



herefordshire housing

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# Guide To Mutual Exchange



Creating quality choices for communities

## What is a mutual exchange?

A mutual exchange is where two or more tenants of a housing association or a council agree to 'exchange' their homes. This is done through what is called an 'assignment of tenancy.'

A mutual exchange could greatly improve your chances of moving home. This is because you do not have to bid for a vacant housing association property advertised through Home Point.

## How do I begin to find a mutual exchange?

The best way to do this is register with Homeswapper\* at [www.homeswapper.co.uk](http://www.homeswapper.co.uk). Homeswapper is a free internet site for HHL tenants looking to move home.

Alternatively if you only want to move to a specific area or estate for example you could put a card in a local newsagents, supermarket, post office or the local press.

\* Homeswapper is a free internet site for HHL Tenants looking to move home.

## Can I exchange with someone who lives in a different part of the country?

Yes, but you can only exchange with someone who is a tenant of a housing association or council.

*Some things to consider when you have found someone you might want to exchange with:*

When you have found someone who you might like to exchange with, you should visit each others properties.

Most people agree on an exchange on the basis of where the property is and the number of bedrooms it has, but there are some other things you may want to ask about:

- Ask them what sort of Tenancy Agreement they have. This is very important as exchanging could affect the tenancy rights you have after exchanging.

Please see the section called 'Could an exchange affect my Tenancy Rights?'

- Ask them why they want to move. It can give you an idea if there are any problems.
- Ask about household bills e.g. gas and electricity. How do they compare to your current bills?
- Think about access to schools, doctor and public transport etc
- Ask if they have carried out any improvements / alterations and if they had permission to do these. Ask who carried out the work and ask for permission letters from the Landlord. This is important because, where alterations have been made by the tenant e.g. fitting a different kitchen or installing a shower, you may become responsible for the maintenance of these.
- You will need to come to an agreement about carpets, curtains etc
- What they will be taking and what they are leaving.



You may want to check the following:

- What kind of heating is in the property?
- Are the decorations in good order?
- Is the garden in a tidy condition?
- Is there a shared access?
- Is there a gas supply?
- What are the parking arrangements?
- Have you looked carefully in every room, including outbuildings and the garden?
- Is the kitchen large enough for your needs? Is there enough space for all your appliances?

- Check with the landlord of the property what the rent is. This is important because if the tenant receives benefits he/she may not be paying the full amount.

Make notes - there is a basic checklist in Herefordshire Housing's mutual exchange application form, but you may want to make notes on things that are not included on the form.

And think about your own Health and Safety when visiting people you do not know or letting them into your home. Always try to have someone with you.



## What should I do when I have found someone I want to exchange with?

When you have agreed that you would like to exchange with someone:

- You will both need to fill in Herefordshire Housing's mutual exchange application form.
- If you want to exchange with someone who is not a Herefordshire Housing tenant you will also have to fill in a set of forms for their landlord.
- Once you have sent your completed forms to us, we will carry out some file and tenancy checks to make sure that the exchange can go ahead. These include checks to make sure that you do not owe any rent and the property you want to move to is not too big or too small for your needs.

## What happens once I have applied to do a mutual exchange?

If there are no problems with the tenancy and file checks, we will arrange for an inspection to take place.

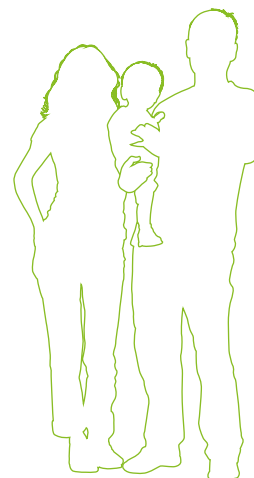
- The inspection is done to check the condition of your home and

discuss with you any alterations or damage, which you will need to put right before the exchange can be approved.

- Once all checks are completed, we will write to you to let you know if the exchange can go ahead.
- We will not stop a mutual exchange going ahead without a very good reason, which we will tell you about. Please see the section called 'What are the reasons for refusing a Mutual Exchange.'
- Sometimes provisional approval only is given. This means that you have to put something right before the exchange can go ahead e.g. you need to pay off some rent arrears that you owe or repair some damage that has been done to the property. You will be told in the letter about these.
- If the exchange is approved you will need to agree a moving date with your exchange partner, HHL and any other Landlord.
- Arrangements will be made to carry out gas and electrical safety checks at your home. There is currently no charge for this.

- Before you move, you and your exchange partner will need to sign some papers including 'Letters of Assignment.' These documents mean that you take over the tenancy of the person you are exchanging with and they take over your tenancy. Your Neighbourhood Officer will explain this to you.
- If you have a joint tenancy, both partners need to be present at the exchange sign up.
- We will let you know within 42 days of receiving your application whether or not your exchange can go ahead, but we will always try to do this sooner, if we can.

**You must not exchange your property before you have written permission to do so.**



## What are the reasons for refusing a mutual exchange?

There are a number of reasons why a mutual exchange can be refused and we will always tell you what these are.

The main types of reasons are:

1. Rent arrears, court costs, rechargeable repairs owed to Herefordshire Housing.
2. Action has been taken or is being taken in respect of anti-social behaviour.
3. The property is too small or too large for the needs of one of the exchange partners.
4. Specialist adaptations have been made to the property e.g. to make it suitable for a physically disabled person, which the incoming tenant's family do not need.
5. The accommodation is let to people with special needs and the incoming tenant does not have these special needs.



## Could an exchange affect my tenancy rights?

Your tenancy rights may be affected when you exchange properties. This is because you take on the tenancy rights of the person you are exchanging with.

For example if you are a Transferring Tenant of Herefordshire Housing, with the Protected Right to Buy, you will lose this protection if you exchange with someone who is not a Herefordshire Housing tenant or does not have the same tenancy right as you do.

Before you agree to exchange your property it is very important that you find out if your tenancy rights will be affected. Your Neighbourhood Officer can help you with this.

## What condition do I have to leave my property in when I move out?

Your Tenancy Agreement sets out the condition in which you must keep your home whilst your are a tenant and the condition it must be left in when you move out. Please make sure that you meet these responsibilities by:

- Leaving the property in good repair, good decorative order and in a clean condition.
- Removing all furniture, personal possessions and rubbish – don't forget to clear the loft and garden and any sheds and outbuildings.
- Make sure that the garden is left in a tidy condition and is not overgrown.
- Carrying out any repairs, replacement of fittings or other works the Neighbourhood Officer has advised you about.

Following our property inspection, if you leave the property in a poor condition and we have to spend money to put this right, we will carry out the necessary work and send you the bill.

## Getting ready to move out

### Some things to remember:

- Inform the utility companies (gas, electricity, water and telephone) of the date you intend to move, your new address and the meter readings.
- If you are in receipt of benefits, inform Housing Benefit, Council Tax and the Benefits Agency.
- Make sure when you move out that the property, sheds and garden are in a good condition and clear of all rubbish.
- Make arrangements for your post to be re-directed.

**Wait until your exchange is approved by the Landlords before you arrange removals, van hire etc.**

### Quick checklist:

- Find a tenant who may be interested in an exchange
- Contact us and complete an application form
- Seek advice on possible changes to your tenancy rights
- Wait for written approval before moving or arranging removals, van hire etc.

## Other useful contacts:

Home Point,  
Franklin House  
4 Commercial Road  
Hereford  
HR1 2BB

01432 260300

Citizens Advice Bureau,  
8 St Owen Street, Hereford, HR1 2PJ.  
0844 826 9685  
advice@herefordshirecab.org.uk

**If you require this information leaflet in Braille,  
large print or audio format please call**

**0300 777 4321**

**Minicom users please call: (01432) 378 487**

Versions in other languages 

#### Polish

Informacje na temat zasad zamiany nieruchomości na inną. Osoby, które chcą otrzymać tłumaczenie tego dokumentu prosimy o kontakt pod nr tel. 0300 777 4321.

#### Russian

Это - информация о том, как обменять ваше жилье. Если вам нужен перевод этой информации, пожалуйста, звоните 0300 777 4321.

#### Portuguese

Estas são informações sobre como trocar a sua propriedade. Se pretender obter esta informação traduzida ligue para 0300 777 4321.

#### Lithuanian

Tai informacija apie tai, kaip apsikeisti būstu. Jei norėtumėte gauti šios informacijos vertimą, prašom skambinti telefonu 0300 777 4321

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## Head Office

> Herefordshire Housing Ltd, Legion Way, Hereford HR1 1LN  
> Telephone 0300 777 4321 > Fax 01432 384198  
> Email [info@hhl.org.uk](mailto:info@hhl.org.uk) > Website [www.hhl.org.uk](http://www.hhl.org.uk)