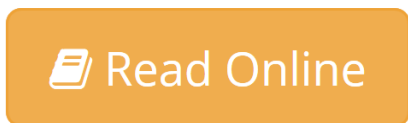


Mortgage Markets Worldwide

By Danny Ben-Shahar, Charles Leung, Seow-Eng Ong





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The book provides a theoretical and empirical evaluation of different housing finance systems, presenting a collection of studies that describe various aspects of selected mortgage markets around the world. The uniqueness of the chosen markets lies in the fact that they represent not only different regions around the globe (Africa, the Middle East, Asia, and Eastern Europe), but also understudied markets in different stages of economic and financial development. This book examines questions relating to housing finance efficiency and contract heterogeneity. In addition, it analyses the securitization experiences in these countries to provide lessons on how mortgage markets are integrated with capital markets and how particular institutional framework interacts with mortgage markets.

Short reviews are provided for each of the selected mortgage markets. The review will include institutional aspects of the markets such as: the size and structure of the market (including flows and accumulation of funds); a description of the competition and a presentation of the major competitors (including market share, major financial measures, etc.); profitability in the market, trends, structural changes, the major mortgage instruments and their market share, special tax issues, the role of the government in the market, defaults, prepayments, mortgage insurance, and major regulatory issues.

The analysis explores the major existing problems in the mortgage market of each country, the current steps adopted to solve these problems, possible propositions for dealing with the major issues in the future, and the implied future developments anticipated in the market.

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Editorial Review

Review

"Throughout the book authors make very good use of tables and conceptual diagrams and make adequate reference to them in the text. Each chapter is well written and the editors have successfully produced a book which provides a fluent chapter-by-chapter insight into international mortgage markets." (*Environment and Planning B: Planning and Design*, 2010)

From the Back Cover

Mortgage markets are more than simply the means by which real estate transactions are financed; they are a key indicator of the level of development of a country's entire economy, in which banks are able to manage the associated risk, and where governments use them to promote their social and economic policies.

China, India, Singapore, Hong Kong, Japan, Ghana, South Africa, Israel, and Poland are all covered in this book, as well as comparative studies of the Czech Republic, Hungary, Slovakia, Slovenia, Russia, and a long list of emerging economies. These represent both different regions of the world and markets at varying stages of economic and financial development. The editors present an institutional, empirical and theoretical evaluation of different housing finance systems, presenting a collection of studies that describe various aspects of selected mortgage markets around the world.

Questions relating to housing finance efficiency and contract heterogeneity are examined and the securitization experiences in these countries are analysed, offering valuable lessons on how mortgage markets are integrated with capital markets and how particular institutional frameworks interact with mortgage markets.

Short reviews on each mortgage market are given covering institutional aspects of the markets, such as the size and structure of the market (including flows and accumulation of funds); a description of the competition and a presentation of the major competitors (including market share and major financial measures); profitability in the market, with trends and structural changes; the major mortgage instruments and their market share; special tax issues; the role of the government in the market; defaults, prepayments and mortgage insurance; and major regulatory issues.

Through this thorough analysis, the major existing problems in the mortgage market of each country are explored, highlighting the current steps adopted to solve these problems, propositions for dealing with the major issues in the future and the implied developments in the market.

Researchers in real estate and housing economics throughout the world - as well as city analysts - will gain through *Mortgage Markets Worldwide* a better understanding of this rich and complex market.

About the Author

Danny Ben-Shahar – Faculty of Architecture and Town Planning, Technion - Israel Institute of Technology, Israel

Charles Leung – Department of Economics, Chinese University of Hong Kong

Seow Eng Ong – Department of Real Estate, National University of Singapore

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