

## HY100G/HY100N: INTEREST REPAYMENTS ON MORTGAGE

**Topic and detailed topic:** Income, consumption and elements of wealth, including debts / Other incomes, including income from property and capital and inter-household transfers

**Variable type:** Annual

**Unit:** Household

**Reference period:** Income reference period

**Mode of collection:** Household respondent or register

**In use (period):** Yes, since first year of EU-SILC data collection

**Series' differences:** No changes

### VALUES AND FORMAT

1 - 999999.99      Income (national currency)  
0      No income

### FLAGS

Type of variable	Flag name	Flag comp.	Type of information	Values	Modality label
Income variable	_F	<i>Two-digit flag: first digit</i>	Most common source or method	1	Collected via survey/interview
				2	Collected from administrative data
				3	Deductive/logical imputation (also including top- and bottom-coding)
				4	Gross/net conversion
				5	Model-based imputation
				6	Donor imputation
				7	Not possible to establish the most common source or method
	_IF	<i>Two-digit flag: second digit</i>	Type of collected value	1	Net of tax on income at source and social contributions
				9	Not applicable (the value was not collected)
				- 999999.99- 999999.99	Collected value / Recorded value *100
				.	If problem of dividing by 0 appears

### DESCRIPTION

Interest paid on mortgage refers to the total gross amount, before deducting any tax credit or tax allowance, of mortgage interest on the main residence of the household during the income reference period.

**It does not include:**

- any other mortgage payments, either interest or principal, made at the same time, such as mortgage protection insurance or home and contents insurance,
- payments on re-mortgages to obtain money for housing purposes (e.g. repairs, renovations, maintenance, etc.) or for non-housing purposes,
- repayments of the principal or capital sum.