

## HH071: MORTGAGE PRINCIPAL REPAYMENT

**Topic and detailed topic:** Living conditions, including material deprivation, housing, living environment, access to services / Housing cost including reduced utility cost

**Variable type:** Annual

**Unit:** Household

**Reference period:** Current

**Mode of collection:** Household respondent

**In use (period):** Yes, since 2010

**Series' differences:** Yes (2012)

### VALUES AND FORMAT

0	No mortgage principal repayment
1 - 999999.99	Mortgage principal repayment (national currency)

### FLAGS

#### From 2012 onwards

- 1 Filled
- 1 Missing
- 2 Not applicable (HH021 not equal to 2)

#### Before 2012

- 1 Filled
- 1 Missing

### DESCRIPTION

The term mortgage principal repayment (net of any tax relief) refers to monthly payments connected with the households' total housing cost.

The same definition applies for including the mortgage or not as for variable HH070. The repayments will be included only when a mortgage is taken for the purpose of buying the main dwelling. Mortgages taken for other purpose than purchasing main dwelling should be excluded.

Mortgage interest payments and other mortgage payments, such as mortgage protection insurance, should be excluded.

Only those amounts that are actually paid have to be taken into account.

The HH071 is relevant only for households who are paying the mortgage for their main dwelling or HH021 equal to '2'.