

Manifesto for Scotland 2026

Improving the Lives of
Scotland's Homeowners

*A manifesto for better standards,
safety and sustainability in
Scottish homes, enabling
homeowner control and better
management of buildings.*



The Professional Voice of Property Management

The Property Institute (TPI) is the leading professional body for the residential property management profession, representing around 7,000 property managers and more than 380 managing agent and factoring firms across the UK.

TPI members are collectively responsible for the management of around two million leasehold homes across 58,000 residential blocks and estates in England and Wales, alongside more than 375,000 freehold flats in Scotland and institutional build-to-rent homes across the UK.

The Institute's purpose is to raise standards in residential building management, ensuring residents are safe in their homes. This is achieved through the delivery of a wide range of Ofqual-accredited qualifications, training courses and Continuing Professional Development (CPD), alongside compliance reviews for Company Members in England and Wales against the Consumer Charter and Standards, and the provision of guidance and support to the profession.

In 2025, TPI merged with The Property Managers Association Scotland (PMAS) following a long-standing close working relationship. This strengthened the Institute and united the voice of property management professionals across the UK.



Foreword

It is widely recognised that Scotland is facing a housing quality crisis. Of the country's 900,000 flats, around 45% are estimated to be in a state of critical disrepair, while limited awareness of building condition continues to delay essential maintenance. Many buildings face urgent fire and structural safety risks, with residents still waiting for action.

This crisis is further compounded by Scotland's important commitment to reach net zero by 2045. Achieving this goal will require almost all homes to transition away from fossil fuel heating to zero-emissions systems, placing additional pressure on already under-maintained buildings.

As the leading professional body for property factoring in Scotland, The Property Institute is ready to support homeowners and the Scottish Government with legislative changes that will ensure residents benefit from homes that are well managed, well maintained and sustainable for the future.

The principles of TPI Scotland are clear: homeowners must come first, with professional integrity at the forefront of everything we do. Our members are committed to providing quality services to homeowners, enabling them to make informed decisions about the long-term maintenance and repair of their buildings.

To ensure the advice and service provided by the profession across Scotland are of a consistently high standard, professional qualifications, supported by a Continuing Professional Development (CPD) requirement, should become a necessity for property factors. That is why mandatory qualifications are an important focus for TPI Scotland and a key theme of this manifesto.

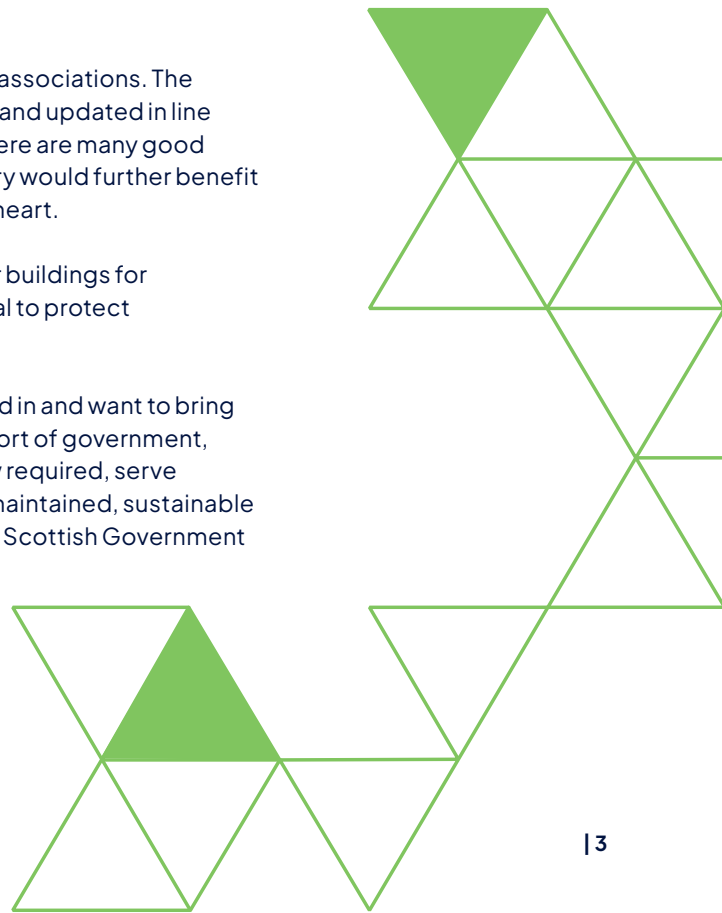
In 2019, the Scottish Parliament's Cross-Party Tenement Maintenance Working Group identified three interconnected solutions to improve maintenance: five-yearly building inspections, compulsory owners' associations and mandatory building reserve funds. Progress has been slow, but recommendations have now been presented to the Scottish Government for significant reform, particularly the introduction of owners' associations for every tenement property in Scotland.

However, there is more to be done than simply introducing owners' associations. The Property Factors Code of Conduct should be continually reviewed and updated in line with changes to the profession and associated legislation. While there are many good factoring professionals in Scotland, homeowners across the country would further benefit from a comprehensive review of the Code, with transparency at its heart.

The cladding crisis must be resolved at a faster pace to ensure safer buildings for residents, and compulsory communal building insurance is essential to protect homeowners from further costs.

These are all themes that TPI Scotland and our members are invested in and want to bring to the attention of politicians through this manifesto. With the support of government, TPI and our members stand ready to meet the higher standards now required, serve Scotland's homeowners and ensure they have well managed, well maintained, sustainable and warm homes to live in. We look forward to working with the next Scottish Government on this important agenda.

David Doran
Chair, TPI Scotland



TPI's Asks of the next Scottish Government

Scotland's homes must be safe, well-managed and future-proofed. That's why TPI's asks of the next Scottish Government fall into three pillars, which are each fundamental to protecting homeowners:

1



Raising **Standards**

Although homeowners have a choice about who manages their home, the quality of services can sometimes be poor. Standards need to be raised across the board, through mandatory qualifications for factors, and reviewing of the Code of Conduct.

2



Improving **Safety**

Following the Grenfell tragedy of 2017, there are still far too many buildings with dangerous cladding and other external wall installations that have not been fixed. Progress must be accelerated to remediate these buildings, ensuring that funding is available for every affected building and that responsible parties play their full part in restoring safety and confidence for homeowners.

3



Ensuring **Sustainability**

45% of shared residential buildings are in a state of critical disrepair and some buildings are quite literally falling down. This maintenance crisis must be addressed. Mandatory owners' associations, reserve funds, five-yearly building inspections and common buildings insurance are all essential to prevent buildings from falling further into disrepair, protecting homeowners from costs, and ensuring their sustainability for the long-term.

TPI call upon Ministers, Parliament, local authorities, industry and consumer groups to work with us to deliver on these priorities, for the benefit of Scotland's homeowners.





1. Raising Standards

Improve standards and competence for those managing buildings

Property factors in Scotland play a vital role in helping homeowners keep their buildings maintained for the general health, safety, and sustainability of the building and for anyone living in them. Scottish homeowners need and deserve professional property factors whom they can rely on.

While property factors are regulated by the Scottish Government and must meet a 'fit and proper person test', additional steps are needed to raise standards further and protect homeowners from poor management practices and incompetence.

Currently, anyone can set up as a property factor in Scotland and take on these significant responsibilities, subject to being approved as a fit and proper person. They can be responsible for instructing significant maintenance and repair works and can start collecting large sums of homeowners' money via common charges to upkeep and maintain the building, with no requirement to demonstrate experience or knowledge, nor commit to any training or hold a qualification.

The Scottish Government should introduce mandatory qualifications for property factors to ensure that those looking after tenement buildings and communal spaces in Scotland have the relevant competence, knowledge and skills to do the job – evidenced by qualifications and continuing professional development (CPD).

While many property factors choose voluntarily to gain qualifications, too many do not. Making qualifications mandatory is the right step to take following the regulation of the profession, to ensure that all homeowners can be guaranteed professional standards from their property factor.

The Code of Conduct for Property Factors already requires certain minimum standards for practitioners. Adding a new mandate for qualifications and CPD into this Code would be simple to achieve and would raise standards consistently across the sector. We call on the next Government to launch a review of this Code in its first year.

“With such important responsibilities and complex legislation for homeowners to navigate, it’s vital that property factors are suitably qualified and able to demonstrate their knowledge and understanding of the requirements of the job. In a sector that faces significant challenges and legislative changes, the implications for the wellbeing and safety of residents is too significant to leave matters as they are.”

David Doran
Chair, TPI Scotland





2. Improving Safety

Complete remediation of all unsafe buildings

TPI remains deeply concerned about the slow progress of remediating unsafe cladding and external walls, following the Grenfell Tower tragedy in 2017. According to the latest figures, very few buildings have completed remediation works, leaving thousands of residents living in buildings with unsafe cladding, as well as other safety defects. Almost nine years after Grenfell – and other disasters around the world providing further evidence of the risks – this is completely unacceptable. Residents need to feel safe in their buildings and should not continue to live with life-threatening risks.

While the Scottish Government has taken some important steps to tackle the building safety crisis in Scotland, there is a long way to go.

The Scottish Government must:

- ensure every building is properly assessed for building safety risks, including fire and structural, and internal safety defects
- tackle the shortage of competent fire safety experts able to undertake assessments
- ensure every building has a funding source for remediation works
- secure developer commitments to fund and remediate unsafe buildings
- set deadlines for work completion, which are enforceable under legislation.

These measures are needed urgently for resident safety and to restore market confidence. Homeowners should not have to wait years for their investment in their home to be reinstated.

The Scottish Government should accelerate the pace of remediation and improve access to funding for Scotland's homeowners, to ensure that homes are safe to live in.





3. Ensuring Sustainability

Fix the maintenance crisis

Far too many of Scotland's shared residential buildings are in urgent need of repair. In the 2023 Scottish House Condition Survey, 45% of dwellings had disrepair to critical elements, and several tenement buildings in Scotland in the recent past have collapsed. With the lack of owners' associations in buildings and Scotland having the highest proportion of pre-1946 housing in the world, it is no surprise this issue is now so widespread that the Scottish Parliament declared a national housing emergency in 2024.

Without proper and regular maintenance, buildings fall into serious disrepair — putting residents at risk, lowering property values, and creating financial pressure on local authorities who must intervene when owners cannot. This situation is neither fair nor sustainable.

To address this, the next Scottish Government must implement the recommendations of the Tenement Maintenance Working Group. These measures are practical, widely supported, and ready to implement:

1. Mandatory Owners' Associations

A statutory owners' association in every tenement would give homeowners a clear structure for decision-making and ensure essential repairs can be agreed, budgeted for, and carried out efficiently. The Scottish Law Commission has already set out how mandatory owners' associations could be introduced, meaning these changes can be taken forward swiftly by the next Government.

2. Reserve Funds

Regular contributions from homeowners would ensure that money is available when major repairs are needed, avoiding sudden large bills and reducing the risk of buildings deteriorating because funding cannot be secured.

3. Five-Yearly Building Inspections

A mandatory inspection and maintenance plan for shared elements — such as roofs, external walls and drainage — would help homeowners anticipate future costs and address risks before they escalate.

The maintenance crisis is made even more complicated by Scotland's important commitment to reach net zero by 2045, requiring almost all homes to switch from fossil fuel heating to zero-emissions systems. This ambition will be very difficult to achieve without further policies and actions to support it brought forward at pace. Mandatory Owners' Associations are crucial to enable homeowners to take collective decisions about green improvements to their buildings, which will be needed to reach these targets.

Communal Building Insurance

Currently each homeowner in a block is required to have buildings insurance for their own home. However, in the event of a significant issue, such as a fire, roof collapse, or a major flood, unless everyone has adequate cover, individual homeowners' insurance can be worthless.

The impact of this can be catastrophic for the individuals and families affected. The physical and mental health of residents and homeowners may be severely affected, as well as their financial situation, and it can potentially cause homelessness. There are also costs to the local authority to make the building safe. Change is long overdue.

There are many examples throughout Scotland of properties left abandoned where there has not been adequate insurance in place to reinstate buildings. The current requirement for each homeowner within a block to have their own insurance is not working well and, in many instances, causes delays in reinstatement taking place – and in some cases, catastrophic consequences for homeowners where buildings simply cannot be reinstated.

The Scottish Government should require all blocks of flats in common ownership to have communal building insurance to ensure that homeowners and residents can be confident they are adequately covered in the event of an insurable incident and to avoid unnecessary hardships for homeowners and residents.

“The Scottish Government should require all common ownership buildings to have communal buildings insurance, to ensure homeowners are adequately covered in the event of an insurable incident and to avoid unnecessary hardships.”

Graeme Hartley
Executive Director, TPI Scotland

Scotland Manifesto

Further Information

If you would like to discuss our manifesto in more detail, please contact Graeme Hartley, Executive Director at TPI Scotland, at ghartley@tpi.org.uk



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