

# The Role of Housing Finance system on the Housing Market Case Study: Baghdad Province.

- **Author(s):** Zainab Ali ,Prof. Dr. Jamal Baqir Motlak
- **Abstract:** The main financial housing sources in Iraq are the Real Estate Bank and the Housing Fund. Accordingly, the aim of this research is to identify the financial factors represented by the number of loans and the size of the loan by reviewing time series data for these variables and their impact on new single family housing demand and supply for Baghdad Province. The research used Auto-Regression method of the time series (about), for the purpose of analyzing the behavior of new housing demand and supply weighted by financial explanatory variables over the time. Goodness of Fit tests was performed, and the best model was selected according to a set of linear and non-linear statistical (models). The result shows a clear rise in the indicator of housing demand weighted by (number of loans). Whereas, housing demand, weighted by loan size, does not have a significant effect across the time series. Also, the housing supply weighted by the number of loans did not appear to have any significant effect over the time. And it has appeared that decline in the indicator of housing supply weighted by the loan size, which means there is no significant effect of the size of loan.
- **Keywords:** financial housing, significant effect, Baghdad Province,