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Autore	Cubeddu Luis
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Micro Finance Institutions
Mortgages
Housing Supply and Markets
Monetary Policy, Central Banking, and the Supply of Money and Credit: General
Economic Development: Urban, Rural, Regional, and Transportation Analysis
Housing
Finance
Property & real estate
Monetary economics
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Nota di contenuto	Cover; Contents; I. Introduction; Figures; 1. Latin America: Mortgage and Housing Market Developments; II. Developments in The Mortgage Credit and Real Estate Sector; A. Mortgage Credit; B. Construction Activity; C. House Prices; III. Making the Most of Imperfect Data; A. Identifying Mortgage Booms; Tables; 1. Data Availability on Select Financial and Housing Sector Indicators; B. Identifying Housing Price Booms; 2. Determinants of Equilibrium House Prices: Chile, Colombia, Mexico, and Peru; 2. Actual and Estimated Real House Prices; 3. House Price Over/(under)valuation; Box 1. Colombia's Mortgage Crisis of the Late 1990's: A Cautionary Tale IV. The Household Debt Burden and Financial Balance Sheets; V. Conclusions and Policy Recommendations; References; Appendices; I. Data Definitions and Sources; II. Methodologies for Estimating Credit Booms and House Price Bubbles; III. Cointegration Tests
Sommario/riassunto	This paper documents developments in mortgage credit and the housing sector in Latin America over the past decade, and compares them with those of other emerging economies. In particular, it examines the real estate and mortgage markets to assess whether (i) growth in mortgage credit is excessive compared to long-term trends; (ii) trends in house prices reflect changes in economic fundamentals; and (iii) the extent to which household and banking sector vulnerabilities could lead to potential fragilities. Although data limitations hamper a rigorous analysis of trends, our analysis suggests that while there are no imminent misalignments in the real estate and

mortgage sectors, they could emerge if current trends persist. Strengthening supervision and addressing data gaps is thus critical to ensure adequate monitoring of risks and vulnerabilities in these sectors.