

HH070: TOTAL HOUSING COST

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 or registers

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

Series' differences: Yes, 2007 (revised description)

VALUES AND FORMAT

0 - 999999.99 Housing cost

FLAGS

- | | |
|----|------------------------------------|
| 1 | Collected via survey/interview |
| 2 | Collected from administrative data |
| 3 | Imputed |
| 4 | Not possible to establish a source |
| -1 | Missing |

DESCRIPTION

The term housing cost refers to monthly costs connected with the household's right to live in the accommodation. The costs of utilities (water, electricity, gas and heating) resulting from the actual use of the accommodation are also included.

Only housing costs that are actually paid are taken into account (regardless of who covers it).

Components that must be included in housing costs:

Owners: Mortgage interest payments³² (net of any tax relief), gross of housing benefits (i.e. housing benefits should not be deducted from the total housing cost), structural insurance, mandatory services and charges (sewage removal, refuse removal, etc.), regular maintenance and repairs³³, taxes, and the cost of utilities (water, electricity, gas and heating).

Tenants (at market price): Rental payments, gross of housing benefits (i.e. housing benefits should not be deducted from the total housing cost), structural insurance (if paid by the tenants), services and charges (sewage removal, refuse removal, etc.) (if paid by the tenants), taxes on dwelling (if applicable), regular maintenance and repairs²⁸ and the cost of utilities (water, electricity, gas and heating).

Tenants (at reduced price): Rental payments, gross of housing benefits (i.e. housing benefits should not be deducted from the total housing cost), structural insurance (if paid by the tenants), services and charges (sewage removal, refuse removal, etc.) (if paid by the tenants), taxes on dwelling (if applicable), regular maintenance and repairs and the cost of utilities (water, electricity, gas and heating).

Rent free: gross of housing benefits (i.e. housing benefits should not be deducted from the total housing cost), structural insurance (if paid by the rent-free tenant), services and charges (sewage removal, refuse removal, etc.) (if paid by the rent-free tenant), taxes on dwelling (if applicable), regular maintenance and repairs and the cost of utilities (water, electricity, gas and heating).

For example, in the case of tenants at reduced price, if:

- The household has to pay for the charges (electricity, water, etc.): 300 €
- The owner requires a rent for the dwelling: 700 €
- The household pays the owner (from their own resources): 500 €
- The housing allowances are paid directly to the owner or through the household: 200 €

³² Included only in case of mortgage taken for the purpose of buying the main dwelling

³³ Only the regular maintenance and repairs should be included. According to the COICOP/HBS: 'regular maintenance or repairs of the dwelling are distinguished by two features: first, they are activities that have to be undertaken regularly in order to maintain the dwelling in good working order; second, they do not change the dwelling's performance, capacity or expected service life.'