



# Mutual Exchange



**NORWICH**  
City Council

**Tenant**  
**approved**

**This leaflet explains who is eligible for a mutual exchange, how to find somebody to swap with and what your rights and duties are when you have swapped.**

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## What is a mutual exchange?

A mutual exchange is where two or more tenants exchange (swap) their homes and tenancies.

## Why exchange?

For many tenants wishing to move, particularly those living in areas of housing shortage, a mutual exchange is often the best option. We encourage any tenant wishing to move to try to exchange with another tenant before applying to the transfer list because:

- you may not get a high priority on the transfer list and mutual exchanges can often be much quicker than waiting for an offer
- you may wish to move to an area outside Norwich or to a property not managed by us
- you may be eligible for an incentive payment (see details at the end of this leaflet).

## How to get started

### Who is eligible to exchange?

Only tenants with a secure tenancy can apply for a mutual exchange. If you are unsure about what type of tenancy you have please contact us. It is best to check before you put in an application to avoid possible disappointment later on.

### How to find someone to swap with

There are a number of ways to do this, for example:

- Register yourself on [www.homeswapper.co.uk](http://www.homeswapper.co.uk). This is a national exchange scheme.
- Register yourself on the local mutual exchange scheme on [www.houseexchange.org.uk](http://www.houseexchange.org.uk)
- Informally. It is perfectly acceptable to find somebody to swap with yourself. Look in local newspapers or place an advert yourself in a newspaper or on a social networking web site (such as Facebook), as tenants often advertise using these methods.

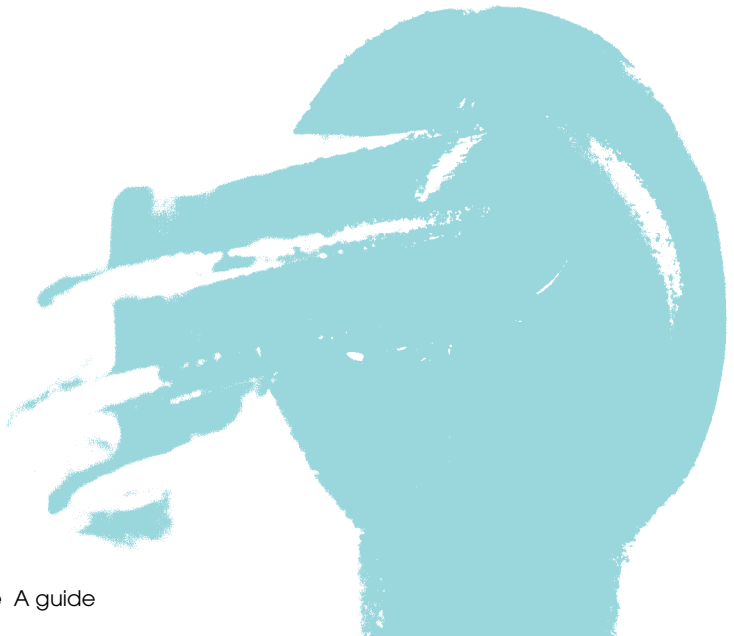
## Before you agree to swap

When you have identified someone who might like to swap with you it is normal to visit each other's property. Most people agree to an exchange on the basis of the location of the property and the number of bedrooms. You will need to think carefully before you consider exchanging, to ensure you are happy with the property you may move into and that you are aware of the rights and responsibilities of the tenancy you will be taking on. For example if you have the Right to Buy you may lose this right if you swap

with a tenant of a housing association. If you are unsure of your rights with your current home, and whether these will be affected by your proposed move, we can advise you. We have listed below a few other issues that you might like to consider.

### About the neighbourhood

- How near will you be to local services such as shops, doctors, schools?
- What's the parking like? Is there a parking permit scheme?
- What access is there to public transport?



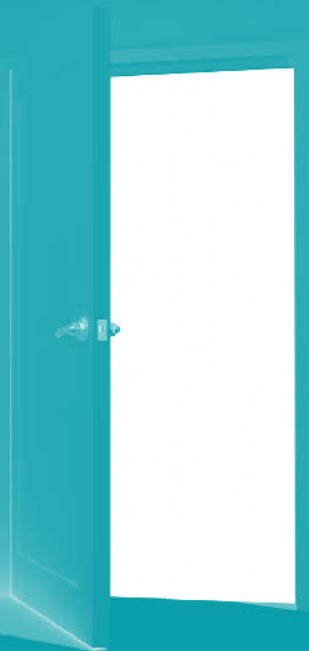
## About the property

- Are all the doors in good working order, including doors on kitchen cupboards?
- Will you need to decorate? Can you afford it?
- Is there a gas or electricity supply for the cooker?
- How is the house heated, and how does it work?
- Is there a water meter?
- Is the house clean and in good condition? It's a good idea to check the loft space, garden and fencing
- Is the size of the property and the garden right for you, will you be able to manage it?
- Will you have to pay any service charges?
- Is the property suitable for pets?
- Will your housing benefit be affected?
- Have any improvements been completed on the property, outside the landlord's standard improvements? This is important because you may be held responsible by the landlord if things go wrong. You need to ask if they got permission from the landlord to do the work and whether it was done by a professional. Does it look like it has been done to a good standard?
- Are there repairs outstanding? You will be responsible for certain repairs – look under the heading 'Repairs' in this leaflet for further information.
- Come to an agreement about what will be staying (for example, carpets, curtains etc). and what will be going. Strictly speaking all fixtures and fittings should stay, but it is worth sorting this out before the move, rather than disputing it later.

## Remember

Although the threat of danger is very small, follow simple rules on personal safety when inviting people into your home, or when visiting strangers' homes:

- do ensure you are not alone when inviting someone to view your home
- do take a relative or friend when viewing someone else's property
- if you cannot get anyone to accompany you do tell somebody where you are going and what time you will be back
- don't display valuable items in your home at the time of the viewing, including personal items such as keys and credit cards.



## What happens when you have found someone to swap homes

### Getting Permission

When you have agreed with all parties involved in the exchange that you want to go ahead and swap homes you should all ask for a mutual exchange application form. All parties need to complete and return these to us. We will not consider any application until we have received **all** forms, which must be fully completed and signed.

Your neighbourhood housing officer will check the application and let you know, at this stage, if there is any reason why the exchange cannot proceed. Otherwise he/she will visit you at home and

- check the condition of the property and the quality of any improvements you have made to it. If you carried out improvement work without obtaining permission, from us, we will request that you seek permission retrospectively
- draw up a list of repairs which are the responsibility of the current tenant
- provide you with a copy of this list so that you are aware that we will not be carrying out these repairs. The person that you are exchanging with will also receive a copy of the list and you must agree between yourselves whether or not the exchange is acceptable
- advise you if there is any part of the property that may not be included in the maintenance or repair programmes that we operate. For example any extensions or conservatories. Sheds, or other types of outhouses erected by the tenant, will also not be included. Non-standard fittings (eg kitchen units or other fittings installed by the tenant) will not be maintained
- discuss your rent account with you. This will need to be up-to-date at the time of the exchange
- take photographs of the condition of the property for our records

The landlord has 42 days, from receipt of the exchange forms, to make a decision on whether to approve a move. However, most decisions are made much quicker than this.

Once permission to swap has been given and an inspection has been completed, we will carry out a full electrical test. If we need to repair any electrical wiring, we may recharge the cost to you if we believe that you are responsible for the work being necessary.

## Reasons why an application may be refused

The reasons a landlord can refuse an exchange are set out in the Housing Act (1985). The most common reasons for refusal are:

- a recent notice to seek possession or a court order has been served on the property due to a breach of tenancy
- the property is too big or too small for the family moving in, although we will usually allow you to move to a property which has one bedroom more or less than you need
- the property has been adapted for special needs and there is nobody with special needs moving into the property
- the property has been specially designated for the elderly and you or the tenant you are exchanging with do not meet the criteria.
- at point of assignment there remains money owed to us.



## Warning

- Do not exchange before all parties exchanging have completed the required assignment forms and obtained the written permission of their landlords
- do not offer (or accept) financial inducements to encourage a swap – it is illegal.



## Moving and other things to think about afterwards

### Moving

Once a date has been agreed between yourself, the other tenant and their landlord we will suggest a time for you to call into our office to sign the necessary paperwork. It is up to you to arrange the move.

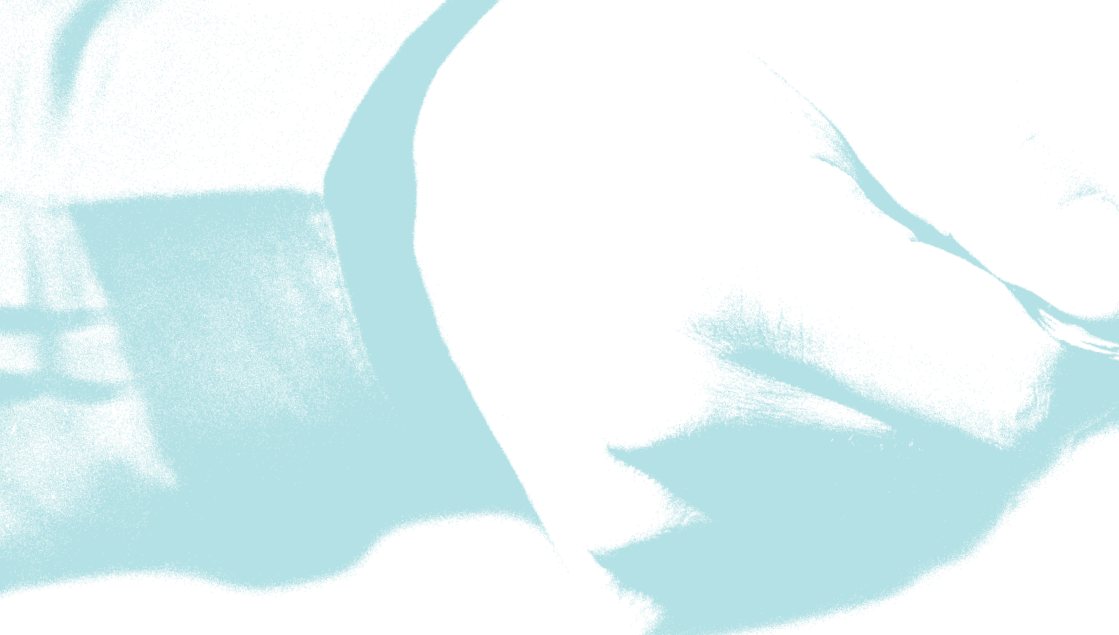
Your new tenancy will start on the date of assignment, which will be clearly shown on the Deed of Assignment. Remember, you will only be eligible for housing benefit if you are the tenant of

the property and are living there. This means that if you assign your tenancies and do not move immediately, there may be a period of time during which you may not get housing benefit. A mutual exchange is an assignment of a tenancy (under the Housing Act 1985). It is not a new tenancy.

On the day you move you should take meter readings for both your old and new home, and contact your utility companies to let them know you are moving.

### Repairs

When a tenant moves into a property, through a mutual exchange, they take on



responsibility for the condition of the property, as if they were the previous tenant. That means that any damage, poor decoration, and rubbish clearance is the responsibility of the new household, in the same way as it was for the previous tenant(s).

You need to make sure that the property is clear of the previous tenant's belongings before you move in. This includes outhouses, garages, gardens and loft spaces. We will not remove rubbish/belongings left by the previous tenant. Also ensure that you collect all keys to the property and outbuildings from the outgoing tenant as we do not hold keys for tenanted properties. If a lock change is required you will have to pay for it.

A mutual exchange does not, however, affect our obligations and duties as a landlord. We do still have an obligation to undertake some repairs, please see your tenancy agreement for more details. If the repair was one that we ordinarily undertook, as a result of fair wear and tear, then we would do it. However, if the repair came about because of inappropriate use, or malicious damage, even if that damage was by the previous tenant, we would not undertake the repair (or we might recharge the new household the cost of the repair).

On completion of the exchange we will carry out a gas safety check in your new property.



## Incentive scheme

We operate an incentive scheme for some tenants who move through mutual exchange. The reasons why you may be entitled to a payment and the amounts involved are as follows:

- £150 to anyone exchanging from a house to a flat or maisonette

plus

- £250 for each bedroom given up, regardless of the type of property the tenant moves from or to,

plus

- £150 to anybody who exchanges to a property that they could have been offered under the choice based lettings scheme.

In addition, tenants moving to another Norwich City Council property, can choose to have the following works done, up to a maximum value of 15 points.

- Cooker reconnection – 7 points
- Washing machine reconnection – 2 points
- New door locks – 6 points
- New WC seat – 3 points (per seat)

**NB Reconnection of gas cookers will automatically be carried out, and the points deducted from the incentive points total, when the gas safety check is completed.**



## Further information

If you have any questions relating to the mutual exchange process please call our customer contact team on **0344 980 3333** or email **[info@norwich.gov.uk](mailto:info@norwich.gov.uk)**

If they are unable to provide you with an immediate answer they will direct your query to your neighbourhood housing officer.