



# Guide to Forming a Registered Tenants' Organisation (RTO)

## What is a Registered Tenants' Organisation (RTO)?

A Registered Tenants' Organisation (RTO) is a formally recognised group of tenants who work together to represent the views and interests of tenants in a specific area. RTOs are recognised under the Housing (Scotland) Act 2001, which gives them the right to be consulted by their landlord on key housing issues such as:

- Rent setting and service charges
- Housing policies and procedures
- Repairs and maintenance
- Estate management
- New developments or regeneration plans

RTOs help ensure that tenants have a strong, collective voice in decisions that affect their homes and communities.

## Why Become an RTO?

Becoming an RTO gives tenants a formal voice in housing decisions, access to funding, and opportunities to influence local services and policies. It also helps build stronger community networks and ensures tenant concerns are heard and addressed.

## Getting Started

Start by gauging interest. Speak to neighbours or other tenants who want to improve housing services or raise shared concerns. You can:

- Distribute flyers
- Hold informal chats
- Use local notice boards or social media

Aim to include tenants from different parts of your neighbourhood to ensure fair representation.

## Equalities and Inclusion

Your group should be open to all tenants regardless of age, gender, ethnicity, disability, or background. Consider accessibility for meetings (e.g. venues, language support, and digital access) and encourage diverse representation on the committee.

## Form a Tenants' Group

Once you have interest, set up a public meeting with the group

- Choosing a group name
- Defining the area you will represent (e.g. street, block, estate)
- Arranging the first official meeting by finding a suitable venue to host the meeting and setting the date and time.
- Advertise the meeting by issuing flyer invitations and promoting on social media.
- Setting an agenda on what is to be discussed at the meeting.
- Agree the right person to chair the first official meeting
- Agree the right person to take a minute of the first official meeting

## Create a Draft Constitution

Your group must have a written constitution, which is a written set of rules that states how the RTO is run. Argyll Community Housing Association can provide a sample constitution to your group. It should include:

- The name of the group
- The area covered
- The aims and objectives of the group
- How often the group will meet
- How membership and meetings work
- The minimum number of people who must be at a meeting when decisions are made (this is also known as the 'quorum' for meetings).
- Roles of committee members
- Decision-making procedures

- Equal opportunities commitment
- Financial procedures outlining how money belonging to the group is managed. All members of your group should have a say on how money held by the group is spent. Each year, the group's accounts must be audited before the Annual General Meeting. The audit will be arranged by the groups' committee and must be carried out by someone independent from your group (i.e. a local accountant).
- The process for changing the Constitution
- When and how Special Public Meetings and the Annual General Meeting will be held.
- How the group can dissolve if needed and a process included for unspent monies granted from funding administered by ACHA being returned.

## Hold Your First Official Meeting

This meeting formally launches your group. Argyll Community Housing Association can attend as a neutral observer if invited.

What to do at the first meeting:

### 1. Welcome and Introductions

**Purpose:** To make everyone feel comfortable and included.

**What to do:** The chairperson or organiser welcomes everyone. Each person says their name and maybe a little about why they're interested in the group.

### 2. Explain the Purpose of the Meeting

**Purpose:** To help everyone understand why the meeting is happening.

**What to do:** Briefly explain that this is the first official meeting of the tenant organisation and what the group hopes to achieve (e.g. improving housing services, representing tenants' views, building community).

### 3. Agree on the Agenda

**Purpose:** To make sure everyone knows what will be discussed.

**What to do:** Share a list of topics for the meeting. Ask if anyone wants to add anything. Then agree to follow that list.

### 4. Elect a Committee

**Purpose:** To choose people who will help run the group.

**What to do:** Explain what each role involves so people understand before volunteering or voting. A committee will need to be elected with a minimum of 3 office bearers and a quorum of at least 3. You are required to elect a Chairperson, Treasurer and Secretary. You can also decide to elect a Vice Chairperson. To officially elect members of the committee, a proposer and seconder are required so that there is at least 2 people nominating a particular person. This process ensures that your committee is democratically elected.

Vote or agree who will take on roles such as:

- Chairperson – leads meetings and make sure everyone has a chance to contribute.
- Vice Chairperson- Take the role of Chairperson in their absence. Good to have but not essential.
- Secretary – takes minutes of meetings, distributes to members, keeps accurate records and handles all correspondence.
- Treasurer – handles and records money coming in and out of the group. Ensure all bills are paid. Keep an accurate financial record of outgoings. This person provides a treasurer's report at meetings. Ensures an independent audit of finances is carried out for the Annual General Meeting.

## 6. Agree How Frequently the Group Will Meet

**Purpose:** To make sure everyone knows when to expect future meetings and can plan to attend regularly.

### **What to do:**

Ask members how often they think the group should meet (e.g. monthly, every two months, and quarterly).

Discuss what's realistic based on people's availability and the group's goals.

Vote or agree on a schedule that works for most people.

Record the decision in the minutes and constitution if needed.

## 7. Discuss Aims and Objectives of the group

**Purpose:** To decide what the group wants to focus on.

**What to do:** Ask members what issues matter most to them (e.g. repairs, communication with the landlord, safety). Make a list of top priorities.

## 8. Agree the Constitution

**Purpose:** To set the rules for how the group will work.

**What to do:** Go through a simple draft constitution (a document that explains how the group is run). Make changes following discussions during the meeting and agree to adopt it.

## 9. Set a Date for the Next Meeting

**Purpose:** To keep the group active and organised.

**What to do:** Agree on a date, time, and place for the next meeting. Make sure it works for most people.

## 10. Any Other Business (AOB)

**Purpose:** To give people a chance to raise anything not already discussed.

**What to do:** Ask if anyone has anything else they would like to raise during the meeting.

## 11. Close the Meeting

**Purpose:** To end on a positive and clear note.

**What to do:** Thank everyone for coming, remind them of the next meeting, and encourage them to stay involved.

## Meet the Legal Requirements

To become and remain a Registered Tenants' Organisation, your group must:

1. Have a Written Constitution
2. Elect a Committee
3. Define the Area of Operation
4. Membership must be open to all tenants in the defined area
5. Must demonstrate inclusive and fair representation
6. Maintain Proper Financial Records
7. Demonstrate Tenant Engagement
8. Apply for RTO Status

## Apply for RTO Status

A group can apply to register by completing the application form. Please contact 0800 028 2755 or email: [communications@acha.co.uk](mailto:communications@acha.co.uk) to be sent an application form.

Once your RTO status is approved:

- Your group is entered into our Register of Tenant Organisations.

- You will be consulted on major housing policies and proposals.
- You can request support and resources from us.

If your application is not approved, we will explain why and guide you on next steps. You have the right to appeal.

## **Annual Re-Registration**

The Register of Tenant Organisations will be reviewed annually by Argyll Community Housing Association (ACHA) and appropriate checks made to ensure the RTO still meets the criteria. Your RTO is required to re-register every year to remain on the Register of Tenant Organisations and demonstrate that your group continue to meet the criteria.

## **Opening a Bank Account**

Electing a treasurer to maintain your accounts is essential. They will record all income and expenditure, ensuring all records are up to date and accurate. A treasurer's report should be made available at every meeting.

In order to receive funding and maintain the group's finances you will need a bank account. You will need to assign 3 signatories to the account and 2 of these people will need to be present to withdraw funds or write cheques. Community accounts are available at some banks.

## **Funding**

To be eligible for funding from Argyll Community Housing Association (ACHA), your group must meet the following conditions:

### **Eligibility Requirements**

- Your group must be a Registered Tenants' Organisation.
- At least 50% of your committee members must be ACHA tenants.
- Your group must have a bank account.
- Three named signatories.



- Two signatories required to authorise any withdrawal or cheque.
- Your group must maintain accurate financial records, including:
  - A treasurer's report at every meeting
  - An independent audit of accounts annually

### **What Funding Can Be Used For**

- Meeting accommodation costs.
- Stationery and printing.
- Advertising Special Meetings or Annual General Meetings.
- Travel expenses for committee members.
- Public Liability Insurance.
- If your group wants to claim for something not listed above in the standard uses, check with ACHA first, provide a clear explanation of how the cost supports the group's aims and objectives.

### **How Funding Is Issued**

- Funds are typically paid in advance to support the group's activities.
- Groups must submit a Funding application form (available from ACHA).
- Funding is based on the group's anticipated needs considering previous year's running costs. Receipts and financial records must be provided by the group.

### **Conditions of Use**

- Funds must be used only for the purposes of running the group.
- Groups must be able to demonstrate how the money was spent.
- Misuse of funds or failure to meet reporting requirements may affect future eligibility.

## Conflict Resolution

Disputes should be handled according to your constitution. Mediation or neutral third party support can help. Contact Argyll Community Housing Association for advice if needed.

## Public Events

If your group want to arrange social events such as fun days and trips, they will likely need to apply for Public Liability Insurance. Arranging and paying for this is the responsibility of the group.

## Ongoing Responsibilities of an RTO

To maintain recognition, your group must:

- Hold regular meetings
- Keep your constitution and committee list up to date
- Notify us of changes
- Respond to consultations
- Operate openly and fairly

We will review your RTO status annually, or sooner if necessary.

## If the Group Disbands or No Longer Meets the Criteria

The Housing (Scotland) Act 2001 states that a Registered Tenants' Organisation can be removed from the Register in any of the following circumstances:

- The Tenants' Organisation no longer meets the registration criteria; or
- The Tenants' Organisation ceases to exist or does not operate; or
- Tenants' Organisation no longer wishes to be registered.

Should the RTO wish to be removed from the Register, they should apply in writing to Argyll Community Housing Association (ACHA) giving the reasons why. If ACHA

decide not to remove the RTO from the Register, we will notify the RTO in writing giving the reasons why and informing the RTO of their right to appeal.

ACHA may seek to remove a RTO from the Register. When considering removal, we will ensure that attempts are made to discuss the reasons for removal with representatives from the RTO in question. Support will be provided where required to enable the RTO to ensure it meets the registration criteria.

Removal from the Register will take place 28 days following written notification to the group that explains:

- The reasons for removal
- Timescale for removal
- Information on the appeal process.

When the ACHA decides to remove an organisation from the register, the group will be notified in writing and given a right of appeal.

## **Right to Appeal**

The Housing (Scotland) Act 2001 states that a tenants' organisation may appeal against a landlord's decision to:

- Not register the organisation; or
- Remove the organisation from the Register; or
- Not remove the organisation from the Register.

The appeals process will have various stages these are outlined below:

- The RTO should write to ACHA, explaining the reason/s for their appeal.
- The appeal against ACHA's decision will be considered by the Regional Manager who will instruct an investigation into the appeal.
- ACHA will have 28 days to make a decision and inform the RTO in writing
- If the appeal is successful, the landlord will reinstate the group to the register and inform the RTO in writing.
- If the appeal is unsuccessful, the RTO can appeal to the Scottish Housing Regulator, 5th Floor, 220 High Street, Glasgow, G4 0QW, email [shr@shr.gov.scot](mailto:shr@shr.gov.scot) who will investigate on behalf of Scottish Ministers. The

Scottish Housing Regulator will be responsible for the process of the second stage appeal and the timescales involved.

## Support from Argyll Community Housing Association

We are committed to supporting you. We can provide:

- A sample constitution.
- Templates for meeting agendas and minutes.
- Help organising and promoting meetings.
- Access to small funding.
- Training and development opportunities for committee members.

## Interested in Getting Started?

Please contact **0800 028 2755** or email [communications@acha.co.uk](mailto:communications@acha.co.uk) to:

- Get help forming a group.
- Ask questions about the RTO process.

We are here to help you build a strong, active tenant voice in your community.