



The Brazilian Real Estate Market: A Large Financial Mistake

Dr Gutenberg de Queirzo Bormann Jr.

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If we consider the current situation of the Brazilian real estate market, we can conclude that the basic principle of financial, namely buy cheap and sell high, had been forgotten by Brazilian consumers, that are buying a property, right now, with prices at the top, with the fixed idea that property value will continue to appreciate over time. The story offers tire of pointing out examples of bubbles and how not to be a contributor (and, later, victim) of them, but It seems that Brazilian have distanced themselves from reality. After all the real estate market is a mirror of the current Brazilian economic situation, and by this, actually, the Brazilian real estate bubble is located in the commercial market, with empty commercial buildings. In residential sector, the dramatic situation of oversupply in many Brazilian cities, appears in its true dimension, and notes how the levels of prices are outside the reality of local income. This phenomenon is generalized, and it is since 2012 that builders offer discount, which can reach up to 35%. Higher construction costs, an increase in interest rates, price of property that grew much more than real income, difficult in obtain loan, result in a creation of a super stock, whose consequence is stalling construction in many cities, with decrease of new releases, and unemployment in the sector, that in a year rose from 6,4 to 9,4%. The bubble began to inflate because of the joint action of several factors. The allowance of MCMV program (a public subsidy to allow low-income families to buy a home), was obtained thanks to an artificial reduction of interest, an increase of the financing term, the signs of speculation based on the World Cup and Olympics, with rotten credit granted by builders to sell on the plant a large scale, with a default rate in the range of 20%. The rescissions and the competition in the delivery of homes fired from 2012, with an increase inflation forcing rising interest rates, which began to be transferred to the real estate finance. The visible result of all this was, the top five homebuilders in Brazil indebted, whose market price is lower than equity value, and with a stock equivalent to years of sales. The principal of this situation is the federal government, through its tax policies and stimulus to credit. The government's insistence on further heat an already heated housing market will only get worse the outcome. Current fiscal and monetary policies of the Brazilian government are clearly inflationary. Such policies inevitably will increase the cost of living in Brazil, and all other costs associated with the resurgence of inflation. When the Brazilian government will be obliged to increase the domestic interest rate, there will be a direct impact of this measure in real estate. So it will be Brazil's turn to deal with a crisis created solely by the bad management of fiscal and monetary policies of the Brazilian government. Market will not have been the creator of the crisis, but the government of Brazil.

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