

Abstract

This thesis analyses local housing policies in connection with over-indebted households and households at risk of over-indebtedness and loss of housing. The design of housing policies and the perception of these households by selected districts of Prague will be studied through the analytical framework of responsabilisation. Detailed examination of approaches towards dealing with rent arrears is used to analyse the assigning of responsibility for housing situations caused by rent arrears to various actors in the districts.

Shifting of responsibility for the situation and its solution is profoundly manifested in connection with rent arrears. Responsibility is shifted primarily on the households, although the districts attribute varying degrees of responsibility for solving housing situations caused by rent arrears also to themselves. Structural causes of debt are absent in the approaches of districts to rent arrears, which for authors using the responsabilisation concept is a feature of advanced liberal societies.