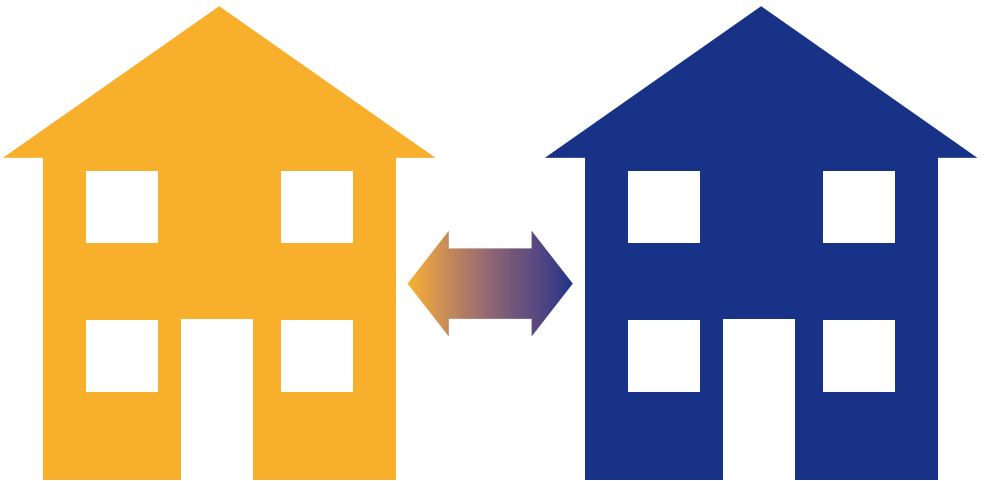


Mutual exchange

Your guide to how to swap homes with another Newlon, housing association or local authority tenant.



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Mutual exchange

If you are looking to move to another affordable home you can exchange your home with another tenant of a council or housing association as long as both landlords agree in writing beforehand. This is known as a mutual exchange. Given the very limited opportunities available for people to transfer homes, this is the quickest and easiest way to move.

A mutual exchange means that you take on someone else's tenancy. This may affect your rights, such as:

- Right to Buy.
- How your rent is set.

Who is eligible for a mutual exchange?

Assured or Secure tenants

If you hold an Assured or Secure tenancy you can look for someone to carry out a mutual exchange with. However, if you live in Intermediate Rent accommodation, you are not entitled to apply for a mutual exchange.

Fixed Term tenants

If you have a five year Fixed Term Tenancy and live in one of our larger family homes, you are entitled to apply for a mutual exchange, but we will review your circumstances and housing needs as part of your application. In most circumstances if you carry out a mutual exchange you are likely to be offered a new Fixed Term Tenancy, with the same period remaining as on the tenancy you held when you moved.

Supported housing tenants

If you are a supported housing tenant your right to exchange may be limited. You may only be able to exchange with people who need the type of support offered at your current home. This will be stated in your tenancy agreement.

If you have any questions about how an exchange would affect you, please call our Service Centre on **020 7613 8080** or email **customerservice@newlon.org.uk**.

How to look for someone to exchange with

There is a national register of people wanting to exchange their homes with other people. This is called HomeSwapper. Newlon residents can register for free on their website: **www.homeswapper.co.uk**. Once registered, HomeSwapper will make daily checks for new swaps which you can log on at any time to view. HomeSwapper can also send you 'match alerts' to ensure that you don't miss out on your ideal home. If you are interested in a match, contact the other resident and arrange to view each other's properties.

To increase your chances of finding the right home to exchange with we recommend that you add photos of your home and regularly check for possible matches.

If you are interested in the HomeSwapper scheme but you do not have access to the internet at home, we have facilities that you can use in the reception area at our offices in Hale Village. If you want some help signing up for the scheme, please contact us on **020 7613 8080** to make an appointment with a member of staff.

In addition to HomeSwapper, if you want to find another Newlon tenant who wants to swap their home you can read our quarterly Mutual Exchange Board, which contains an up to date list of other Newlon residents also looking to move home. This is distributed with our quarterly newsletters but you can also download it in the publications section of our website at **www.newlon.org.uk/publications/mutual-exchange**. To advertise your property in our Mutual Exchange Board leaflet please call the Service Centre on **020 7613 8080** or email **customerservice@newlon.org.uk**.

What to do if you have found someone to exchange with

We must agree to your exchange in writing before you can move. You should contact the Service Centre as soon as you have found an exchange partner. Once we have confirmed that you are eligible for a mutual exchange we will ask you to complete an application form providing the following information:

- The name and address of the person you wish to exchange with.
- The name and address of the other landlord and the contact officer in that organisation.

We will visit you at home and explain the details of anything you will need to do before you exchange. This could include minor repairs that are your responsibility, repairing any damage to the property or clearing rent arrears.

We will write to the other landlord giving the following information and asking them for the same information about their tenant:

- The date you made the request to exchange.
- Your name and address.
- Your tenancy status (e.g. secure or assured and whether you are a successor).
- Details of your home including size, floor level and rent payable.
- The names and ages of all the members of your household.
- Any breaches in tenancy, rent arrears, current court proceedings or notices served.

Legal guidelines for our consent

When considering your request to exchange, we will apply the legal guidelines for exchanges laid down in the Housing Act 1985. We must respond to your request within 42 days. The other tenant must have the written consent of their landlord.

If consent is given we can hold up the exchange until:

- Any rent arrears are cleared.
- Any breach of tenancy is put right.

We can only refuse your request on specific grounds. For example, we can refuse if you or your exchange partner:

- Have a possession order against you, or your landlord has started legal action against you.
- If either home is substantially too large or too small for the household wanting to move in.
- One of the homes is designed for disabled people or supported housing and this is not needed by the household wanting to move in.

Full details of these grounds are available from us and they will be given to you in writing if we do refuse.

Once we have visited you and received all the information, we will consider the request and write to you with our consent or refusal.

If we give consent, you will need to agree a time with us to sign the assignment papers. Your exchange partner will also need to sign, although you do not need to do this at the same time. You should agree a date to move with your exchange partner and you must both sign the necessary documents before you can move.

When you move into your new home through a mutual exchange, you accept it as it is, unless we tell you otherwise. This means that you become responsible for any improvements, additions or damage by the previous occupant. We encourage you to inspect the condition of the property before exchanging as the landlord may not be responsible for all repairs.

Any questions?

If you have any questions about arranging a mutual exchange for your property, please get in touch with us.

Contact us at in any of the following ways:

Write to us at:

Newlon House
4 Daneland Walk
Hale Village
London
N17 9FE

Call the Service Centre on **020 7613 8080**.

Email us at **customerservice@newlon.org.uk**.

If you would like this information in large print, audio, Braille, or an alternative format, please ask a member of staff.

Newlon Housing Trust
Newlon House, 4 Daneland Walk,
Hale Village, London, N17 9FE.
Tel: 020 7613 8080

Phone calls may be recorded for training and quality purposes.

Newlon Housing Trust is a charitable housing association.

This leaflet was correct at the time of printing. Information does change over time. Please check our publications at www.newlon.org.uk/publications/leaflets-brochures/ for the latest version

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