Connexus

Mutual Exchange

What is a mutual exchange?

A mutual exchange is where Housing Association or a council tenants agree to exchange their homes. This is done through what is called an assignment of tenancy. A mutual exchange can improve your chances of moving home because you do not have to bid for a vacant Housing Association property advertised through Home Point.

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.

So, you've found someone you might want to exchange with...

When you have found someone who you might like to exchange with, you should visit each other's 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.

- 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.

Think about your own Health and Safety when visiting people you do not know or letting them into your home. Always 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 a Connexus mutual exchange application form.

If you want to exchange with someone who is not a Connexus 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, Connexus 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 Housing 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?

We will always tell you why your mutual exchange has been refused.

The most common reasons are:

1. Rent arrears, court costs, rechargeable repairs owed to Connexus.
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?

Yes. When you mutually exchange homes, you take on the tenancy of the person you are swapping with. This means your tenancy type, rights, rent and any service charges may change.

For example, you may lose certain tenancy rights, your rent could be different, and you may become responsible for service charges that you do not currently pay.

Before agreeing to a mutual exchange, it is important that you understand how it could affect your tenancy, rent and service charges. Your Housing Officer can provide further information and help you make an informed decision.