

The Joseph Rowntree Foundation report on the Housing Ma...

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Can I [recommend a read of the Joseph Rowntree Foundation report on housing](#), published today?

This is a vital issue at the core of the concerns of many in our economy, and rightly so. A desire for a stable location in which to live is fundamental to human wellbeing and too many are being denied it.

The key recommendations are:

- * The UK has one of the most persistently volatile housing markets, with four boom and bust cycles since the 1970s. These cycles distort housing choices, drive up arrears and repossession rates, inhibit housebuilding and heighten wealth inequalities.
- * Improving housing supply is the key to reducing the risks of market volatility in the longer term but cannot remove them altogether. Moreover, a substantial increase in housing supply is required just to maintain current affordability levels.
- * Credit controls could be employed and Council Tax and Stamp Duty reformed to reduce the extent of housing market cycles in the short term.
- * The current system of safety nets for home-owners is inadequate. It should be replaced by a system based on a three-tier approach, comprising more responsible lending and borrowing as well as an effective safety net. This could include a partnership insurance model based on contributions from borrowers, lenders and the Government.
- * Private renting provides a flexible alternative to ownership for many younger and more mobile households, but it is unlikely to provide a suitable alternative for households requiring longer-term secure and affordable housing — particularly families with children. This highlights the importance of maintaining an affordable social rented sector as a part of the UK's mainstream housing system.
- * The social and economic rewards that would accrue from the creation of a more sustainable housing market are considerable, and urgent action is needed to avoid yet

another cycle of boom and bust.

I recommend the rest as well based on what I've read so far.

NB: I am funded by the Joseph Rowntree Charitable Trust, which is distinct from the Joseph Rowntree Foundation.