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Housing Finance and Inflation-Indexed Mortgages in Turkey: Default Risk in the Turkish Mortgage Market

Isil Erol

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In developing countries the provision of housing finance is very problematic because of the volatile macroeconomic environment and the lack of regulatory framework that supports collateralised lending. As an emerging market, Turkey has experienced the problem of economic instability with highly volatile inflation from the 1980s to the early 2000s. This book describes the Turkish government's housing policy for financing the public sector housing during the late 1990s and evaluates the performance of inflation-indexed mortgage contract, designed for middle-income civil servants. It demonstrates the use of Option pricing models to price the credit risk of inflation-indexed mortgages. The emphasis on using a backward pricing method rather than Monte Carlo simulation method to evaluate inflation-indexed mortgage with its embedded default option, sets this book apart. This book also discusses the recent developments in the Turkish real estate sector and the key issues in the creation of secondary mortgage market in Turkey. The book will provide important implications for professionals in mortgage sector of other developing mortgage markets, where the inflation uncertainty is high.

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