

## DO LOAN TO VALUE AND DEBT TO INCOME LIMITS WORK EVIDENCE FROM KOREA IGAN DENIZ KANG HEEDON%0A

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[Do Loan-to-Value and Debt-to-Income Limits Work? Evidence ...](#)

We find that loan-to-value and debt-to-income limits are associated with a decline in house price appreciation and transaction activity. Furthermore, the limits alter expectations, which play a key role in bubble dynamics.

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estate booms and busts, macroprudential tools such as maximum limits on loan-to-value ratios (LTV) and debt-to-income ratios (DTI) are heavily advocated (see Crowe et al., 2011a, on pros and cons of various policy options).

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Igan and Kang (2011) provide evidence that limits on debt-to-income and loan-to-value ratios were successful in curbing house price increases in Korea. Evidence for India suggests that MPPs were

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[Do loan-to-value and debt-to-income limits work? : evidence from Korea.](#) [Deniz Igan; Heedon Kang; International Monetary Fund. Research Department.; International Monetary Fund. Monetary and Capital Markets Department.] -- "With another real estate boom-bust bringing woes to the world economy, a quest for a better policy toolkit to deal with these boom-busts has begun. Macroprudential measures

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Deniz O Igan & Heedon Kang, 2011, "Do Loan-To-Value and Debt-To-Income Limits Work? Evidence From Korea," IMF Working Papers, 11/297, International Monetary Fund.

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Yet, we know very little about the impact of actively-imposed maximum limits on loan-to-value and debt-to-income ratios. This paper takes a step to fill this gap by analyzing the Korean experience with these tools. Using regional data from 2002 to 2010 and survey information on households from 2001 to 2009, we find that such limits are associated with a decline in house price appreciation.

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Evidence ...

Deniz Igan and Heedon Kang () No 11/297, IMF Working Papers from International Monetary Fund Abstract: With another real estate boom-bust bringing woes to the world economy, a quest for a better policy toolkit to deal with these boom-busts has begun.

**Economics Malaysia: LTV and DTI: Taming Housing Speculation**

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Summary: With another real estate boom-bust bringing woes to the world economy, a quest for a better policy toolkit to deal with these boom-busts has begun.

**Do Loan-To-Value and Debt-To-Income Limits Work?**

Evidence ...

By Deniz Igan and Heedon Kang Abstract With another real estate boom-bust bringing woes to the world economy, a quest for a better policy toolkit to deal with these boom-busts has begun.