	£26

*Example: You worked 40 hours from home for 10 months, but worked 60 hours during 2 particular months:*

*10 months x £10 = £100*

*2 months x £18 = £36*

*Total you can claim = £136*

Use HMRC's simplified expenses checker to compare what you can claim using simplified expenses with what you can claim by working out the actual costs - <https://www.gov.uk/simplified-expenses-checker>

## Useful Links

<https://www.gov.uk/simplified-expenses-checker>







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