Demand-side subsidies

1 What are the objectives underlying the introduction of a system of Local Housing Allowances and associated changes to the UK housing benefit system? In particular, how should these changes affecting the way that tenants and landlords behave?

Reading:
- The proposed changes are set out at: www.dwp.gov.uk/housingbenefit/lha

2 “Housing policy has to strike a balance between providing a safety net and assuming that households can insure themselves against the risks they face”. To what extent do mechanisms in the UK achieve this balance?

Reading:
- Mainstream Housing Finance texts
- Croucher et al, Paying The Mortgage? A Systematic Literature Review of Safety Nets for Homeowners

All students are encouraged to answer one of these questions in essay form during the Christmas break. Completed work can be e-mailed at any time to rachelandalastair@dulverton11.freeserve.co.uk. It will be returned with comments within two weeks.