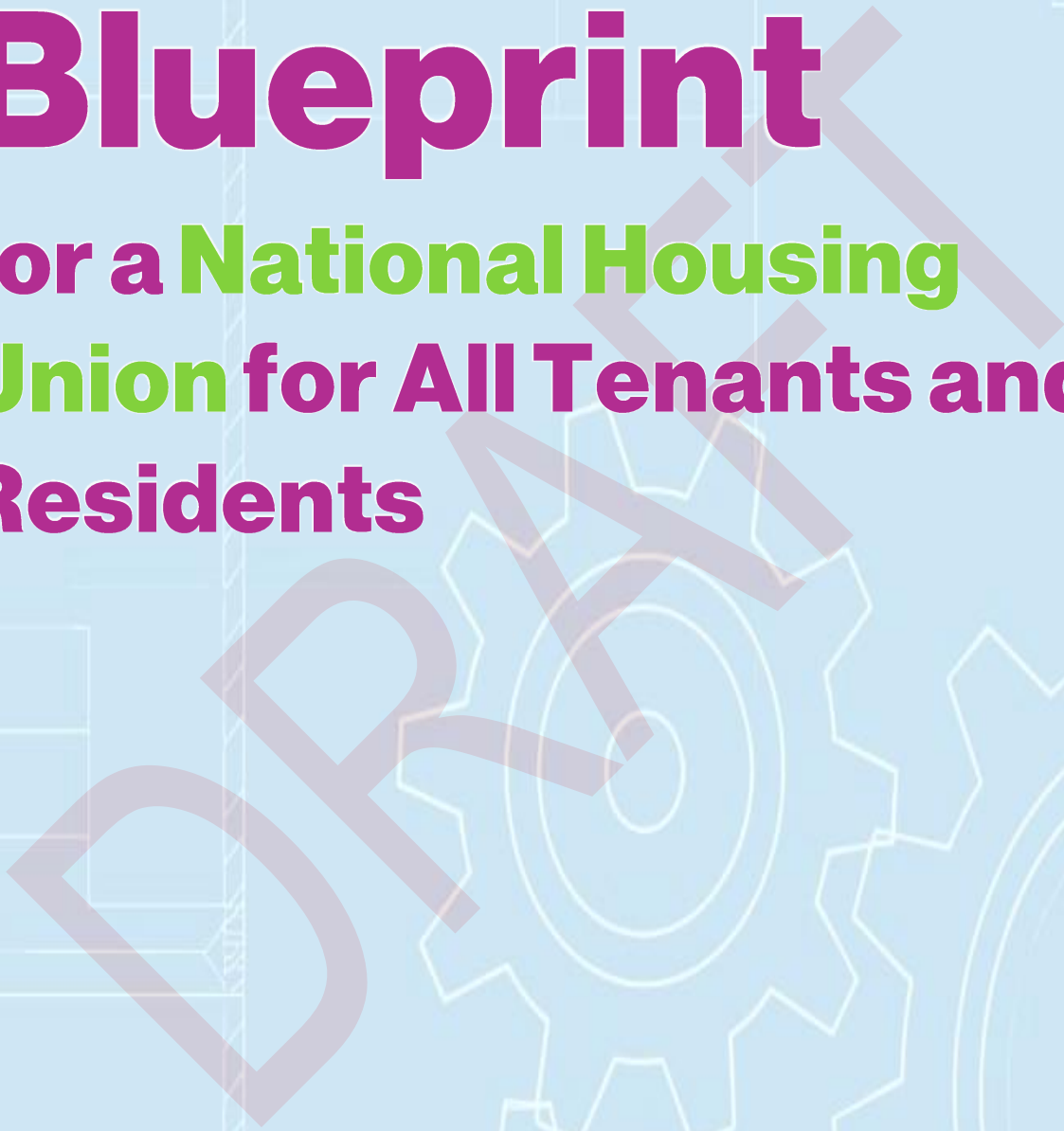




Blueprint

for a **National Housing Union** for All Tenants and Residents





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1. Introduction

If we don't create a national tenants and residents union, we'll be forever firefighting without ever putting out the fire.

Aim

This document offers a blueprint for a national, democratic, member-led, trade union-style organisation to empower tenants and residents. It offers insight into some aspects of the housing crisis, different possible governance and organising models, funding structures, and ideas for offering individual casework, legal support and advocacy on a mass scale.

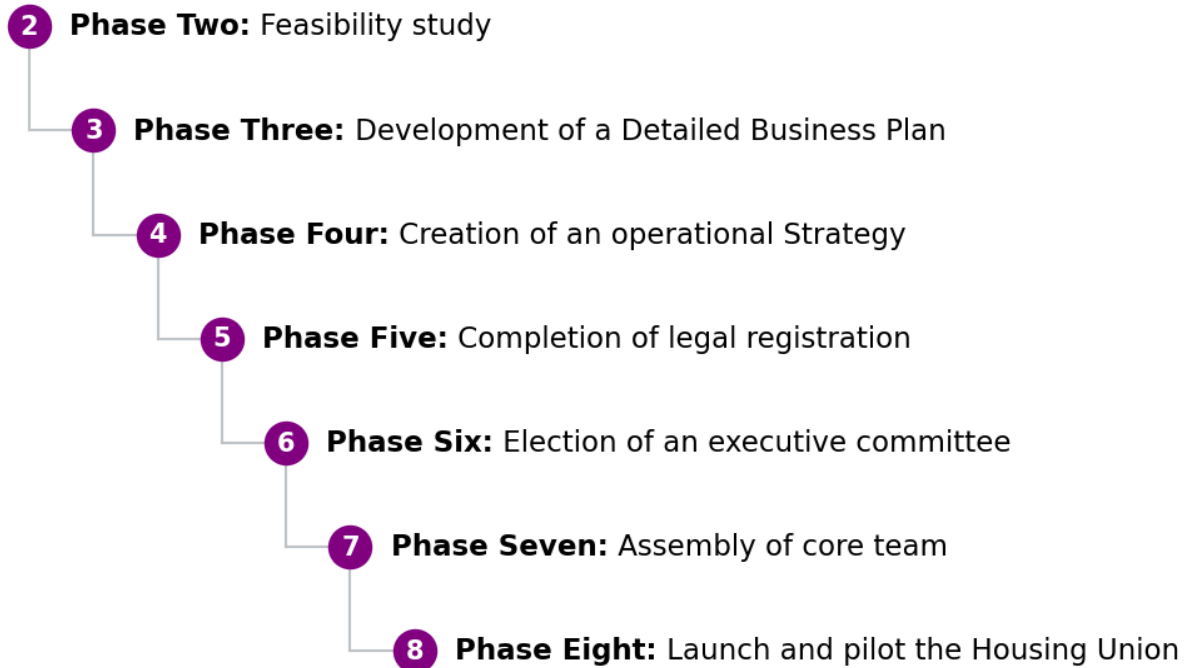
Genesis

The Housing Union is the product of a seven-month long participative process involving hundreds of people. It includes those who discussed the original germ of an idea at SHAC member meetings, campaign groups who signed up as supporters, those who debated it at a specially organised conference in October 2025, and those who took part in both the steering group and taskforce meetings and activities. In the latter case, their labours contributed entire chapters to this document.

The aim of the blueprint is to provide a clear plan for the subsequent phases in the creation of a Housing Union.



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Whereas the development of a vision and blueprint relied on an army of remarkable volunteers, the subsequent phases depend upon the project's ability to secure donations in kind and seed funding from the trade union movement.

Housing is a Trade Union Issue

We make a compelling case below as to why the formation of a Housing Union is a trade union issue, including through original research carried out by SHAC, and believe strongly that a partnership between industrial unions and a Housing Union will be both welcomed and heavily utilised by working class people across the UK.

We argue that the involvement of the trade union movement is the only viable pathway to the creation of a Housing Union. The scale of the problem is too large for it to emerge from among existing formations.

We pay tribute to the many community and campaign groups carrying out excellent work to help tenants and residents self-organise, apply political pressure, and challenge bad practice by landlords and freeholders. But there is currently no national tenant and resident organisation of sufficient scale to effectively combat the power of landlords and the political will to protect them.



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Thus, grass-roots organisations are kept busy mitigating the worst of the housing emergency's symptoms, without the resources or power needed to address underlying disease.

Terminology

Throughout this document, we use the phrase 'tenants and residents' to encompass full renters, shared owners, leaseholders, and those in non-traditional forms of housing such as almshouse and caravan dwellers. The Housing Union must in our view support all.

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2. The Housing Emergency

2.1. Executive Summary

We are keenly aware that a deep and devastating housing crisis has developed in Britain. Official 2024 - 25 data confirm that the housing crisis in England is both structural and Intensifying:

- **1.34 million households** are on social housing waiting lists (MHCLG, 2025a).
- **131,140 households are in temporary accommodation**, a record high (MHCLG, 2025b).
- **336,366 households are waiting in London alone** (London Councils, 2025).
- **The Housing Ombudsman issued 7,082 determinations in 2024–25**, with 71% upheld and 120 landlords recording maladministration rates of 75% or higher (Housing Ombudsman Service, 2025).

Please see [Appendix \(I\)](#) for references

These figures reflect sustained supply-demand imbalance, record overflow into temporary accommodation, and recurring governance failures across parts of the sector. Across social housing, private renting, and leasehold tenure, redress mechanisms remain fragmented, reactive, and individualised.

This section assesses these conditions across tenures and sets out the structural case for collective civic coordination through a National Housing Union. It examines structural housing pressures across:

- Social housing tenants.
- Private renters.
- Leaseholders and shared ownership residents.
- Households in temporary accommodation.

The section draws exclusively on verified primary sources from 2024–25 and current legislation. The objective is to establish the empirical context within which the case for a national housing union for tenants and residents is proposed.



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2.2. Structural Demand, Social Housing Backlog

As at 31 March 2025, 1,340,000 households were registered on local authority housing waiting lists in England (MHCLG, 2025a). This is the highest figure since at least 2014. In London, 336,366 households were on waiting lists in 2024 (London Councils, 2025).

These figures establish the structural baseline sustained unmet demand at national scale. The scale of waiting list backlog provides the benchmark against which institutional response must be evaluated.

System Overflow Temporary Accommodation

Where waiting lists measure backlog, temporary accommodation measures system overflow. On 31 March 2025, 131,140 households were living in temporary accommodation in England a record high and a 12% increase year-on-year (MHCLG, 2025b).

Independent analysis by Shelter estimates at least 354,000 people experienced homelessness in England in 2024, including approximately 326,000 living in temporary accommodation (Shelter, 2024).

Temporary accommodation is increasingly long-term rather than transitional. It reflects constrained access to permanent housing rather than a short-term crisis response. Combined with waiting list data, this indicates a system operating as a rationing mechanism under sustained strain.

Private Rented Sector Pressures

The private rented sector accommodates approximately one in five households in England (ONS, 2024). Legislative reform through the Renters' Rights Act 2025 reflects recognition of instability within this tenure, including reform of tenancy arrangements and landlord obligations (UK Parliament, 2025). However, enforcement of standards remains complaint-led.

Barriers include:

- Fear of retaliatory eviction.
- Limited legal support.
- Tribunal complexity.
- Information asymmetry.

Private rental insecurity directly interacts with pressure on social housing and temporary accommodation.



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Leaseholders and Shared Ownership

Approximately **4.9 million dwellings** in England are leasehold (DLUHC, 2023). Leaseholders face distinct structural risks:

- **Service Charges** - under the Landlord and Tenant Act 1985, service charges must be “reasonable”, but enforcement requires individual challenge in the First-tier Tribunal. Barriers include legal complexity, documentation asymmetry, and cost exposure risk.
- **Building Safety** - the Building Safety Act 2022 introduced protections for qualifying leaseholders against certain remediation costs (UK Parliament, 2022). However, disputes persist regarding eligibility, interim measures, and insurance costs.
- **Managing Agent Accountability** - managing agents are overseen through fragmented redress schemes rather than a single statutory regulator.

Leaseholders must often navigate:

- Tribunal applications.
- Section 20 consultation disputes.
- Right to Manage processes.
- Collective enfranchisement procedures.

These mechanisms are legally technical and resource-intensive. Structural imbalance therefore extends beyond tenants to leaseholders across the system.

Accountability and Redress Across Tenures

- **Housing Ombudsman** - most complaints related to repairs, damp and mould, and complaint handling failures. Between 1 April 2024 and 31 March 2025, the Housing Ombudsman issued 7,082 determinations (Housing Ombudsman Service, 2025). 71% of complaints were upheld, and 120 landlords recorded maladministration rates of 75% or higher.

Although the uphold rate is high, the scale of determinations is small relative to 1.34 million waiting list households and 131,140 households in temporary accommodation. This disparity illustrates the limits of case-by-case remediation within systemic pressure.



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- **Tribunal System** - the First-tier Tribunal provides individualised redress for leasehold and housing disputes (Ministry of Justice, 2024). Decisions are case-specific and do not automatically generate sector-wide reform.
- **Regulatory Framework** - consumer regulation operates within a risk-based model under the Social Housing (Regulation) Act 2023 (UK Parliament, 2023). Intervention remains threshold-based rather than universal. Across complaints, regulation and tribunal processes, accountability remains fragmented and reactive.

Structural Barriers Across Tenures

Despite tenure differences, common patterns emerge:

- Individualised enforcement.
- Legal and procedural complexity.
- Cost and evidential burdens.
- Information asymmetry.
- Retrospective remedies.
- For social tenants. allocation constraints and repair disputes.
- For private renters. tenure insecurity and enforcement barriers.
- For leaseholders. service charge exposure and building safety disputes.
- Systemic issues are addressed primarily through individual action.

What the numbers revealed

The interaction between social housing waiting lists, the growing number of households in temporary accommodation, and the high proportion of Ombudsman determinations that are upheld reveals a housing system under sustained structural strain.

The volume of unresolved demand dwarfs the scale of formal redress, and accountability mechanisms operate at a fraction of the scale at which pressure is accumulating.

The implications are that the data does not describe isolated failures. They describe systemic imbalance across tenures. The proposal for a National Housing Union arises within this empirical context as a collective civic mechanism capable of:

- Aggregating systemic evidence.
- Supporting tenants and leaseholders.
- Coordinating escalation across fragmented oversight systems.



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- Strengthening transparency and accountability.

It is presented here as a structural response to structural conditions.

2.3. Summary of Key Indicators (England, 2024–25)

The following statistics provide some insight into the state of the housing emergency in England. There are also problems in the regions, and while they tend to be less acute, they are no less devastating for those affected. For this reason, we advocate for a national housing union and not just the formation of an organisation confined to English borders.

- Households on local authority waiting lists: **1,340,000** (31 March 2025) *MHCLG (2025a)*
- London households on waiting lists: **336,366** (2024) *London Councils (2025)*
- Households in temporary accommodation: **131,140** (31 March 2025) *MHCLG (2025b)*
- Estimated people experiencing homelessness: **354,000** (2024 estimate). *Shelter (2024)*
- Housing Ombudsman determinations: **7,082** (1 April 2024 – 31 March 2025) *Housing Ombudsman Service (2025)*
- Complaints upheld by Ombudsman: **71% of determinations**. *Housing Ombudsman Service (2025)*
- Landlords with maladministration rate $\geq 75\%$: **120 landlords**. *Housing Ombudsman Service (2025)*
- Leasehold dwellings in England: **Approximately 4.9 million**. *DLUHC (2023)*

2.4. Housing Crisis Summary

Official 2024 - 25 data confirm that housing pressure in England is sustained, multi-tenure, and systemic. Backlog is at decade highs. Temporary accommodation is at record levels. Complaint determinations reveal recurring maladministration patterns. Leaseholders continue to navigate complex redress frameworks. Across the housing system, enforcement remains individualised and reactive.

The evidence supports examination of coordinated, collective civic mechanisms to address structural imbalance. Please see [Appendix \(I\)](#) for methodology and references.



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3. Home and Workplace Overlap

3.1. Impact on Working Lives

The trends that collectively form the housing emergency have a direct impact in our workplaces. Pay rises that have been won by trade union activists are largely siphoned off to landlords. Workers are forced into absence from work because of unhealthy homes, the psychological strain of persistent antisocial behaviour, and the cumulative stress of defending themselves against their landlord's war of attrition.

At the start of 2025, SHAC conducted a Housing Crisis in the Workplace Impact Survey. Although the sample size is still small, initial results showed that:-

- **76%** of respondents said that housing problems had a negative impact on their attendance or performance at work.
- **50%** of all respondents reported that they had taken off work specifically to deal with a housing problem.
- **45%** of respondents said that they had taken sickness leave because of a housing stress.
- **25%** of respondents said that they had suffered sickness due to disrepairs, leading to absence from work.
- **Almost 10%** of respondents said that they had suffered a physical injury due to disrepairs, leading to absence from work.
- **60%** of respondents said housing costs were contributing to household debt.
- **14%** of respondents had been evicted or forced to move home at least once over the last three years.
- **53%** of respondents had been forced to move home once, but **22%** of respondents had been forced to move on 3 or more occasions.

As ever, the impact disproportionately affected disabled people. **33%** of respondents reporting problems considered themselves disabled.



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3.2. Landlord and Tenant Power Imbalance

Tenants and residents are outflanked when trying to challenge large, powerful corporate landlords who have seemingly endless resources and superior access to decision makers in local and national government, and in the press.

Alongside the disadvantage created to tenants and residents against the might of landlords, the regulated environment is soft and malleable, being based on the premise that landlords are generally compliant even when the evidence suggests otherwise. There is little within the regime that imposes meaningful sanction when landlords transgress.

This has created an environment in which the landlord narrative is dominant, and alternative perspectives are efficiently, sometimes brutally, silenced. And while some legislation exists - designed to protect tenants and residents - the disparity between access to time, resources and expertise available to landlords, and the barriers faced by tenants and residents mean that in reality enforcement of this legislation is a pipe dream for most ordinary people.

It is within this context that we see:

- Estates left with life-threatening disrepairs.
- Rising rents, service charge abuse.
- Race and disability discrimination, and a failure to provide accessible housing.
- Antisocial behaviour.
- A loss of low-cost rental housing.
- The cladding scandal and the cost of remediation passed to residents.
- The stigmatisation of renters and the concept of social housing.
- The failure to change leasehold into commonhold.
- Lack of access to legal remedy for housing issues.
- Revenge evictions and landlord harassment.

3.3. Housing is a Trade Union Issue

The SHAC survey results underscore the point made by many housing campaigners that housing is a mainstream trade union issue, albeit one that is masked by the presenting symptoms rather than the underlying poor housing that is causing the problems.

For example, trade union members might approach their union for representation over action by the employer for extended sickness absence. They may report that the absence was caused by asthma, and this would be formally recorded. What is not visible and remains unrecorded is that the asthma was caused by damp and mould in the union member's home.



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Maintaining stable employment is almost impossible when workers are forced to relocate regularly or even end up homeless due to unjustified evictions and the lack of genuinely affordable housing. By extension, a stable economy is impossible in the context of a housing crisis.

Trade unions have regularly acknowledged the impact of the housing crisis on workers, but it is not generally viewed as something that they can address as a primary workplace issue. Yet the extreme housing affordability crisis means that many workers, especially young workers and those in the private rented sector are paying the majority of their wages to their landlords. This underscores the importance of engagement between the Housing Union and the trade union movement, not just to generate policy statements on housing, but to combine their forces in order to influence economic policy.

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4. Forms of Governance

4.1. Founding Principles

The founding principles agreed early in the development of the Housing Union's conception are that it should be:

- Member led, and democratically controlled.
- Adopt the organising model of membership empowerment reflected in the rule books of the most effective and militant trade unions.
- Work in partnership with the multitude of different housing and intersectional campaign groups and service providers, not seek to replace them.

The development of the Housing Union's rule book is rightly a function of the next phase rather than the blueprint. However, the rule books contents can helpfully be guided by taking the best of a range of trade union rules. Please see [Appendix \(II\)](#) for comparison sources.

It also means that membership structure demands accommodation of both individual membership and group affiliation.

4.2. Previous Tenant Voice Iterations

The establishment of a tenants' voice has been attempted several times, but all have failed, primarily because they were top-down approaches, funded and controlled by government or charities.

Crucially, such organisations aimed to offer a means of consulting tenants and residents, rather than enabling the tenant and resident self-organisation which forms the core vision for SHAC, London Renters, Greater Manchester Tenants Union and similar grass-roots organisations.

Recent calls by the Housing Ombudsman and Baroness Taylor are once again policy focussed. Baroness Taylor said in the House of Lords in July 2025:

“The new [tenant] body should work with ministers to drive national policy, and this was particularly important, given the government’s recent commitment to spend £39bn on social and affordable housing.”



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These organisations aim to give the appearance of listening to tenants and residents without fundamentally altering the UK housing landscape. They also seek to act as a pressure valve, diffusing the anger which gives rise to radical protest movements including occupations, rent, and service charge strikes.

4.3. An Alternative Vision

This does not however mean that a national tenants and residents union will inevitably end in failure. Instead, the initiative needs to emerge from the labour movement and be grounded in the principles of self-organisation, democracy, and developing a layer of activists able to empower member self-advocacy.

The primary aim and most productive efforts of the Housing Union would be to mobilise, support and empower tenants and residents to influence housing policy at national, regional, and local levels. This would include supporting the use of radical tactics such as rent and service charge strikes, eviction resistance, and the occupation of empty homes.

If the Housing Union is to change the housing landscape, it would need to challenge the UK's dominant economic model and the way that it has played out through housing. It would therefore work with trade unions and other voluntary sector bodies challenging wider austerity, cuts to local authority funding and the removal of the checks and balances that should protect tenants and residents.

In summary, like a trade union, such a body would perform five key tasks:

Task 1: Provide casework - support tenants and residents with individual casework, including legal advice and advocacy where needed.

Task 2: Collective organising - Support and resource members to campaign collectively, either regionally or grouped by common concerns, and this may include campaign training.

Task 3: Change the narrative - engage with the media to offer an alternative narrative to that of government and landlords, and raise awareness of emerging issues.



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Task 4: Exert political influence - engage with politicians at all constitutional levels to advocate for legislative and policy change that favours tenants and residents rather than landlords.

Task 5: Provide training and education - train those who need to understand the housing sector better, for example solicitors, the press, and politicians.

4.4. A Union for All

The Housing Union will also be open to all, irrespective of the landlord type, whether council, housing association, or private developments, and even those in less traditional forms of housing such as almshouses, mobile homes, caravans, and boat dwellers, and would seek to address problems with managing agents.

The all-encompassing membership would allow the Housing Union to bring its members together wherever there is common cause, leveraging the power of the strongest to help the weakest, so that government is forced to hear all, not just those with the loudest voices. Smaller groupings within the union would nonetheless be able to focus their action according to specific locations or themes.

The scope of the Housing Union would overcome establishment endeavours to divide different categories of tenants and residents, applying legal protections to some but not others based on tenancy or landlord type. Divide and rule has allowed the housing crisis to flourish.

Having said the above, the Housing Union would not be open to, or campaign on behalf of, landlords or freeholders, even though, in some cases, there may be common interests. Freeholders in particular are sometimes affected by similar problems to those experienced by leaseholders. They may be under the control of estate management companies that can impose bye-laws and levy service charges.

Nonetheless, we consider that their position and level of power is markedly different to that of tenants and residents, and their interests will, all too often, conflict. While it would not therefore be appropriate to allow them to become members or affiliates, this does not preclude joint campaigning where the Housing Union believes that this would be beneficial.

4.5. Branch Formation

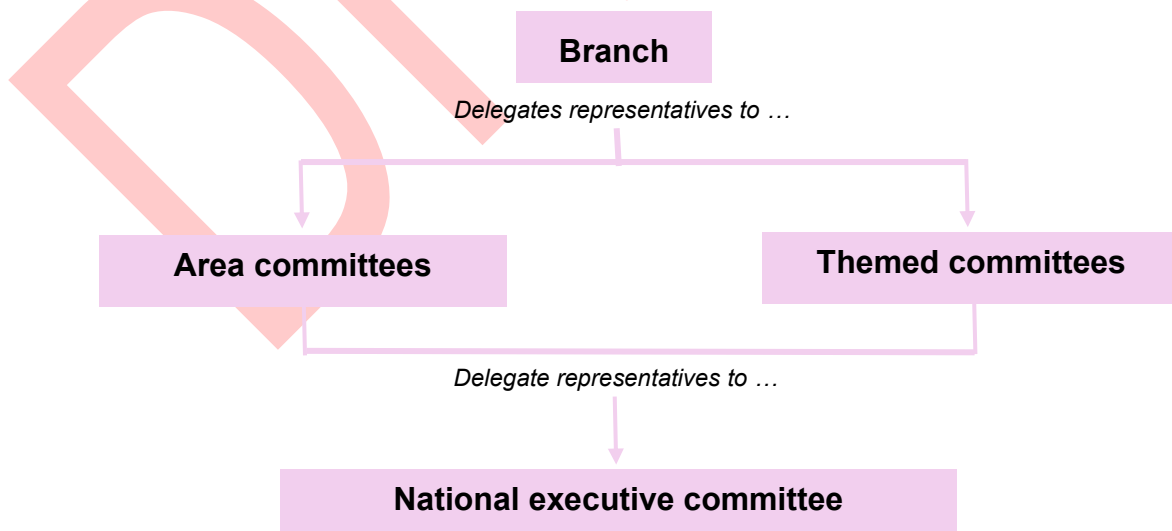
Housing Union branches would be largely self-determining when it comes to campaigning. Branch formation would be a mix of localised and thematic options. For example, there could be an Housing Union Bristol branch, or an Housing Union Leaseholders branch. Members would be able to choose where they want to devote their time and energy.

The Housing Union has to allow individual membership. Some people are not on estates where other tenants and residents are known to them, or they may not have a good relationship with their Tenants and Residents Association (TRA). Such individuals would be able to choose the branch that they feel works best for them, whether geographically or thematically.

Some people are already in an organised grouping such as a well-functioning TRA. Such organisations may wish to turn their organisation into a branch of the Housing Union. Others however may wish to retain their independence and identity, in which case they can opt to affiliate. We also want to offer an affiliation option to housing campaign groups.

4.6. Branch, Regional and National Relationships

While branches will be the primary unit of delivery, there must be scope within the Housing Union to coordinate across regions and between different themed groups. This necessitates democratic structures to accommodate coordination. We advocate for the flattest possible structures to avoid unnecessary bureaucracy, combined with a branch-based democratic structure to protect the member-led ethos of the Housing Union. The details would be laid out in a democratically agreed rule book, but in essence would adopt the following structure:



4.7. Membership and Sectional interests

The structure of the union needs to accommodate the various interests of different tenure and landlord types. The recommendation is to offer three levels of membership:

Level 1 - Full members

These members would enjoy the full rights of membership to create democratic control of the Housing Union:

- **Tenants (full renters)**
 - social tenants
 - private renters
 - shared owners as they rent a proportion of their property

- **Leaseholders**
 - council leaseholders
 - housing association leaseholders
 - private leaseholders
 - shared owners because they are leaseholders on the non-rented proportion of their property

- **Unusual accommodation arrangements, for example**
 - almshouse residents, who tend to have a license not a lease, and are not 'tenants' in the conventional legal sense
 - caravan dwellers
 - boat dwellers

It is clear that navigating these will occasionally generate conflicts of interest. These will need to be resolved by the Housing Union's membership through the democratic processes laid out in its rule book.

Organisations

The Companies Act 2006 makes excellent provision for the representation, at general meetings of a company, of incorporated organisations that are members. But companies must make their own provisions for the representation of unincorporated organisations that are members.



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The two remaining membership categories would therefore be open to organisations. The highest level of membership would be via affiliation. Consideration would need to be given as to what benefits, participation, and voting rights would be available to the organisations in this category, in other words, what level of influence they would have over the policy and direction of the Housing Union.

The Housing Union would be able to support the work of local TRAs or campaign groups like local tenants union. Such groups would be able to affiliate to the Housing Union and then benefit from its resources. This might include for example:-

- Extending their reach to mobilise for action such as protests and occupations.
- Providing legal advice.
- Lobbying government with key messages.
- Press releases to publicise campaigns.
- Funding leaflets, banners, flags and other resources for groups without sufficient funds.

Affiliated Members - the groups in this category would typically be member-led, democratic, and represent tenants and residents, including:

- Tenants and/or residents associations (TRAs).
- Housing or related campaign groups.
- Right To Manage companies.
- Right to Manage organisations for councils.

Supporter Affiliation – this would allow other organisations that are not necessarily member-led, democratic, and representing tenants and residents to nonetheless form a relationship with the Housing Union. Their membership would be more confined than that of affiliated members. For example, they might receive a newsletter and invitations to events, but not enjoy any voting rights. Typically, such organisations might include:

- Trade union branches.
- Trades Union Councils.
- Independent housing policy think tanks.
- Charities concerned with housing and related themes.
- Political parties.



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4.8. Legal Form

The Coop movement offers a helpful way of approaching the subject, making a distinction between how the law regards the organisation and how the organisation regards itself.

The main legal forms discussed were:

- a non-profit company, where the members of the union are members of the company. This was the legal form preferred by the governance taskforce
- some kind of society registered with the Financial Conduct Authority
- an unincorporated association
- hybrid of company and unincorporated association, where the broad membership of the association are not members of the company. It was questioned whether people from the trade union movement would take readily to such an arrangement

Attempting to register with the quasi-corporate status of a trade union was a possibility, but not considered a viable option for the Housing Union.



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5. Funding Models

There are various possible funding models for a new Housing Union. A full feasibility study would need to be carried out to assess the relative merits of each more fully. However, this section lays out some of the options.

Most successful tenants' organisations use a mixed funding approach rather than relying on a single source.

5.1. The Necessity of Trade Union Partnership

Individual campaign groups and previous iterations of tenant voice organisations have been unable to achieve sufficiently large memberships to create a power base capable of changing the landscape and genuinely empowering tenants and residents.

This is because they are variously restricted by:

- Reliance on unpaid volunteers to run their organisation and activities.
- Donations to fund resources.
- A lack of resources sufficient to make themselves visible to all potential members.
- The prohibitive cost of providing individual casework and legal advocacy.
- Charitable registration inhibiting willingness to engage in political, and especially party political, activities.
- Reliance on government grants to fund the organisation, inhibiting their willingness to fundamentally challenge the imbalance in power between landlords and tenants.

The close partnership between the Housing Union and trade unions proposed here overcomes all such obstacles.

5.2. Seed Funding

In order to allow the Housing Union to form, and to employ a small national staff, casework team, legal support, and organising resources, seed funding would be needed from the trade union movement. This however will gradually be replaced by other forms of income.



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5.3. Membership Subscriptions

The most democratic and independent model. Members pay a modest monthly or annual fee which typically ranges between £1 and £5 per month for individuals.

Subscription rates can be scaled by income or household, and could be waived on a needs assessed basis. In addition, higher 'solidarity' subscriptions could be offered to those who are willing and able to subsidise lower-income members, for example at a monthly rate between £10 and £20. Thus, a combination of seed funding and membership subscriptions could be supplemented with one-off joining donations or solidarity payments from better-off members.

5.4. Trade Union Linked Subscriptions

The trade unions affiliated with the Labour Party currently offer Labour Party membership via the trade union. On joining, members can opt-in and receive Labour Party membership, with the trade union passing on the bulk affiliation fees on a quarterly basis to Labour.

A similar scheme could operate for the Housing Union. Their trade union membership fee would be slightly higher, and accommodate membership of both organisations, with the trade union passing on the subscription and new member details to the Housing Union. Trade unions could:

- **Full-cost Membership** - offer their members the opportunity to pay a Housing Union subscription via the trade union. Their trade union membership fee would be slightly higher, for example an additional £1-£2 on top of the trade union membership fee.
- **Subsidised Membership** - offer their members the opportunity to pay a Housing Union subscription via the trade union, but with a subsidy from the trade union for part of the Housing Union fee. Their trade union membership fee would be increased by a smaller amount, for example an additional £0.50 on top of the trade union membership fee.

5.5. Other Sources of Funding

a) Charitable Trusts & Progressive Foundations

Grants from organisations that fund housing justice, community organising, and tenant power-building. Potential funders include:

- Nationwide Foundation
- Oak Foundation
- Lipman-Miliband Foundation



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- Joseph Rowntree Charitable Trust
- Reform Foundation
- People's Health Trust/Health Lottery
- Fair Housing Futures

These are especially useful for start-up phase, hiring initial organisers, developing training, or running national campaigns.

b) One-off or Short-term Project Grants

The Housing Union would be eligible to bid for specific pots tied to housing policy, tenant voice, or post-Grenfell tenant involvement. Possible sources include:

- Homes England (tenant engagement streams)
- Ministry of Housing innovation funds
- Lottery and community funds when they open housing and tenant participation strands

c) Crowdfunding and Large Donor Campaigns

Periodic public crowdfunding drives are possible, especially around high-profile campaigns like rent controls, no-fault eviction abolition, or cladding/safety crises.

The Housing Union could also fundraise from sympathetic wealthy individuals or ethical investment funds focused on housing justice.

5.6. More Ambitious and Larger Structural Ideas

d) Statutory and Government Core Funding

Income from this source is not ruled out completely, but could be contentious. A careful risk assessment would need to be made in order to protect the integrity of the Housing Union. However, some national tenants' organisations in the past received limited exchequer funding for representative functions (for example, the Tenant Participation and Advisory Service).

The Labour Party previously pledged £20m to expand renters' unions. A revived or expanded version could provide seed/core funding for a national body.



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It is also possible that a future government could introduce a small levy on private landlords or social landlords which would fund tenant and resident representation, similar to the levy on betting companies that funds gambling addiction initiatives.

e) Earned Income Streams

Once established, the Housing Union might offer services for which it would charge a fee, for example:

- Training & consultancy to housing associations, councils, or other tenant groups for resident involvement, conflict resolution, or organising expertise.
- Legal support packages
- Merchandise, publications, or events.

5.7. Income Structure and Projections

The membership of the National Housing Union is most likely to be drawn from the following pools:

- 5.5 million **private renters** across the UK
- 6 million **housing association** tenants and residents in England (including leaseholders)
- 1.6 million **council housing** tenants and residents in England (including leaseholders)

As a guide, the potential annual income generation on the basis of membership numbers and subscription rate variables is as follows:



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Subs Rate		Annual Income				
		Membership Numbers				
Monthly	Annually	50,000	100,000	150,000	200,000	250,000
£1	£12	£600,000	£1,200,000	£1,800,000	£2,400,000	£3,000,000
£2	£24	£1,200,000	£2,400,000	£3,600,000	£4,800,000	£6,000,000
£3	£36	£1,800,000	£3,600,000	£5,400,000	£7,200,000	£9,000,000
£4	£48	£2,400,000	£4,800,000	£7,200,000	£9,600,000	£12,000,000
£5	£60	£3,000,000	£6,000,000	£9,000,000	£12,000,000	£15,000,000

The recommended and realistic mix for the Housing Union is as follows:

- **Years 1 and 2:** 60–80% trade union seed funding, plus charitable and project grants, crowdfunding, and early membership recruitment.
- **Years 3 to 5:** 60–80% membership dues, supplemented by trade union funds, solidarity contributions, and recurring foundation grants.
- **Year 5 onwards:** 70–85% membership-funded, supplemented by grants and union support for specific campaigns or capacity building

The recommended funding structure balances independence - critical for a union challenging landlords and government - with the reality that building a national organisation takes significant upfront resources.

The most stable and politically legitimate path is growing a large, dues-paying membership base while using grants to reach that scale.

Corporate funding is not considered viable for the Housing Union as it risks mission drift as well as reputational damage by association. It is rarely used by similar existing groups. It would be preferable to rely on individuals and grassroots, progressive foundations, and small donations for transparency and independence.



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6. The Collective Organising Model

6.1. Introduction

The organising model set out below has been drawn from materials produced for the trade union movement¹. It enables collective challenge to housing problems through:

- individual and collective support.
- Guidance on housing and other legal rights.
- Opportunities for learning and skills development.

The organising approach is key to ensuring that the sources of housing problems are challenged strategically and collectively, rather than individualising complaints. This means that solutions apply to all affected, not just those who had the resources and wherewithal to pursue a complaint through to successful conclusion.

The organising model enables:

- Collecting and exploiting local knowledge and resources.
- Benefiting from a multitude of skills and abilities.
- Collective framing of the issues that need to be addressed, identification of the desired outcome, and collective involvement in delivery of the solution.
- Empowerment that reflects the profile of the local population.
- Visibility of the Housing Union among those not in unionised workplaces.
- Locally rolling out national strategic campaigns and calls to action.
- The involvement of communities who are traditionally isolated and marginalised, and who often struggle to trust outside organisations and authorities.
- Ownership of successes that empower all those involved in delivery, and increase future engagement.

The collective and organising activities of the Housing Union would primarily be delivered through localised branches, although scope exists for multi-region or national themed branches.

¹ For a good reference point, see 'Organising at Work - A TUC guide for trade union activists on how to build and maintain strong workplace unions
<https://www.tuc.org.uk/sites/default/files/OrganisingatWork2018.pdf>



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For example, it may be better to create a single national branch for almshouse dwellers, than expecting almshouse dwellers to join their local Housing Union area branch.

The organising cycle for housing issues would mirror that used within industrial unions. Its key stages would involve:

- Forming the branch.
- Mapping the available skills, knowledge, and experience within the group.
- Mapping local housing problems.
- Gap analysis to allow Housing Union staff to help fill any gaps.
- Allocating tasks and dividing labour according to the available capacity within the branch, supplemented by the Housing Union's officers.
- Creating a strategic plan of action to address the housing problems identified.
- Evaluating and review stages built in to make the strategy responsive to changes in the operating context, and to embed a learning loop.

6.2. Branch and National Organisational Support

While some of the delivery will rely on volunteers and this presents its own challenges, there are many ways that branches will be able to support its activists, for example:

- Provision of telephones, laptops, and internet access to key activists.
- Payment for basic expenses such as travel and accommodation.
- Provision of campaign resources such as venue bookings, banners, leaflets, badges, and flags.
- The provision of accessibility support such as translation services.
- The provision of training, coaching, and mentoring by Housing Union officers where needed.

6.3. Branch Expenditure Accountability

Branches would elect treasurers, and expenditure would be accounted for through branch level scrutiny with submission of accounts to the Housing Union's central finance department to ensure transparency and probity.

6.4. Campaign and Action Planning

A template for campaign and action planning is necessary to ensure a high and consistent standard for campaigning. It has been proposed based on learning from trade union and community campaign literature.

- **Aims.** Establish the aims and objectives.
- **Targets:** Identify the decision-makers who can resolve the issues. Where possible, the campaigners will need to open a channel of communication with the targets and a team of negotiators who engage with them directly.
- **Context:** Analyse the context to identify strengths, weaknesses, opportunities and threats. The biggest failure factor in many campaigns is that they have either skipped this stage entirely, or failed to carry it out effectively.
- **Plan.** Develop an escalating plan of actions. Generally the most effective plan is one which builds from low impact / easy delivery tactics, to more complex and impactful actions.
- **Communications.** Develop communication plans to run alongside actions. This will need to consider internal communication methods between activists to help coordinate delivery, in a multi-layered format to account for different scales of engagement. It will also need to be external facing in order to keep the public informed and communicate with the campaign targets.
- **Alliances.** Build alliances and partnerships to harness the power of other groups to achieve the campaign aims.
- **Recruitment.** Include recruitment activities alongside actions. Issue-based recruitment is one of the most effective means of union building.
- **Resourcing.** Ensure that the resources needed are available at the point of delivery.
- **Review and learn.** Embed periodic review points that allow activists the opportunity to change direction and improve delivery.

While many local tenant and resident groups already adopt some of the organising approach, none have the backing of a sufficiently well-resourced and powerful national organisation to help increase their chances of success, especially given the inherent power of the landlord class and their allies.



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6.5. Intersection

The collective organising approach intersects with other parts of the Housing Union's activities. For example:

- Individual casework will often lead to the identification of a wider issue impacting other tenants and residents.
- A collective campaign may need to involve strategic legal challenge and therefore the involvement of legal practitioners.
- The issue may need a change in the law, or action at local government level. The involvement of the Housing Union's political department may therefore be needed.
- Campaigns at a local level may need to call on the resources of the Housing Unions press department to amplify and intensify public pressure on decision makers.

The structure of the Housing Union must therefore accommodate effective joint working between its different departments.

6.6. Barriers to the Organising Model

While the organising model is a powerful tool, it is important to be explicit and honest about the challenges it creates. These include:

- **Burnout amongst activists:** those who are actively involved on an individual basis will be fitting it in amongst other demands on their time and energies. Key leaders can become burnt out with the stress of campaigning.
- **Burnout amongst Housing Union officers:** coaching and mentoring to upskill volunteer activists is very often more demanding than undertaking tasks. This can lead to greater stress on Housing Union officers. There will be an ever-present temptation to rely more heavily on paid staff than to organise within the affected community.
- **Churn:** delivery is more challenging when it relies on a volunteer group whose life circumstances and therefore available time will change over the period of the campaign.

Despite these barriers, we are of the firm belief that this model is the best and most empowering, and supremely preferable to the servicing or 'tenant voice' consultative models of delivery.



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7. Provision of Individual Advocacy and Legal Services

7.1. Executive Summary

This section summarises a fuller report produced by a SHAC working group tasked with mapping options for the legal and casework arm of a Housing Union. The full and extremely detailed document will be provided to the group charged with the feasibility study.

Neither SHAC nor any of the grass-roots campaign groups are currently able to offer a legal advice and representation service as the costs are prohibitive. The trade unions solve the legal costs problem by retaining a law firm that does not represent employers. A proportion of the membership fee is used to fund the retainer, but only a tiny fraction of members ever need legal advice or representation from their union, and it is therefore a viable funding model. The legal firms benefit by receiving a steady stream of cases through this arrangement.

Over time, it is desirable for the Housing Union to have scope to bring legal cases, whether strategic (for example launching Judicial Review claims), or in relation to individuals. However, this may not be possible right from the start due to the costs involved.

However, the Housing Union however should also lobby government to level the playing field when it comes to access to justice, for example restoring Legal Aid to housing cases and properly funding this service so that lawyers are willing to represent tenants and residents with housing claims.

7.2. History

Decades of complex legislative and social changes have reversed the post-war political commitment to ensure that working class people have access to good housing. Gradually power has seeped away from tenants and residents to large developers and housing providers.

Largely because Britain lacked a coordinated tenant and resident movement, commercial developers, landlords, and managing agencies, abetted by rightward-shifting government housing policy, have been able to act almost completely unchallenged. Thankfully a small handful of dedicated housing activists and campaign groups refused to relinquish the belief that it 'doesn't have to be like this'. SHAC is one such group.

The Housing Union casework service would not only fill a gap in service provision, but it would also reverse the decades-long seep of power away from tenants and residents and level the playing field. Yet we could be far more effective if we brought millions of disgruntled housing residents under the banner of a National Housing Union.



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This initiative is a critical response to decades of complex legislative and social changes that have gradually reversed the political commitment to good housing for working-class people, leaving tenants and residents with diminished power due to a lack of a coordinated national movement. Consequently, developers, landlords, and managing agencies have acted almost completely unchallenged. A clear consensus now exists in the UK at macro level to build tenant and resident power through the formation of a national, democratic housing union. Plus at a micro level amongst SHAC members who approved the idea at a conference last year.

We strongly recommend that the Housing Union launches swiftly with an effective Minimum Viable Product (MVP) of essential legal support and advice, with the aspiration to grow into a long-term strategy for providing in-depth casework.

A key component of this approach is a triage system designed to manage high demand and member expectations by offering tiered support, ranging from a 'Light Tier' low-resource self-service (e.g., website resources and fact sheets), up to 'A deep tier' for advanced, bespoke casework for complex cases.

7.3. Scope And Vision

The vision for the UK's first National Housing's casework service is to provide appropriate legal advice and help to all members, and to equalise the power imbalance between landlords and their tenants and residents. The objective will be to dismantle the current 'David and Goliath' dynamic in housing issues.

The housing system in the UK is broken, both for private tenants, social tenants and leaseholders. There is a power imbalance, and that is skewed towards large corporations, councils and housing associations, who use many different tactics to avoid dealing with housing issues. These can include ignoring, denying, deflecting, delaying action from those with housing needs, whether that's to do with repairs, service charge issues or estate wide.

The current redress routes are primarily administrative and do not always directly enforce statutory repair obligations in the way a court would.

There are many challenges that individuals with housing problems face to get their voices heard and effect positive change.

Ordinary citizens rarely possess the energy, time or resilience to launch legal housing cases. If some residents do persevere and take their case to a body like the Housing Ombudsman Service (HOS), they can find the outcome doesn't have the 'teeth' they expect it to have.



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Section 11 of the Landlord and Tenant Act 1985 creates clear legal obligations on landlords, but current redress mechanisms are largely administrative and assess service failure through maladministration standards rather than direct statutory enforcement.

The Housing Union framework therefore retains explicit alignment with housing law to ensure residents understand when administrative resolution is insufficient and formal legal enforcement may be required.

One of our aims is that the Housing Union harnesses the power of collective knowledge and action to create a framework and process to share ways that other people have successfully solved their housing issues with light to deep levels of legal support and advocacy. We know the current political and community climate is right to launch a Housing Union.

At present, even landmark legal wins by tenants or residents fail to change the behaviour of landlords, who are complacent in the knowledge that the majority of tenants and residents will not have the wherewithal to bring a legal case, whether to the First Tier Property Tribunal or county court.

7.4. Considerations

Not all legal support would be 100% legal advocacy and advice in the true sense of taking a landlord to court. In addition, casework would combine with organising to resolve issues. This would include examples like:

- Pressuring local councillors to exert support on housing issues.
- Engaging with MPs to pressure and influence solutions to housing problems.
- Engaging with the media, campaign groups, and other influencers.

It is important to also include self-help resources within the Housing Union's offer. Some individuals may need a light amount of support and signposting, where they would self-serve fact sheets and resources that they need, versus others which would need a very deep level of bespoke casework support in preparation to take a housing provider to court..

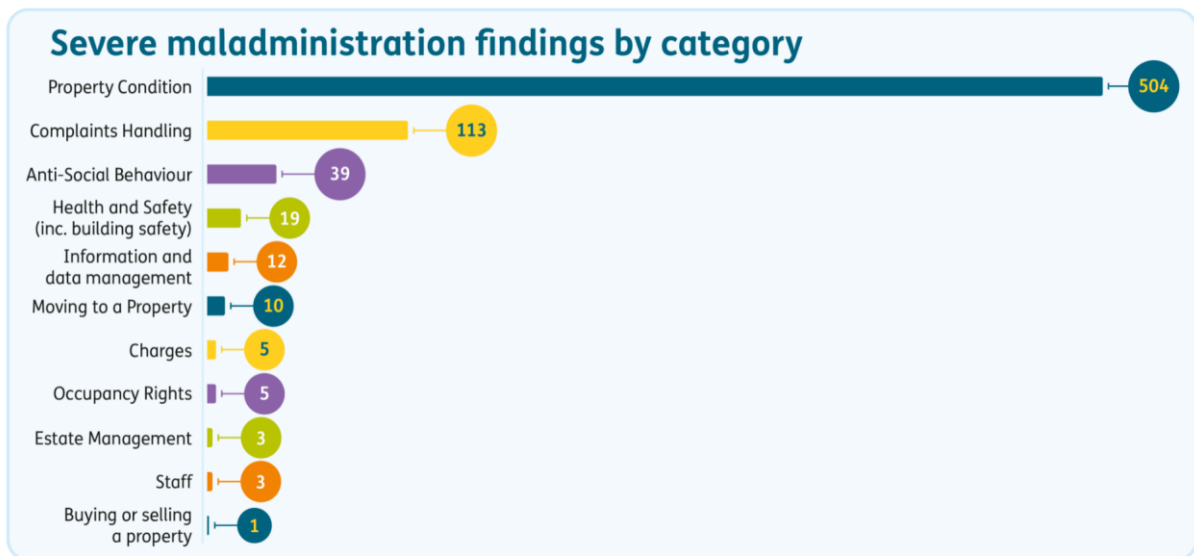
7.5. Type of Housing Provider and Complaints

The Housing Ombudsman Service (HOS) report from 2024-2025 showed that:

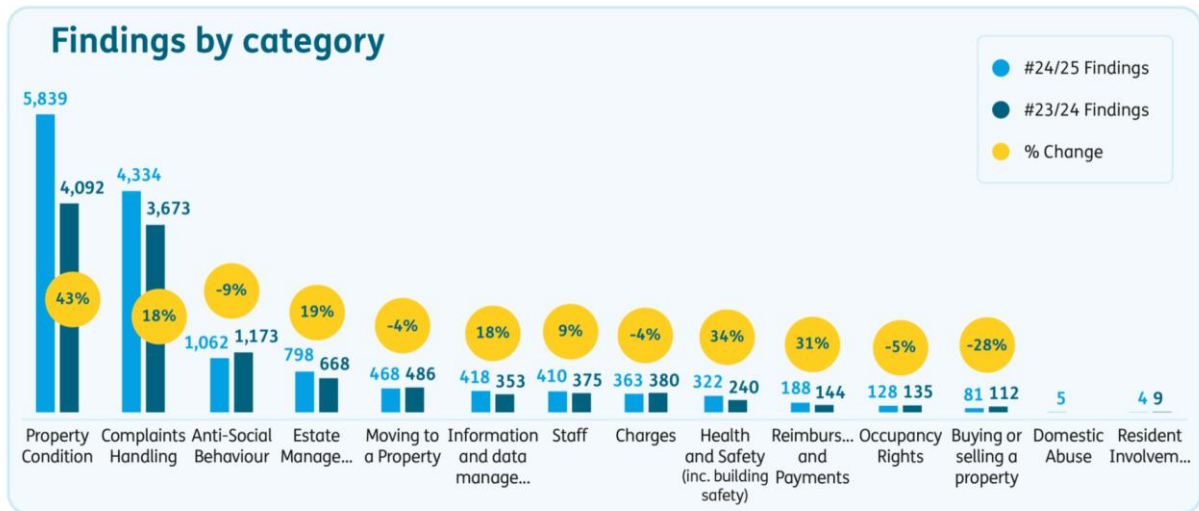
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- 30% of HOS complaints 2024-25 were about local authority landlords.
- The HOS upheld the highest proportion of complaints about councils vs housing associations or other types of landlords.
- Housing associations perform better on complaint handling when compared to councils and other types of landlords.
- Nonetheless, 20 housing associations hold a complaint handling rate at, or above, the average for councils.
- The HOS cited a 474% increase in disrepair complaints

Type of housing complaints, all providers:



The top issues by category to the HOS were property condition, followed by complaints handling, then anti-social behaviour. When the HOS decide a complaint, they make a finding and record the category of each finding.



Property condition is still the most common complaint category, followed by complaint handling, and antisocial behaviour. It is clear that since the HOS dealt with 14,420 findings in 2024-25 that something needs to improve².

This data can be taken together with SHAC’s survey research which showed that 76% of respondents said that housing problems negatively impacted on their attendance or performance at work, and 50% of all respondents reported had taken time off work to deal with a housing problem. Combined, they make it clear that the current system is broken and change is needed to resolve housing issues. The formation of a Housing Union offers the best hope for individuals to get support and resolve housing issues.

In addition, we know that bodies such as the HOS, Regulator of Social Housing, Charity Commission and other agencies, and offices such as councillors and members of Parliament have few actual powers to force landlords to uphold the law or change detrimental housing practices.

Often, various tenants and leaseholders find themselves in situations where a complaint to the HOS or similar agency has not led to tangible positive housing changes. This is because decades of deregulation in favour of landlords have removed meaningful enforcement even

² Source: <https://www.housing-ombudsman.org.uk/annual-complaint-review-reports/annual-complaints-review-2024-25/>



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where laws exist to protect tenants and residents.

7.6. Barriers to Justice

Our findings from research and the group's lived experience and use cases was that there's variety of macro and micro-challenges to legal redress in the UK currently:

- **Financial:** A Personal lack of funds to take issues forward to a formal legal capacity.
- **Limited time:** for those with jobs, families, and carer responsibilities.
- **Lack of knowledge:** The great complexity across housing issues and the legal knowledge that is required to fight experts acting on behalf of landlords, and to self-advocate is a huge barrier even getting a legal case off the ground.
- **Fear of negative consequences:** Including financial, and housing security.
- **Complex housing ecosystem:** The confusing array of different support organisations and a lack of expertise limiting an individual's ability to evaluate and differentiate the relative merits and reliability of advisory organisations.
- **No win no fee solicitors:** These law firms are almost exclusively money maximising, profit-motivated, and willing to exploit vulnerable individuals.
- **Legal maze:** With so many different solicitors and barristers to choose from, it can be time confusing knowing where to start and how to vet different law firms.
- **Mental health:** burn out is real and recurrent when tackling housing issues
- **Accessibility:** For those that are disabled (from hidden to visible), access literally and metaphorically to resources to enable them to advocate for themselves and create positive change is also very lacking.
- **Language barriers:** for people for whom English isn't their first language
- **Cultural barriers:** These could be wide ranging and nuanced.
- **Power imbalance:** between individuals and those they face, including landlords, law firms, the /courts, and government departments.



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7.7. Lack Of Legal Aid

Alongside this Legal Aid was cut on 1 April 2013 through the [Legal Aid, Sentencing and Punishment of Offenders \(LASPO\) Act 2012](#), removing huge areas of social welfare law, including family, housing, and debt, from the scope of public funding. This had a detrimental impact on access to legal recourse for tenants and residents in the UK.

7.8. Key Ingredients to Casework Success

The casework working group used a variety of desk-based research online plus case studies to analyse what makes the key ingredient of a successful light-touch to deep legal case. The results offer key ingredients to resolve 'legal' housing issues:

- **Resilience** and passion to seek justice and see through a topic.
- **Hope** that the issue could be resolved.
- **Knowledge** of how the complaint and legal processes work.
- **Knowledge sharing** of best practice to avoid common pitfalls.
- **Time** to invest in individual or collective action.
- **Problem solving skills** and growth mindset to learn on the go.
- **Support** to avoid burnout.
- **Organisation** to prepare a complaint and legal case files.
- **Coaching** via another SHAC members that had resolved similar issues.

The Housing Union must therefore launch with the wellbeing of its members and staff at its heart.

7.9. The Housing Union's Recommended Approach

The proposal is to create triaged tiers and phases of Housing Union development that align with the needs of residents and type of resource needed to provide them.

Organisations that fail to focus on the core audience and service user often fail. The blueprint is therefore focused on understanding the needs and differences of home dwellers to identify where the commonality was on housing legal help so the Housing Union can focus on these for launch to meet the 'minimum viable product' model. This mitigates the risk of the Housing Union launching and only serving one type of audience or seeming ineffective in the early stages of launch.



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The Housing Union would need to launch with some capacity to support core housing issues across all types of housing service user.

7.10. Triage Framework

A process has been devised to help manage the flow of help requests to the Housing Union. The triage framework would work from light to medium to deep levels of support. Not all involve the intervention of a legally qualified practitioner.

This helps ensure legal escalation becomes the final level of a wider system which starts with prevention. This is also much more reflective of real life where service users may wish to avoid expensive and time-consuming legal action and apply other tactics first to solve their housing issues.

The benefits of this approach are that it:

- Fairly determines proportional allocation of Housing Union support.
- Mitigates the Housing Union being overwhelmed.
- Enable service users to have agency and control over some housing issues.
- User-led integrates service user needs to ensure Housing Union is fit for purpose.

Triage Levels

- **Light** – focussed on prevention and facilitating self-help, this stage would give service users access to frequently asked questions, template letters, signposting to specialist help, and other self-service resources.
- **Medium** – this is aimed at some level of supported intervention and could include advice and support from a trained advocate, or peer support using help from trained volunteers for example.
- **Deep** – this is the highest level of support and would include the legally qualified advocates for legal action, preparation of cases, representation at Tribunal or other courts.



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Accessibility

All services and resources will be maximised for accessibility to accommodate disability and other characteristics. Often, such considerations are secondary, added on at the end of project design. We advocate an approach in which accessibility is part of the core design.

The **Light** level resources are likely to be made available free of charge, providing tenants and residents with access to a safe, accessible, and reliable source of assistance. For **Medium** and **Deep** levels of support, the services are likely to be available to members only, but with a waiver option for those who cannot afford to pay.

The process must also involve feedback loops to build knowledge and expertise, and a means of feeding into the Housing Union's policy and organising strategy to help target campaigning.

7.11. Service Provision

Enquirers accessing the Housing Union services would follow the following pathway to identify their needs and the best option for support:

- **Stage One – enquiry intake**
 - Online form, email or phone options, accessibility maximised
 - Tenure identified
 - Immediate risk indicators logged
 - Specific needs related to disabilities logged

- **Stage Two – structured assessment**
 - Nature of issue clarified
 - Complaint stage identified
 - Safeguarding and urgency assessed
 - Risks recorded

- **Stage Three – triage decision**
 - Referral to Light, Medium or Deep support

7.12. Advocacy as Action

The use of Grassroot Advocates is highly recommended and would add considerable value to the Housing Union.

The advocates would need training, supervision and support, but could be either paid or voluntary positions. From a tenant or resident's point of view, support is gravely lacking at local level and we believe that there is strength in communities advocating and supporting for each other with deeper help from the Housing Union when and where they need it. People are more likely to trust people they know, and by upskilling local people we can ensure that communities get urgent help where they need it most.

The process helps empower all those involved, including those who are providing the peer support: a 'win-win' outcome.

Localised Advocacy.

The Housing Union should capitalise on local knowledge sharing and increasing tenant and resident self-agency. This has been a tried and tested technique with mutual aid groups in lockdown, vaccine engagement groups and other housing groups. In essence this operationalises the medium layer and ensures it's aligned to the Housing Union enquiry and triage lifecycle.

Creating a Network of Advocates

The advocates could be identified, recruited and engaged at local levels via:

- Tenants' and residents' associations.
- Housing action groups.
- Community gardening groups.
- Community hubs and youth centres.
- Faith centres.
- Mutual Aid groups.
- Men's and women's wellbeing groups.
- Other communities marginalised on the basis of ethnicity, religion, gender, sexual orientation, age, disability, and other characteristics.



7.13. Advocacy and Legal Services Conclusion

The need for individual advocacy and legal support that is free at the point of use is overwhelming. It should be one of the core services offered by the Housing Union. The triage model will allow the Housing Union to provide clear, reliable, and appropriate support, some of which will be made available to non-members.

However, we argue powerfully in this blueprint that the way it is offered also presents an opportunity to empower local advocates and activists, bringing a whole new layer of benefits to all concerned.

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8. With Thanks

This document was created through the efforts of hundreds of tenants and residents who contributed ideas and, in some cases, entire chapters to the blueprint. In particular, we pay special tribute to the workstream leaders who worked so hard to bring different sections to life, coordinating their groups despite the challenges of their own housing and personal struggles.

We cannot name each contributor. Nonetheless, we wish to thank everyone for inspiring contributions and awe-inspiring dedication to the concept of a National Housing Union. The collective efforts of participants in the many events and activities organised by SHAC under the theme of creating a national Housing Union have undoubtedly created a far more powerful and robust blueprint than any individual could have authored alone.

We thank the blueprint section workstream leads by name. These were:

- **Fiona Cameron** (legal and casework).
- **Muhammad Khan** (the housing crisis).
- **Martin Keegan** (governance).
- **Joe Jenkins** (funding models).

SHAC

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Bluesky: [@SHACAction](https://bsky.app/profile/SHACAction)



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9. Appendix I: The Housing Emergency – Methodology and References

9.1. Methodology

This report draws exclusively on primary administrative data, statutory oversight publications, and enacted legislation published between 2023 and 2025.

Sources were selected according to four criteria:

1. Authoritative origin - only official government departments (e.g. Ministry of Housing, Communities and Local Government. Ministry of Justice), statutory bodies (e.g. Housing Ombudsman Service), Parliament, and nationally recognised organisations (e.g. Shelter, Office for National Statistics) were used for factual assertions.
2. Recency - where multiple editions existed, the most recent full reporting period (2024–25 or latest quarterly release) was used. All statistical references correspond to explicitly dated publications.
3. National scope - unless otherwise stated, figures relate to England. Where regional breakdowns are included (e.g. London), this is clearly identified in the source citation.
4. Structural relevance - indicators were selected to reflect systemic housing pressure rather than isolated cases. Data were included where they demonstrated scale, trend, institutional strain, or recurring governance patterns.

All numerical claims are traceable to the reference list below.

9.2. References

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UK Parliament (2025) Renters' Rights Act 2025. London: The Stationery Office.

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10. Appendix II: Comparison Rule Books

Type	Name	Rules	Notes
Trade Union	RMT	Rules	
Trade Union	Unite the Union	Rules	
Trade Union	BMA	Articles	
Trade Union	BALPA	Rules	
Tenant association	Tenantiaid Cymru	Articles	Wales (defunct)
Tenant association	Woonbond	Statutes	Netherlands
Tenant association	International Union of Tenants	Statutes	founded 1926
Tenant association	CATU		Ireland
Tenant association	Manawatū Tenants Union	Rules	part of New Zealand
Tenant association	Sunia	Statutes	Italy