



Choice of properties
Be in control
New neighbourhoods
Smaller bills
Closer to family

The mutual exchange scheme

Swapping your property with another housing association or Council tenant, either within or outside of London



THE ROYAL BOROUGH OF
KENSINGTON
AND CHELSEA

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of properties**
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What is mutual exchange?

Mutual exchange is a scheme for people who live in a housing association or council property which they would like to swap with another tenant. They may wish to exchange to a larger or smaller property or to move to a different location.

- have been housed by a charity and the new tenant would conflict with the charity's aims
- are living in a hostel or supported accommodation
- are living in sheltered accommodation

Who is eligible?

Most people with a social housing tenancy in their name.

Who is NOT eligible?

You are not eligible if you:

- have an introductory tenancy – an introductory tenancy is given to new tenants. It is set for a trial period, usually one year (your landlord will confirm the length of time) to show that you are a responsible tenant
- have rent arrears
- have a history of antisocial behaviour
- have been given a property as part of your employment with its landlord

How does it work?

The Council has its own scheme which is run online. Most of the properties available are in the borough, but there are also many properties available in other parts, and outside, of London.

Please register your details at www.rbkc.gov.uk/mutualexchange.

If you do not have access to a computer, you can speak to your housing officer who may be able to help you. There are also computers you can use in your local library and in the Customer Services Centre at Kensington Town Hall.

Other mutual exchange schemes

There are also larger independent nationwide exchange schemes called Homeswapper and Exchange Locata. Most landlords have signed up to these schemes, so it should be free for you to register; otherwise there is a monthly fee. These sites offer a choice of properties both in and outside of London. To register go to www.homeswapper.co.uk and www.exchangelocata.org.uk

Once you have registered online with a mutual exchange website you will have to provide:

- a description of your property
- its location
- pictures of your property
- a description of the type of property you are looking for

The more information about your property, and photographs, that you provide, the more interest you may receive from other tenants who want to exchange.

Once you have registered, you will have the opportunity to search for properties all over the UK including your local area. You can choose the type of property you would like to move into and the location where you would like to move to. There are many choices to consider.

If your tenancy was issued on or after 1 April 2012, or if you are considering carrying out a mutual exchange with someone whose tenancy was issued on or after the 1 April 2012, please speak to your landlord. This is because tenancies offered on or after this date are different from tenancies issued before. It is important you understand the possible implications of making a mutual exchange.

What are the advantages of mutual exchange?

- It may be the quickest way to move to another property. Thousands of tenants in social housing across the UK have achieved moves through mutual exchange. The more pro-active you are, the more likely you will be successful.
- It is an excellent way of being rehoused to social housing if you do not qualify for the housing register and will not be offered social housing this way.
- Even if you do qualify for the housing register, mutual exchange may offer a greater choice of areas and properties to choose from than waiting on the housing register.
- You may be able to move closer to family and friends.
- You can move to your new property as soon as possible (less than 42 days) provided that your landlord has agreed to your exchange.
- You are able to swap with friends or family who are tenants in a council or housing association property, as long as your landlord agrees.

Are you affected by Welfare Benefit changes?

Changes to benefits, introduced in 2013, may affect the amount of Housing Benefit you receive. If you have a spare bedroom in your current home, or the benefits paid to you are above a certain amount, your Housing Benefit may be cut.

Mutual exchange could be the best way to move to a more affordable home. The demand for social housing from residents with a high priority for rehousing is far greater than the supply of available homes. If you are flexible about the property and the location you will exchange to, mutual exchange could be much quicker than waiting to be rehoused via the Council's housing register.

What type of property should I choose?

You will need to decide on the type of property you would like to exchange to, for example a flat, house or bungalow. Try making a list of the most important things you need in your home as this will help you to decide on the type of information to look for, for example, another bedroom. You also need to be realistic about the type of property you are considering. You may want a house with a garden but there are not many of these properties available.

To find your dream home may take some time and you will have to be flexible and be prepared to compromise on some of the things you are looking for in a new property. If you would like a house you may have to be very flexible about its location, for example the only houses available could be outside of the borough or outside of London.

Will I receive help with travel costs to view properties that I would like to exchange to?

No, the Council is unable to help with any travel costs.

What is a chain?

A chain is when there are more than two households exchanging properties. You could be in a chain whereby you will move and another three people will move at the same time. There is no maximum as to how many people can join a chain.

How long will it take?

Once you have decided on the property and have agreed to exchange, you will need to contact your housing officer. If you are unsure as to who your housing officer is, contact your landlord, who will be able to help you. Once you have informed them it will take up to 42 days before you can move.

Applicants have the right to withdraw from the exchange process at any time within the 42 days, even if their landlords have agreed to the exchange.



Where can I go for help?

**You will need to see your area
housing officer or alternatively
you can go to:**

Customer Service Centre
Town Hall
Hornton Street
London
W8 7NX

Monday to Friday 8.30am to 5pm

By phone:

Housingline 020 7361 3008

By email:

housingopportunities@rbkc.gov.uk

Website:

www.rbkc.gov.uk

Information from this document
can be made available in alternative
formats and in different languages.

**Please contact Housingline
on 020 7361 3008 or email
housing@rbkc.gov.uk**

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