

**South
Cambridgeshire
District Council**

Mutual Exchanges

advice and information to get a move moving



What is a mutual exchange?

Most social housing tenants on a secure, flexible or assured tenancy have the ability to swap their home with another council or housing association tenant. This can be really helpful if you are looking to move to be closer to family, work, amenities, if you are looking to downsize or if you are just looking for a more suitable property for you and your family.

How do I find someone else that wants to swap?

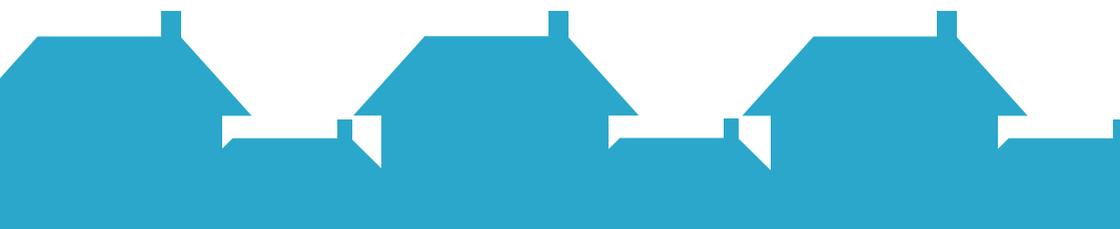
You can find a mutual exchange partner by registering on [exchange locata](#). You can do this by logging on to the 'Home-Link' website and clicking on the 'mutual exchange' menu option. Registering on exchange locata is free for South Cambridgeshire District Council tenants and enables you to advertise your own property and find a potential mutual exchange partner both locally and nationally.

You may also utilise other avenues to source a mutual exchange, such as advertising in local shops, newspapers, social media or utilising other mutual exchange websites (*please note that some of these may require a fee to use*).

Do I qualify for a mutual exchange?

The Council will endeavour to accept mutual exchange requests, however there are certain criteria that the exchanger must meet. An application can only be rejected on grounds outlined within Schedule 3 of the Housing Act (1985) and within Schedule 14 of the Localism Act (2011). Please refer to our website for full information, but some of the things we will look at when deciding whether to approve or refuse an exchange request include:

- all parties wishing to exchange must have no rent arrears (*there may be discretionary exceptions, e.g. for downsizing etc.*)
- the tenant has a secure, flexible or assured tenancy
- the property you apply to move to is suitable for your needs (*i.e. not too big, or too small*)
- if the property is adapted, whether the incoming tenant is in need of these adaptations
- if the property is in a sheltered scheme, whether the incoming tenant needs this type of accommodation
- the property is not currently subject to a notice of seeking possession
- there are no anti-social behaviour (ASB) issues



Things to consider...

Make sure you take a good look round when you go to view the property, as you will be accepting the property 'as seen'.

It is your responsibility to thoroughly check the condition of the property you are thinking of exchanging to; if there are things that need repairing they will need agreeing and the exchanging tenant will need to arrange these repairs with their landlord before you exchange.

- If you have pets, will the landlord of the property you are looking to exchange to accept animals?
- Is the property the right size for you? If you might be under-occupying or over-occupying the property you are looking to exchange to, the application may be rejected.
- Will you inherit any repairs that are the responsibility of the tenant?
- What repairs has your proposed new landlord agreed to carry out? What will be the responsibility of the outgoing tenants to repair/replace?
- Does the heating type suit your needs?
- Does it need decorating? If so, you will need to consider this when budgeting.
- What are the local amenities like?
- If you have children, what are the schools like? Are there places available?
- Will exchanging affect your tenancy type?

mutual exchanges - the positives & negatives



- May avoid lengthy wait for transfer
- Helps with avoiding under-occupation
- Can re-locate to other areas
- Your landlord will not charge you to exchange

- Tenancy rights may change
- Your rent may increase
- Possible costs for decorating
- People can pull out of an exchange at any point until the new paperwork has been signed



Top tips for creating your 'seeking a mutual exchange' advert

When you are compiling your page to advertise your property and express your desire to find someone wishing to swap homes with you, it is important to put some time and thought into the way you present your advert.

What would you like to see?

The best way to start is to think about what you would want to see when looking for your ideal property swap. Something quite important to the tenant might be how close a bus stop is to the property - if it is important to you then it might be of interest to prospective mutual exchange partners.

Show off the positives

- Is it close to convenience stores?
- Are schools close by for families?
- Are there doctors, parks, pubs, restaurants or any other venues/activities nearby?
- Is travel for commuters easily accessible? (e.g. rail links, major connecting roads).

*For more information and advice on creating an advert on **exchange locata** please visit the 'Help & Advice' section of their website.*

Give care and attention to the photographs

If an advert just has a photo of the front of the house, or a few blurry pictures of what could be a living room, or could be a dining room, you probably wouldn't spend much time looking at it. Make sure the pictures are clear, show as much of the rooms as possible, are bright and keep in mind that the garden can be just as important to someone as the kitchen. Try to make sure that everything looks presentable, the décor is as neutral as possible and that any grass is cut.

Interactions

Don't hand out your address or anything else to begin with when seeking a mutual exchange partner. After messaging online, swap telephone numbers and speak via the phone initially to try and gauge the sincerity of the exchanger. If comfortable, arrange a viewing with them over the phone (*not online*). Always trust your instincts, whatever stage this is at – if you are uncomfortable during the viewing make an excuse to leave or if unsure during initial telephone/e-mail contact do not pursue the enquiry.



Viewing a potential exchange property

Be safe

Think about your personal safety when arranging to view a potential property, wherever possible bring a family member or friend with you when attending. If this is not possible make sure you let someone know where you are going and what time you believe you should be finished – give them a call as soon as you have completed the viewing and ask that they ring you if you haven't phoned them by a particular time. You could also ask for them to phone a few minutes into the meeting to make sure that you are okay.

The House

Is the property you are viewing of a standard that you are happy to move into? When you mutually exchange your home you accept the new property 'as seen', therefore no additional works will be done by the Council before you move in (*excluding any statutory health and safety checks, please contact us if you would like clarification on what these are*). This does of course exclude any normal repair works that we would be obliged to carry out as your landlord.

The Area

It may be that the area is the main reason why you are looking to exchange to the property, but make sure that it is suitable for you. Feel free to ask the tenant questions, research into local amenities and take a walk around the surrounding places. It may be worth doing this at different times during the day and also at the weekend.

So, things like the rent are obvious things to consider when moving and are the most important. But there are a few things that might be important to you that you might not think about during the viewing(s) etc.

Technology

Does your mobile phone get signal in the house? If you have an existing internet provider, what's the WiFi connection like in the area? Are all the services you currently have access to available in this area?

Shop around for...

Contents insurance and best energy deals

Pets

If you have pets, make sure you check with your prospective new landlord that they will be allowed in the new property.

Mail

It is best to have your mail forwarded to your new address for a period of time after you move.

Change your address

On your driving licence, with the bank etc. Also change it with any shops, as you may miss your loyalty rewards!

not always the first things you think about when moving



Changes to the tenancy

By completing a mutual exchange, your tenancy may change from the type you are currently on. Make sure that you know how this would affect your rights (e.g. *'Right to Buy', succession etc.*).

Is it affordable?

There are lots of things to consider here, not just how much the rent might be compared to the home you currently live in. Have a think about;

- How much is the Council Tax?
- Will your existing furniture and white goods etc. fit into the property? Will they actually be able to get through the door or up the stairs? Might you need to purchase any new items to replace anything you have?
- Will it cost any more money to travel to work or to see family and friends?

Will the Council help me with some of the costs of moving?

In most situations the tenant must cover the costs of a mutual exchange.

If a tenant is currently under-occupying and is subject to a reduction in housing benefit entitlement because of this, there may be financial help available to assist in facilitating a move to downsize. This may include things such as skip hire, clearance costs or arranging for minor repairs to be carried out. The tenant would need to be in receipt of housing benefit in order for them to receive any assistance. Contact us to check to see if you may be eligible for help.

do it the right way

It is illegal to pay/receive money, or provide/receive any other incentive, to/from anyone in order to encourage or persuade someone to exchange tenancies. You cannot also carry out a mutual exchange without permission from both landlords.

Either of these could result in you losing your home.



I've found a property, what now?

If you've found a suitable property and the other party are interested in exchanging with you, then you should start the application process. You can do this by going to our website and filling in the mutual exchange request form or by contacting your housing services officer (*HSO*) for more information and/or advice.



There are no limits to the amount of times a tenant can apply or complete a mutual exchange.

Once we have received both fully completed mutual exchange forms, you should expect a decision from us within 42 (*forty-two*) days - this includes weekends.

Property inspection

Once we have received your mutual exchange application, your HSO will arrange an appointment with you to come and inspect your property. Usually both your HSO and an SCDC surveyor will be in attendance and they will go through what is expected before you move out of the property. For example, there may be some repairs required that are not the landlord's responsibility (*e.g. damage or repairs not due to fair wear and tear*), which you may be asked to rectify.

Any repairs that are our responsibility can be reported to our repairs contractor in the normal way.

How long will it take for a mutual exchange to take place?

Once we have received your application, we must respond within 42 days (*including weekends*) to let you know if your application has been approved. There are only certain grounds that, if the application doesn't meet, will result in the exchange being refused - contact us or visit our website for full details on these grounds.

The same will apply to your exchange partner's landlord, if from another local authority or housing association.



When is the exchange complete?

A mutual exchange is only complete once all the mutual exchange paperwork has been completed in full (*which will include either a 'deed of assignment' or the signing of a new tenancy agreement*). Once we have received all the relevant paperwork back from yourself, the exchanging tenant and the other landlord, we will ask for you and the exchanging tenant to come into the office and sign either the deed of assignment or a new tenancy agreement. Only once this has been completed can the exchange of properties take place.

Any person may pull out of a proposed mutual exchange at any point, up until the deed of assignment or a new tenancy agreement has been signed. Once this has been signed, the exchange is legally binding.

Without a completed deed of assignment or a new tenancy agreement in place, a mutual exchange is not valid.

a place for your notes

This leaflet can be translated into other languages, Braille, large print or recorded into audio format. Please contact us if you would like any further details.

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