

Choice of properties New neighbourhoods Smaller bills Closer to family

Mutual exchange – Useful tips and guidance



THE ROYAL BOROUGH OF KENSINGTON AND CHELSEA

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



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Introduction to mutual exchange

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.

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

- 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

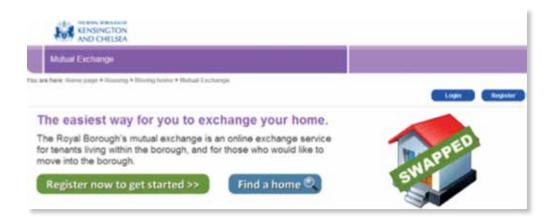
Benefits of mutual exchange

- You are in control
- You have a greater choice of properties than waiting on the housing register
- If you do not qualify for the housing register, it may offer more choice and will improve your chances of a move
- It can be quicker than other rehousing options
- You can move anywhere
- You can exchange as many properties as you like

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 http://rbkc.exchangelocata.org.uk



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.

Once you have registered online with a mutual exchange website you will have to create your advert.

Creating your advert

Home	About as	How this site works	Find a home	Help and advice	Ask a question
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Planning

When creating your advert be careful to plan what you want to say and prepare any pictures beforehand so that you can get the best possible results. Take care to gather the necessary information for each aspect of the property so you have it to hand when creating your showpiece advert.

Start by thinking what you like about your property, for example "I have very nice views of London, the heating bills are small, there is plenty of storage space".

Advert contents

Make sure all of the details within the advert are correct and that the explanations and statements are true. Potential "exchangers" are relying on your information to give them a very clear picture of your property in their minds. Remember, first impressions are crucial.

Description of your property

Provide as much information about your property as you can. Think about all the positive points: the size of the property, the features it has, and what you like about it.

Description of your area

You will need to explain the area in detail, as you may have people looking at your property who do not know the area very well. Again, mention the positives, for example, five minutes from a train station that takes you into central London within 15 minutes, living 15 minutes away from Europe's largest shopping mall, iconic buildings and markets nearby.

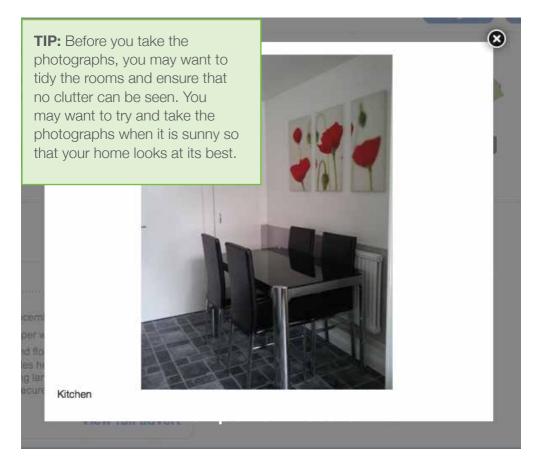
The more information you provide, the more interest you will receive from other home seekers.

NOTE: Adverts with basic information will not have as much interest from applicants as those where the adverts have been completed in full.

Photos

Having photos of your property can increase the chance of applicants taking an interest in it.

Ensure you have good quality photos of your property that are not more than 1MB in size.



The property and area you would like to swap to

Property

You will need to describe the property you would like to move into. Although you may have a particular preference for the type of accommodation you want, you will have to compromise. For example, you would prefer a house with a garden but you have to opt for a converted flat on the first floor.

Have an idea of what you need most, for example another bedroom.

Think about the type of properties you would consider, for example a small block within a close or an estate but no higher than the fifth floor.

The more information you provide, the more opportunity you may have to consider other properties where their tenant has shown an interest in your property.

Area

You will need to decide on the location that you would like to move to, if someone is interested in your property. Although you may select the areas of preferred choice, is it also good to indicate where you would consider, for example if you would consider moving out of the borough if it meant you could exchange for a house rather than a flat. This allows other applicants to see what you are willing to consider.

Searching for a location is very important. You will need to consider all areas, as your ideal property could be located outside of the area you ideally want to move to.

Kensington and Chelsea is the second smallest borough within London. As the borough is very central, you are able to consider other areas to live in without being too far away.

Here is an example of a good advert

- Full rent amount for the week
- Pictures have been included
- Details of the property

Example Road, London, SW10 0XX

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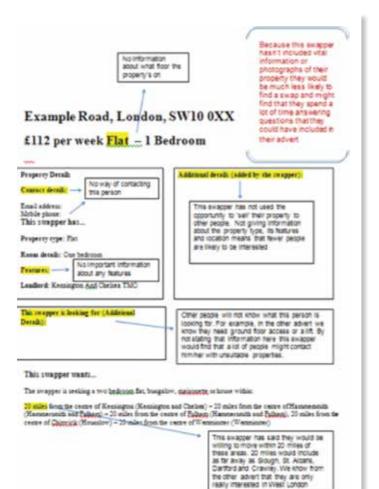
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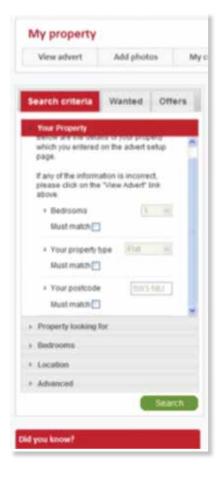
An example of a bad advert

- No contact details
- No details about the type of property they are looking for
- No pictures of the property



Property details

NOTE: Add your property details correctly. This information is important if your property is to show in other applicants' searches.



Property type

Select the type of property you would like to move into. Always think of your most important need when moving to another property, for example if you have mobility problems and stairs are an issue, you would consider a flat instead of a house or a maisonette that has stairs within it.

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Search criteria	Wanted	Offers
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You are also able to select the number of bedrooms you need and would like. If you do select more bedrooms than you need, this could impact on any housing benefit you receive.

NOTE: Please refer to the leaflet Changes to housing benefit: spare bedroom restrictions.

Location

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If any of the inform please click on th above.		
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Must match	3	
+ Your postcod	e (5/7	3.583
Must match	2	
Property looking	for	
+ Bedrooms		
Location		
Enter a location (a	a town or posto	ode) and

Before searching for your area of choice, you will need to make sure that you have ticked the box to 'match your postcode' this will search for all properties with the same postcode or similar.

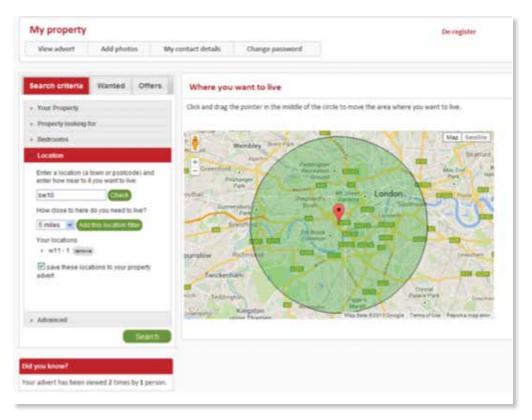
You will be able to search for all properties within the borough as well as other areas of the UK.

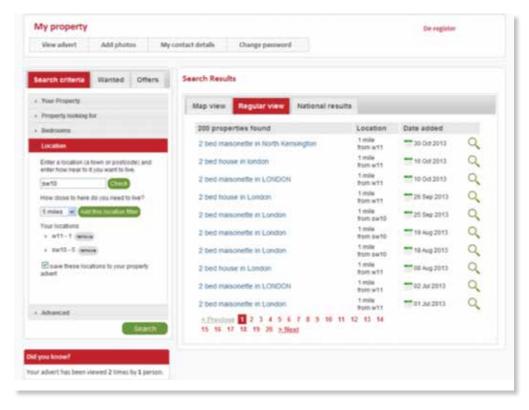
When choosing your location you will need to think carefully about the mile radius. The mile radius takes into account all properties within a certain distance from your chosen postcode. The larger the number of miles, the more properties you will consider.



However if you only choose a small area and radius, for example W10 and W11 under one mile, the search will not provide accurate results.

If you use too many postcodes within the same area, you may have a large number of properties to search through, which can be difficult to manage.





If you search within a postcode but increase the miles, you will be able to see all properties within the radius.

You will have to enter your postcode, to help you find a property. If you do not, the information you receive will have various properties across London and beyond.

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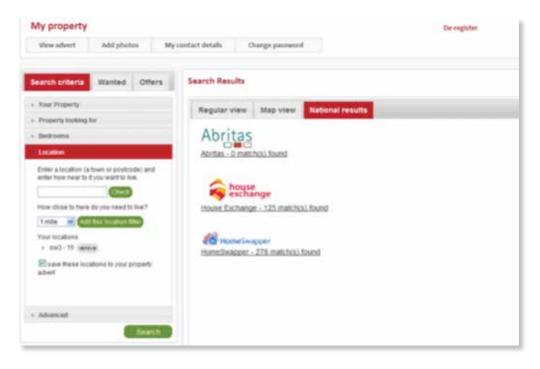
Once you have the correct postcode and mile radius, the selection of properties will come up within the areas you have chosen.

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You are also able to add alternative postcodes, and the properties will appear within the search.

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You are able to search for properties that have been uploaded within a specified timeframe. This will save you from looking at previous properties you have already seen.



There are also alternative ways to view other properties that are suited to your search criteria. If you are registered with any of the other mutual exchange websites you will be able to access your account to see what further properties are available.

Update advert details

If you think of new things to add to your advert you should update the advert. If you have new photos of different rooms you should add or change the ones you have and try to keep it fresh for new exchangers coming onto the system.

Mutual exchange is your choice

Mutual exchange is an important choice to consider. You have control over the type of properties you want to view and where you choose to live.

Although you have choice, you will also need to consider that you will at times have to compromise for something you need, as opposed to what you like.

The number one wish within mutual exchange from all residents is 'I would like a house with a garden'. Although this type of property does exist, not everyone chooses to exchange from this type of property.

To move into an ideal property you may have to compromise on certain things to achieve it. It may take several steps to move into a 'house with a garden'. For example, you move from:

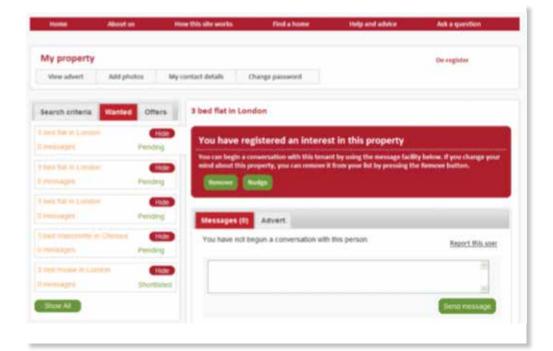
- flat on tenth floor
- flat on the fifth floor
- flat within a small block
- flat on the first or second floor, with a very good location
- flat within a converted house
- flat within a converted house, on the ground floor – garden
- house with a garden

NOTE: You can do as many mutual exchanges as you like, as long you adhere to the rules of mutual exchange.

Registering interest and exchanging

Properties that you are interested to swap with

Once you have selected the property you would like to swap with, it will appear under the 'wanted' tab.



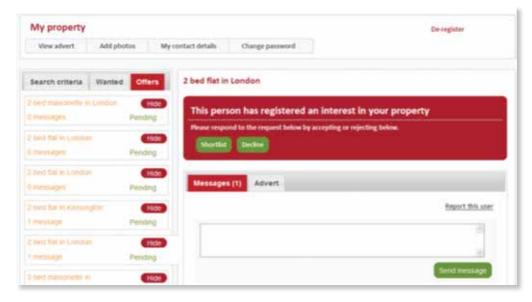
When you highlight the property of interest, you will see on the left that you are able to send a message to the applicant.

TIP: We suggest that you send a message to the applicant, introducing yourself and confirming you would like the opportunity to view their property.

You can also send the applicant a 'nudge' this is a small reminder to let them know you are still interested in their property.

If you have no luck in receiving a response from the applicant, it is best to delete the interest.

Interested applicants



When an applicant is interested in your property, you will receive a message (with an envelope) under the tab known as 'offers'. You will need to click onto the message, and their message to you will appear on the right hand side.

You are able to communicate with the other person without exchanging any contact details.

NOTE: It is always good practice to message the applicant back to inform them that you are interested or no longer interested. If you are interested, you need to inform the other applicant by sending a message. You can also shortlist the property, so that you can view it later. This can be the start of an exchange.

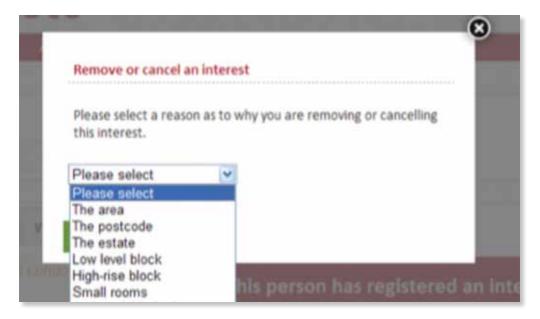


If you feel the property is not suited to you, after you have shortlisted, you need to press the 'remove' button. This will remove it from your shortlisted properties.

If you are interested in exchanging your property, you need to press 'exchange properties'. Once this has been done the information will be passed to your landlord, who will get in touch.

Declining a property

If you have looked at a property and you are not interested in exchanging, you need to provide a reason as to why you do not want to consider the property.



Once you have declined, you receive the following notification



Visiting a property

Your safety

When you have arranged to visit a property, if possible let a friend or family member know where you are going to visit and at what time. If you would like a friend or family member to go along with you, you should let the person you are visiting know that you will be accompanied.

What should I take into account when viewing a property?

You need to be sure about a property – after all it could potentially be your new home. Make as many appointments as you need, including weekends and evenings, before you make the decision to go ahead with a move.

Before you visit a property, make a checklist of all your priorities and the things you want to find out. These could include:

- How much is the rent?
- What sort of tenancy will I be offered?
- Would I be able to buy the property from the Council or housing association?

- How many bedrooms does it have?
- What are the local schools like?
- Is there allocated parking and if not, is it easy to park?
- Are transport links good?
- How far is it to the nearest station or bus stop?
- What are the neighbours like?
- If there is a garden, what size is it and is it private or shared?
- What's going on in the local community?
- Where are the nearest shops and other amenities?
- What kind of heating does it have and does it suit me?
- Does it need decorating?
- When would the current residents want to move out?
- What items do the current residents plan to take with them?
- What will my new landlord be like?

Other ideas

- Take a copy of the advert with you, so you are able to make comparisons with what was offered.
- It may be useful to take a pen and paper with you so that you can draw the layout of the property. You then have a record of what the property looks like.
- Take a map of the area so that you can highlight where local amenities are located, for example shops and transport. This will help you to identify the distance from the property.
- Try to visit the area at different times of the day so that you have an idea of whether it is a quiet or a busy, noisy area to move to.
- If possible, meet the neighbours and speak with them.
- Bear in mind that it is your responsibility to check the condition of the home you are moving to and have the current tenant arrange for their landlord to carry out any outstanding repairs before you move.

Important information about tenancies and rent

If you are considering exchanging with another tenant, it is important that you find out about the type of tenancy and rent level they have.

Exchanges on new tenancies

The Localism Act means that different types of tenancies can now be given for council or housing association properties. **If your tenancy was issued on or after 1 April 2012, or you are considering exchanging with someone whose tenancy was issued on or after 1 April 2012, please speak to your landlord.** This is because tenancies offered on or after this date are different from tenancies issued before and it is important that you understand the

possible implications of making a mutual exchange.

It is important when you are making decisions about exchanging a property that you consider:

- if it is an Affordable Rent home (see below)
- whether you can afford the rent levels

• what the length of the tenancy will be

If you are unsure, seek independent advice before you move.

Affordable Rents

Due to changes made by Government, housing associations are now allowed to offer some tenancies at higher rents to new tenants. These rents could be up to 80 per cent of a market rent. Market rent means the average rent in the area that someone would pay if they were renting the property from a private landlord.

This is called "Affordable Rent". Housing associations are able to charge the Affordable Rent on new build homes and also allowed to let some of their existing properties to new tenants on Affordable Rents. Many housing associations will try to keep rents on larger homes (three bedrooms or more) closer to social rents.



Frequently asked questions about mutual exchange

1. What are mutual exchanges?

Quick answer: An exchange of homes between two households living in social housing.

Within the United Kingdom, Council and housing association secure and assured tenants have the right to exchange their homes to homes suitable for them and their families. You will need written permission from your landlords before you can exchange.

2. How long do exchanges take?

Quick answer: 42 days or less

It depends on your exchange, how many parties are involved and whether you are moving long distance or moving within the local area. It can take up to 42 days from the day all parties involved hand in their mutual exchange forms, to their landlords agreeing the exchange and giving them permission to move.

3. Can an exchange be refused?

Quick answer: Yes

You will not be able to exchange your property if:

- there is a possession order in force against you, possession proceedings have started against you or a notice seeking possession has been served
- the property you want to exchange to is too big for your requirements. For example, if you currently qualify for a one bedroom property and want to swap to a two bedroom property, but your circumstances have not changed
- the property is not used mainly for housing services, for example, it is part of a commercial letting or comes as part of a job
- the property has been specifically designed or adapted for you because of a physical disability and the person you want to swap with does not have the same needs

• the property is one of a group let to people with special needs and the person who you want to swap with does not have those needs.

Full details can be obtained from your landlord.

4. If I have rent arrears can I still exchange?

Quick Answer: No

Tenants must pay all of their rent including any arrears before a mutual exchange can be permitted.

5. Is there any cost in an exchange?

Quick Answer: Yes and No

There is no charge for paperwork completion.

Your council or housing association landlord will not charge you for processing your mutual exchange application forms.

Removal costs will not be covered.

6. Are there advantages to doing a mutual exchange?

Quick Answer: Yes and No

The advantages of mutual exchange, are:

- you can exchange with another tenant inside or outside of the borough
- you can exchange with a housing association tenant
- you may avoid a lengthy wait for a transfer
- you can thoroughly inspect the other property and be sure it is suitable for your family before seeking approval.

There are also some disadvantages:

- you have to accept the property in its present condition
- the other party can pull out at any time, right up until you move
- only essential repairs will be undertaken by the Council or housing association within one year of the exchange
- you will have to accept responsibility for alterations.

7. Can I encourage an exchange by paying someone?

Quick Answer: No

Do not offer any cash incentives in return for an exchange. It is illegal and you and your family could be evicted from your property by the Council or housing association.

8. Can I encourage an exchange using presents or goods?

Quick Answer: No

Do not offer any rewards in return for an exchange. It is illegal and you and your family could be evicted from your property by the Council or housing association.

9. Will my landlord pay for any expenses for removals?

Quick Answer: No

You will need to arrange to pay for your own removal expenses. The cheapest option for families on a low income is self-drive 7.5 ton lorries which can be driven on a full UK driving licence which you must have held for a minimum of 12 months.

10. I don't drive, will transport be provided?

Quick Answer: No

You will need to arrange transport for you and your family to get to your new location. You could ask friends, family, volunteer groups or use public transport.

11. Can I move on any day of the week?

Quick Answer: Yes

You can move on any day once you have been given a date by the landlords. It must be in agreement with the other tenants involved and the date should not be altered once agreed.

12. Will I be provided with boxes and packing tape for any move?

Quick Answer: No

You are expected to pay all costs incurred by you and your family to move to your new home. You can buy strong packing boxes online or from high street shops, or ask local shops to save boxes for you as a free alternative. Join freecycle online sites and request them.

13. Will the new landlord decorate or repair the home before I move in?

Quick Answer: No

The landlord will not usually decorate between one person leaving and another moving in. You will have to arrange to decorate the home yourself as you have made an agreement to accept the property in the condition you viewed it in. Discuss any repairs with the landlord before you agree to exchange. Do not rely on advice from the person moving out that the repairs will be done.

14. Can I swap back if I don't like living in my new home?

Quick answer: You may be able to.

You cannot swap back into your old home unless the tenant who swapped with you is in agreement, you will then both have to start the exchange process again from scratch and wait for a decision from both landlords.

For more information contact the Housing Options and Allocations Team on **020 7361 3008** or email **housingopportunities@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**

