

Mutual exchange

Exchange your home and find a more suitable home for your needs

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. This can be a great way of finding a more suitable home for your needs, either locally or away from the area. It can be quicker than applying for a transfer particularly if you are assessed as low priority on the housing register.

Who can I ask to exchange?

Residents of councils, housing associations or other registered housing providers can request permission to carry out a mutual exchange. To qualify, you must have passed your probationary (starter) period and hold either an assured, fixed or secure tenancy, have a clear rent account with no active possession orders, and have not had any legal action taken against you for anti-social behaviour.

Finding someone to exchange with

We participate in House Exchange, which offers free registration to our customers. Visit 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.

Please be aware that for some properties, the resident may need to demonstrate a local connection to the area to satisfy lettings arrangements with the local authority. Please contact the Home Swaps team on homeswaps@livewest.co.uk if you are unsure about the type of tenancy you have or whether a lettings plan applies to your home.

What do I do if I find someone to exchange with?

You contact the tenant directly and arrange to view each other's homes. It is your responsibility to look carefully at the property and make sure you are satisfied with its condition. We recommend you visit at different times, including in the evenings and weekends.

If you decide to move, we will not carry out any cleaning, decorating, rubbish removal, or other work that is a tenant's responsibility. If you like each other's homes, you'll need to apply to us for permission to move.

How do I apply for permission to exchange my home?

Everyone involved in the exchange will be asked to complete two application forms. One for the landlord they are moving to, and one for the landlord that they are leaving.

If you are looking to swap with someone who is already a LiveWest customer, you are still required to complete two forms.

Everyone involved must complete our mutual exchange application form to provide us with the information we need to make a decision. You will need to complete and return the form to us as soon as possible.

How long will it take before a decision is made?

Once we have received all application forms, we have 42 days to carry out our eligibility checks (this does not include gas and electric checks).

At the end of the 42 days, we will let you know whether the mutual exchange can go ahead.

What checks are carried out?

Once an application form has been received from all parties, we will check that you are eligible to exchange. This will include reviewing your tenancy agreement and your current rent account balance.

We will contact you to arrange a property inspection and will invite the other party involved. The property inspection will involve us accessing every room in your home, so you will need to make sure this is possible. An inspection is needed so we can assess the condition of your home and ensure there are no damages or alterations. Following this inspection, you will be advised of any tenant repairs that need to be carried out before we can approve the exchange. You have 14 days to complete these, if they cannot be completed in this time we will ask you to re-apply once they are complete. We will also advise the incoming tenant of any additional responsibilities including any items you leave in your home that will become the responsibility of the incoming tenant.

At this point, we may ask you and/or your exchange partner to provide supporting documentation such as a photo ID or bank statements.

If another landlord is involved, we will write to them asking for a reference about the incoming household and how the tenancy is being conducted. We will also forward a reference about you to the other landlord.

How will I be notified of your decision?

A letter will be sent to you, either giving permission and outlining any conditions, or giving you the reasons for refusal.

Why might a mutual exchange be refused?

- We may refuse a mutual exchange request from either exchange partners for the following reasons:
- You are on a starter/introductory tenancy or a demoted tenancy which does not permit mutual exchanges.
- There is a court order for you to give up possession of the property.

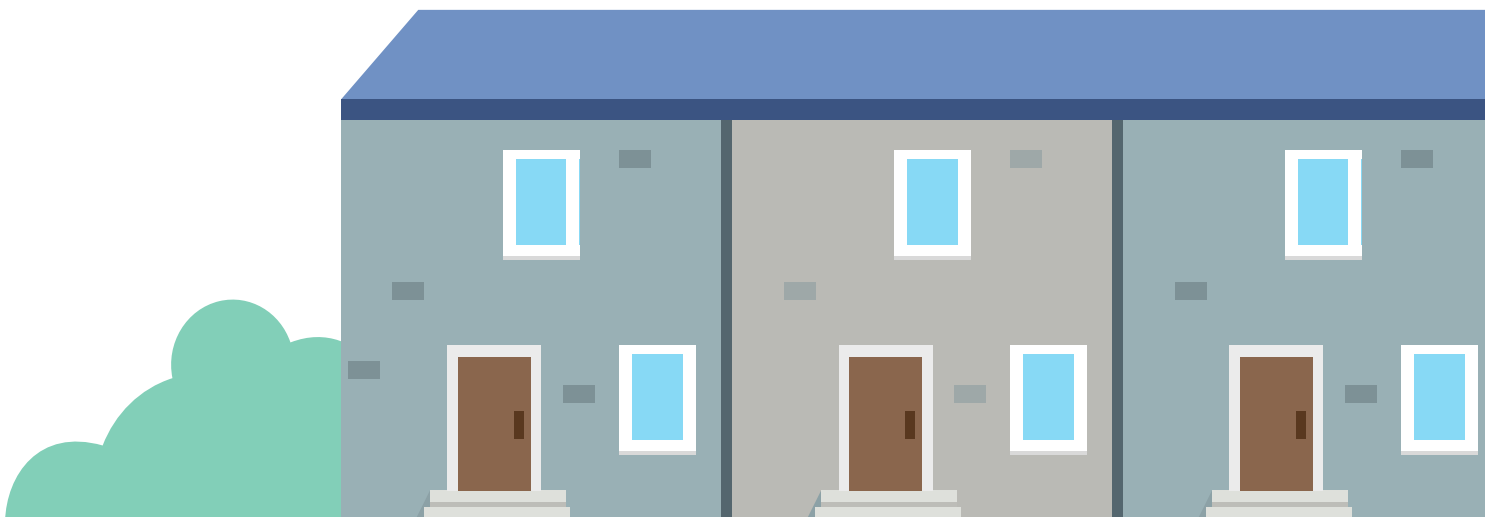
- There is a current anti-social behaviour injunction.
- You have outstanding rent or other debts that are unpaid.
- Your property is either too small or too large for the reasonable needs of the household you want to exchange with.
- Your property has been adapted and the new household has no need for the adaptation.
- Your home has been designed for a specific group of tenants and the incoming household does not meet the entry requirements (for example housing designated for over 55s).
- There is evidence the household has previously caused disruption to the neighbourhood which is likely to continue following the exchange.
- There is a local lettings plan or planning condition attached to the home, meaning it must be occupied by someone with a local connection.
- The landlord is a charity, and the occupation of the incoming household may conflict with the aims of the charity.

What conditions might I have to agree to?

Sometimes it is necessary to attach a condition to the consent to exchange, this would mean you could not move until the condition was met. For example, we could give permission subject to you clearing any outstanding arrears or completing repairs that you are responsible for. You are also required to pay 4 weeks' rent in advance that is payable in advance of signing the tenancy documents.

We will check that any payments that are due to us are made at least two working days before the exchange.

If you are required to carry out any repairs, we will carry out a further inspection of your home to check that the repairs have been carried out to our satisfaction.



Do I get a new tenancy?

The mutual exchange may take place by assignment. This means you take on the tenancy of the person you are exchanging with. Please remember that some social tenancies are fixed terms and only run for a number of years before they are reviewed by the landlord. Sometimes you may be given a new tenancy agreement, the Home Swaps team can advise you on this.

It is your responsibility to make sure you understand and are happy with the tenancy and the conditions you are taking on. We recommend you and the person you are exchanging with are clear on the rent being charged. You will be expected to accept the condition of the property as it currently is at the time of the exchange. We will only carry out the repairs we are responsible for.

Housing associations and councils are likely to have similar rights and responsibilities but there may be some differences. We will not be held liable or enforce any arrangements made between you and your exchange partner.

If written permission is received for the move to go ahead, what happens next?

The Home Swap coordinator dealing with your exchange will discuss with all parties, and other landlords where applicable, and agree a date you would like to move. All parties must move on the same day. We will try to agree a mutually convenient moving date that is usually within one month of the decision date. We will not hold a mutual exchange open for an unreasonable length of time waiting for all exchange parties to agree a moving date.

We will arrange for electrical and gas safety checks to take place before you sign the paperwork.

We will make an appointment for you and your exchange partner to complete the paperwork. You will be given a copy of the documents. We will explain your tenancy rights at this appointment. All joint tenants must attend this appointment. We will ask you to bring along identification documents and your photograph may be taken to help us prevent tenancy fraud.

Once the paperwork is signed, only then can you swap keys and move.



How do I hand over the keys?

You must agree with the person you are exchanging with how and when you will swap keys. Remember to leave keys for the windows, garage and shed.

If the property is not in the condition I expected, what can I do?

It is your responsibility to inspect the property thoroughly before you agree to move and again before you hand over your keys. You should agree with your exchange partner exactly how they will leave the property and who will be responsible for any outstanding repairs or rubbish. You must not assume that we will take responsibility for carrying out work unless you have written confirmation that we will do so.

What happens if we move without permission?

If an exchange takes place without our or another landlords permission, you will be asked to move back, and legal action will be taken against you that could result in you losing your home.

Who can I contact for mutual exchange advice?

You can contact the Home Swaps team on Homeswaps@livewest.co.uk and they can arrange to call you to discuss any queries that you have.

You can also talk to your Housing Officer. To find your Housing Officer, use the Find my Housing Officer tool on our website.

Things to remember

- 1 You will need to inform your local council regarding council tax and if you claim housing benefit or universal credit.
- 2 Let your electric, gas and water suppliers know you are moving and provide them with meter readings.
- 3 Consider a re-direction of post, or let companies know you are moving so they can update their mailing list.



Did you know you can find lots more information on our website.
Visit livewest.co.uk