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is paramount as emerging economy governments struggle to cope with population growth, rapid urbanization, and rising expectations from a growing middle class.

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This book provides a conceptual framework for housing finance development and addresses practical solutions in the provision of housing finance and compares different approaches. The global financial crisis which originated in the US sub-prime housing market has not altered the underlying reality of global housing finance: the majority of people in developing countries still do not have access to formal housing finance.

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On the one hand, housing finance markets are expanding and represent a powerful engine for economic growth in many emerging economies. However, the unfolding sub-prime mortgage crisis highlights the risks and potential turbulence that this sector can introduce into the financial system when expanding without proper infrastructure and regulation.

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The importance of a strong housing finance system in emerging markets is well understood. An efficient system should be capable of reducing the spread between the mortgage rate and the cost of funds from perhaps typically 8% to 15% to somewhere between 2% and 4%. By reducing the cost of funds more people will be better housed

The Politics of Housing Finance in Emerging Markets

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The 5th Global Housing Finance Conference was held on May 30-31, 2012 at the World Bank Headquarters in Washington, DC. The conference was entitled "Housing Finance in Emerging Markets: Providing Shelter. Creating Jobs. Fueling Growth".

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mortgage crisis highlights the risks and potential turbulence that this sector can introduce into the financial system when expanding without proper infrastructure and regulation.

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Utilizing survey data from over 20,000 Americans, the report reveals that between 14-23 million of U.S. households intend to move in many cases out of major cities and into less expensive housing markets. The data shows this emerging migration pattern is the result of growing acceptance of remote work amid the pandemic.