

# Are you thinking of exchanging your home?

We are committed to offering choice and opportunity to people wanting to move. A mutual exchange is often the quickest and easiest way to find a new home. Here is some useful information if you are considering a mutual exchange.

## What is a mutual exchange?

A mutual exchange is when you swap your social tenancy with another person. This can be from the same landlord, another housing association or council. Landlord approval is required for a swap to take place. You must obtain our written permission before moving and the written consent of both landlords if you are moving to another area or to a home owned by another landlord. To be eligible for an exchange you need to have an assured or secure tenancy, have a clear rent account and a good tenancy record.

## Finding someone to exchange with

We participate in House Exchange, which offers free registration to our customers. Visit [houseexchange.org.uk](http://houseexchange.org.uk) for more information and to register.

You will need a current email address or telephone number to register. Once you have registered you will see homes in your area and across the UK. Alternatively, you can pay to register on UK Home Swap. You can also check social media for people advertising a mutual exchange.

## What do I do when I have found someone to swap with?

Everyone involved must complete our mutual exchange application form to provide details of your household and the tenants you wish to swap with. This includes, their household size and landlord contact details. You will also need to complete an application form for the other landlord involved. Each landlord will carry out their own initial checks before progressing to the next stage.

## Next steps

Once we have received all application forms, we have a 42 day application process to gather all the information we need to make a decision.

We will contact you to arrange a property inspection visit and invite the other party involved. This visit will include an inspection of your current property and a discussion about the exchange process. If another landlord is involved, we will exchange references with them as part of the process.

We recommend you view the property you wish to exchange with as you are accepting it as seen. This is your opportunity to ask the tenants about their home, take photos and inspect the property for yourself. It is important to make sure this is the right home for you. For example, is the property the right size for your family and in good working order?

Please remember, some social tenancies are fixed term and only run for a number of years before they are reviewed by the landlord.

## Getting mutual exchange ready

You will need to do the following before any exchange is agreed.

You will need:

- A clear rent account and ensure any outstanding debts such as recharges are paid off.
- Four weeks rent in advance that is payable before the documents are signed.
- To be on the correct tenancy to do a mutual exchange.
- To amend your tenancy to show a change of name or a joint tenancy to a sole name.
- Enough savings to cover removal costs.
- To make sure your home is in good condition. We will identify any routine repairs, that should be reported and completed before you vacate.
- Make any repairs which we advised in your property inspection are considered your responsibility.
- Ensure that all your domestic appliances are disconnected by a qualified engineer, if appropriate. Gas appliances should only be disconnected by an engineer registered with the Gas Safe Register. Electric cookers must also be disconnected by a qualified electrician. Before you move, access will be required to carry out an electrical and gas safety check.

We will identify any features/furniture/fixtures you are leaving such as carpets and curtains. The incoming tenants will need to sign a form to accept responsibility for them as 'Gifted Items'.

## How my rights and responsibilities as a tenant may be affected

When you exchange, you will take on the other tenant's responsibility for repairs. If you are moving into another of our properties, we will carry out a safety check and complete any routine repairs. Any damage caused by the previous tenant will become your responsibility.

It is important to thoroughly inspect the property before agreeing to exchange as any improvements the previous tenant has made will also become your responsibility to maintain.

We will not carry out any decoration or fix any damage caused by the previous tenant, unless you agree beforehand to be charged for the cost of the work. This includes the removal of any rubbish left by the outgoing tenant.

## Why might a mutual exchange be refused?

We will give you a decision within six weeks of you requesting a mutual exchange.

We may refuse a mutual exchange request from either exchange partners for the following reasons:

- You are on a starter/introductory tenancy, your tenancy is not secure and/or not housing association or council tenancies.
- You are subject to a court order (which can include an outright, postponed or suspended possession order), a demotion order or a current anti-social behaviour injunction.
- You have outstanding rent or other debts that are due to the landlord organisations.
- Your property is either too small or too large for the reasonable needs of the tenants you want to exchange with.
- Your property has been designed or adapted, is part of a sheltered scheme, has specific services and facilities or for individuals over 50, 55 or 60 and the proposed exchange is not with someone who needs these requirements.



- There is evidence the household have previously caused disruption to the neighbourhood which is likely to be continued following the move.
- The landlord is a charity and the occupation of the individual/family likely to move in may conflict with the aims of the charity.
- There is a local lettings policy or planning condition attached to the home, meaning it must be occupied by someone with a local connection.
- If the outgoing individual/household have caused damage to the property or it's installations.

We advise you not to make any arrangements to move before you receive our written permission. If an exchange takes place without our or another landlord's permission, you could be evicted.

## What happens once mutual exchange has been approved?

We will agree a date for the exchange to take place with you, the other tenant and the other landlord if there is one. We will meet you and the other tenant so you can both sign the legal documents which formally transfer the tenancies.

It is your responsibility to agree with the other tenant when to swap keys and move out. Your tenancies will officially start from the date of your new Tenancy Agreement or Deed of Assignment.

You are then ready to move in and enjoy your new home.



Did you know you can find lots more information on our website. Visit [livewest.co.uk](http://livewest.co.uk)

## Things to remember

You will need to inform your local council regarding council tax and if you claim housing benefit or universal credit.

Let your electric, gas and water suppliers know you are moving and provide them with meter readings.

Consider a re-direction of post, or let companies know you are moving so they can update their mailing list.

