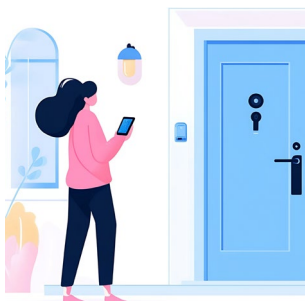




Mutual exchange

A landlord service information leaflet



CITY OF
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Mutual Exchange

Need more bedrooms? Downsizing? Want to move closer to family or a new job? A mutual exchange is a quick way for two or more households to swap homes and move to the areas of their choice.

The Housing Act 1985 gives tenants the right to do this with another council or housing association tenant from this or any other area. You may be eligible – with our permission – to exchange or ‘swap’ your property if:

- You live in a self-contained property, not a shared property
- Both you and the tenant you want to exchange homes with are renting your homes from the council or housing association
- Both of you have a secure or assured tenancy (introductory or starter tenants do not have the right to exchange)

An exchange is an ‘assignment of tenancies’, which means you enter an agreement to hand over your tenancy to the other party in the exchange and they do the same. You then take responsibility for the other party’s tenancy on the same terms and conditions as them.

The benefits of a mutual exchange

A mutual exchange can offer a quick way to move and can be easy to arrange. It is particularly useful if you:

- need a smaller or larger home
- are interested in moving to a new area
- want to find a more suitable home
- want to avoid a long wait for a transfer.

How do I find a swap?

It is up to you to find someone to swap with you. You could do this by using:

- Homeswapper
- National schemes
- Local adverts and social media.

Homeswapper (www.homeswapper.co.uk) is a free service that helps you find an exchange locally or anywhere in the country. Homeswapper can search for suitable ‘matches’ and suggest potential swaps. To increase your chance of finding a ‘match’ try to be flexible about the areas and type of property you want to move to.

Homeswapper also have a free app where you can:

- ✓ View and manage property matches
- ✓ View local area information
- ✓ Use the interactive mapping tool to see property locations, transport links and amenities
- ✓ Message other swappers and landlords
- ✓ Upload photos directly from your smartphone
- ✓ Sign-up for email alerts
- ✓ View rent costs
- ✓ Manage your account

In addition to Homeswapper, you may also find exchanges through alternative national mutual exchange schemes like House Exchange (www.houseexchange.org.uk) and Exchange Locata (www.exchangelocata.org.uk). You will be charged for using these because we do not subscribe to them. Other non-specialist websites like Gumtree may also advertise exchanges.

You might want to place adverts in shop windows, local press or on social media.

Homeswapper provide useful hints and tips to help you including how to be a successful swapper, how to use Facebook, how to improve your advert photographs, the things to do when viewing a home and how to find your perfect match.

Do I need permission for a mutual exchange?

Yes – the landlord of each tenant involved must agree to this in writing. You must not exchange your home without our permission. If you do, you may have to move back, and we could take legal action to end your tenancy.

What should I consider once I find a suitable match?

When you find a suitable match, you need to contact the other tenant to discuss a potential swap. You should view the property to make sure it is suitable for your needs

You should:

- ✓ check that the property is in good repair
- ✓ make sure the property is suitable for your needs
- ✓ find out which alterations, fixtures and fittings belong to the property, and which belong to the outgoing tenant
- ✓ ask the tenant if they intend to remove any alterations and replace them with the landlord's original fittings
- ✓ check the tenancy terms and conditions for the new property and make sure you understand and are happy with them.

The council will not get involved in these arrangements and will not carry out repairs to any items which are not our responsibility.

Remember:

- ✓ It is important that you are clear on the terms and arrangements for moving
- ✓ You will be responsible for the decoration in the property you exchange into. The council will not provide any paint, decorating materials or financial help towards re-decoration
- ✓ Any gas or electrical items that are not our responsibility must be tested by an approved company. You should obtain written confirmation that this has been done
- ✓ Any arrangements you make regarding items to be sold or left behind in the property are solely your responsibility.

If you are unsure, please seek independent legal advice

What happens when I want to swap?

When you find another tenant who you would like to exchange with, you will need to contact us to arrange an inspection of your property before any decision is made on your application

We will check for any alterations, repairs or damages that may become the responsibility of the incoming tenant or which may need to be fixed before you move. As this is a visual inspection while your home is occupied, other issues may only become apparent once the property is empty.

We will write to you with our findings and tell you about any improvements or damage you will become responsible for if the exchange goes ahead. We will also inform you if there are any repairs identified that we will carry out.

Please remember, you will also be responsible for clearance of any items left in the property by the previous tenants.

We will consider your application and let you know our decision **within 42 days** of receiving your application.

Could my application be refused?

Yes – but permission will only be refused where there is good reason.

We can refuse permission, if:

- You have rent arrears
- You have a history of causing nuisance or anti-social behaviour
- We are taking legal action to repossess your home or the home you want to exchange with (if it is our property)
- We are taking legal action to repossess your home, or we have served you with a Notice of Seeking Possession
- One of the properties is going to be under or over-occupied
- One of the properties is adapted and the person moving into the property does not require the adaptations.

We also expect your reference checks to clear and the property to be in a satisfactory condition. Other criteria may also apply.

Both exchange partners must have consent of their landlord before swapping. Each landlord should let you know whether you will be given secure or assured tenancies

We will contact you if you do not have the right to exchange and give you the reasons why.

Will I be charged for exchanging?

We will not charge you for going through the process or for the gas and electrical checks we carry out. You are responsible for covering the costs of moving.

Please remember, that it is illegal to offer or accept money or any other incentive for a mutual exchange.

Can I cancel my exchange?

Yes – you are not legally committed to the exchange until the deeds of assignment have been signed. You are unable to change your mind after these have been signed.

Can a swap involve more than two properties?

Yes – if you find a property you like but your home isn't quite right for that tenant you can look for a third person to create a multi-swap. This is where three or more tenants all swap in a chain.

Can I swap to another property outside of the local area?

Yes – you can swap your property with any other council or housing association tenant.

If you are looking to move to a specific location the landlord in that area may not be signed-up to Homeswapper, so you may want to search on the alternative sites. If you contact the council or housing association directly, they will be able to advise on which system they use for their tenants or whether they have their own mutual exchange register.

If you are looking for a property in a small village, you will need to check there are no restrictions on the property that say that a person with a local connection must live there.

Will my tenancy terms remain the same when I move?

Before committing to a move, you should check the terms of your new tenancy agreement to make sure you understand and are happy with them. The agreements might not be the same as your old one. For example, the rent you pay may be different, there may be restrictions on the Right to Buy or succession and there may be special conditions such as a 'no pets' rule.

If you are unsure, get independent housing advice before you exchange tenancies.

Am I responsible for the property condition of my new home and the fixtures and fittings?

You are responsible for making sure that the property you want to move to is in good repair and is suitable for your needs.

You will be responsible for:

- the outgoing tenants' alteration
- the state of the decoration in the property you exchange to
- the cost of any remedial repairs, if they are considered rechargeable.

If there is anything you are unsure about, you should get proof from the outgoing tenant before you exchange

We've put a handy fixtures and fittings checklist at the end of this leaflet to help you.

What happens once my application is submitted?

Once you make an application, we have 42 days (six weeks) to make a decision on whether permission is granted

We will:

Step 1 – Initial check of the application

Check to see if you are eligible to exchange.

Step 2 – Property inspection

Arrange to inspect your home to identify any repairs or property condition issues which need putting right before the exchange can go ahead. An exchange may be approved subject to you undertaking any conditions and we may revisit the property to make sure these have been completed.

Step 3 – Final decision on the exchange

We will make a decision whether to approve the exchange.

Step 4 – Exchanging the tenancy and moving

We will arrange to meet with you and the tenant you are exchanging with to sign the Deed of Assignment documents. These must be signed before you can move.

Use our handy checklist at the end of this leaflet to keep track of your application and any actions you need to carry out.

Fixtures and fittings checklist

You will need to agree with your exchange partner what fixtures and fittings you will leave behind. There are no set definitions for what a fixture or a fitting is but generally a fixture is any item that is bolted to the floor, or walls and a fitting is any item that is free standing or hung by a nail/hook.

Fixtures are usually left but fittings can be removed, and you should agree on what will be left in the property before the moving date to avoid any dispute afterwards. Any arrangements you make are solely your responsibility. The cost of us replacing missing fixtures will be rechargeable.

Address			
Room	Item	Leaving	Taking
Kitchen	Floor coverings		
	Blinds/curtains/curtain rails		
	Cooker		
	Fridge/Freezer		
	Washing machine		
	Light fitting		
	Other		
Bathroom	Floor coverings		
	Blinds/curtains/curtain rails		
	Cabinet		
	Shower		
	Mirror		
	Towel rail		
	Light fitting		
	Other		
Bedroom(s)	Carpets/floor coverings		
	Blinds/curtains/curtain rails		
	Light fitting		
	Built-in wardrobes/cupboards		
	Other		

Living room	Carpets/floor coverings		
	Blinds/curtains/curtain rails		
	Light fitting		
	Other		
General/ outside	Security alarm		
	TV aerials and satellite dishes		
	Shed/outhouse/green house		
	Garden equipment/furniture		
	Water butts		
	Waste and recycling bins		
	Other		
I agree to leave the above items when I leave my current home			
Name:		Date:	
Signature:			

Mutual exchange moving checklist

A handy guide to help you keep track of your application and the actions you need to take.

Key actions	Date	Completed
Inspect the other party's property		
The other party to inspect your home		
Submit application to LHP		
Property inspection by LHP		
Repair any damage, rectified any alterations and/or improvements		
Gas Safety Check		
Electrical safety check		
Sign new tenancy agreement		
Arrange removals once permission has been granted and a definite moving date has been agreed		
Apply to the Post Office for a "Moving Home" mail redirection from your local post office to ensure your mail is redirected to your new home		
Move home		

Housing Officer name:	
Contact details:	

Meter readings for your old and new properties			
	Gas	Electricity	Water
Old address			
New address			

Other people to tell when you move	Completed
Gas, electricity and water suppliers	
Telephone and/or mobile phone provider	
TV and broadband provider	
Employer	
Housing Benefit and/or Department of Work and Pensions (DWP)	
Council Tax	
Bank/Building Society	
Doctor/Dentist/Optician/Hospital (if applicable)	
School	
Cancel regular deliveries, such as papers	
TV Licence	
Driving Licence and Motor Vehicle Registration	
Insurance provider	
Vets	

On the day you move, you should:	Completed
Clear the property (including loft), any sheds and garden	
Repair any damage	
Clean the property thoroughly, not forgetting sinks, floors, toilets and cupboards	
Turn the heating thermostat down to 15° C	
Thoroughly check the property you are moving into before moving your items in	

Obtaining copies in alternative formats

The City of Lincoln Council is passionate about promoting equality and diversity. If you have difficulty in understanding anything in this document, please call us on 01522 881188, or email us at customer.services@lincoln.gov.uk, where we can call in an interpreter for you.

Bangla

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Lithuanian

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Polish

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Bulgarian

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Chinese (Simplified, PRC)

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Romanian

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Russian

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Further information

If you have any comments on what you have read in this guide, or any service that you receive from the city of Lincoln council, please let us know. Equally, we are interested in any suggestions that you have on how to make this a more user-friendly document.

Website: www.lincoln.gov.uk

Email: customer.services@lincoln.gov.uk

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