

Mutual Exchange

A guide to the Mutual Exchange process, answers to frequently asked questions and how to apply.

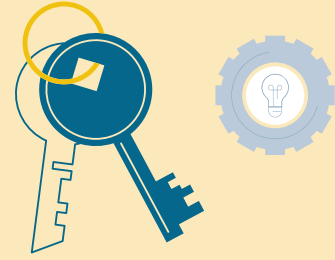


Housing
Management



THE ROYAL BOROUGH OF
KENSINGTON
AND CHELSEA

Introduction to mutual exchange




1. What is mutual exchange?

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

2. Am I eligible?

To be eligible for the scheme, you must have a social housing tenancy in your name.

You are not eligible for the scheme if you



have an introductory tenancy, rent arrears, or a history of antisocial behaviour

have been given a property as part of your employment with its landlord

are living in sheltered housing, a hostel, or supported accommodation

3. What are the benefits?

The mutual exchange scheme provides you with the freedom and flexibility of choosing your next home. It allows you to have a greater choice of properties than what is on the housing register and can be quicker than other rehousing options. It also allows you to help other residents – the things you want to change about your property, may be the things that make it someone else's perfect home!



You can find details of how to apply for a swap in the Frequently Asked Questions section on page 5, 6 and 7.



4. How does it work?

The Council uses an online scheme called Homeswapper that provides lists of social housing properties in the borough that can potentially be exchanged. As Homeswapper is an external service that is not managed by the Council, it also lists properties that are available in other parts of, and outside, London.

If you do not have access to a computer, you can speak to a member of the Council's Neighbourhoods Team who will be able to help you. There are also computers you can use in your local library. We advise that tenants only use the HomeSwapper website to find an exchange partner to avoid falling victim to scams. If you know someone locally, or have a friend of a friend who is willing to swap, that is also OK.


How to set up an account with HomeSwapper

1 Go to homeswapper.co.uk and choose the Register option at the top of the page. Enter your first name, last name, and email address (if you have one), and create a password for your account.

3 Choose your display name which is what other swappers will know you as. There is an option to upload a picture of yourself as well.

5 Enter information on where you want to move to and the maximum radius for your search. You can add as many locations as you want, or, if you're happy to move anywhere, there is a box you can tick.

7 Let other swappers know about the home you already have. Enter your address, name of your landlord, number of bedrooms and rent you pay. Click on the 'add a photo' button and upload images of your current home to show other swappers what they would be getting.



2 Fill out the remaining personal information that is requested. You will be asked if you are interested in MultiSwaps, which is a swap involving more than two homes.

4 Fill in the information about the number of people in your household – don't forget to include yourself in the total figure!

6 Select the options that best describe the property you are looking for. This should include type of property (house, flat etc.), number of bedrooms, any features you specifically require and how much rent you can afford to pay.

For help with HomeSwapper, visit the support site www.homeswapper.me, email tenants@homeswapper.co.uk or visit their Facebook page at: www.facebook.com/HomeSwapperOfficial.



What to consider when searching for a new home?

Location

Research the area and ensure it meets your requirements such as schools, parks and public transport links.

Tenancy type

Check the tenancy type of the home you want to swap into and make sure you know yours. A different tenancy type means that you may lose your 'Right to Buy' or may not have the 'Right to Acquire'.

Rent and bills

Find out how much rent you will be paying in your new home, bearing in mind the current tenant may receive housing benefits or money off. Ask them about bills, such as gas, electric, water and council tax, so you have an indicator of what your monthly outgoings might be.

Neighbours

A bad neighbour can ruin your experience of a new home. Ask the current tenant what the neighbours are like and if you can maybe meet them before moving. Visit your new potential home at different times of the day to get a real sense of the area.

Condition

Remember you're accepting the property as seen – so give it a good look over. The Council will only make necessary repairs and won't redecorate between tenants. If the current tenant has made any changes to the property, make sure you ask if they had permission to do so from the landlord, otherwise your swap could be refused.

Eligibility

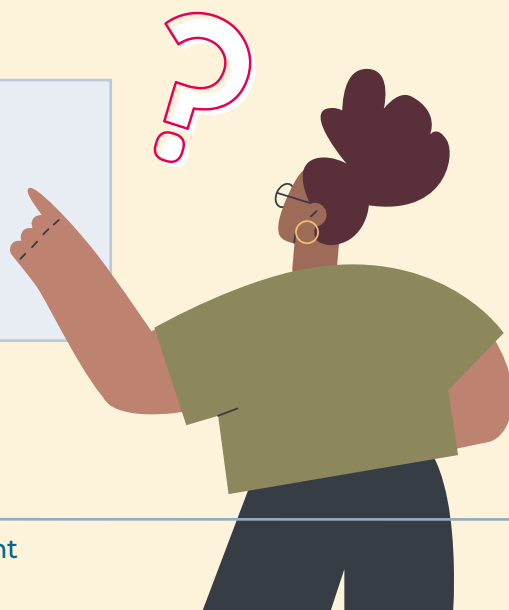
Some homes have eligibility rules in place that you must meet in order to move in. Some of the things to check are age or mobility restrictions, if the property has been adapted for disabled individuals and this isn't applicable for you, if you have to work for the Council or be in a specific job (such as a key worker) to move in.

Your exchange partner

Make sure your potential exchange partner is serious about moving and don't make any major changes to your life, such as selling furniture or changing your child's school, until the swap has been approved and the paperwork has been signed by both parties.

Q What's included in the swap?

You need to find out what belongs to the tenant and what belongs to the landlord before you move.



Frequently asked questions about mutual exchange

1. What is mutual exchange?

As is explained in the Introduction on page 2, the mutual exchange scheme is for people living in social housing who want to swap their home with someone else, perhaps because they wish to downsize or move to a different location, or swap their tenancy.

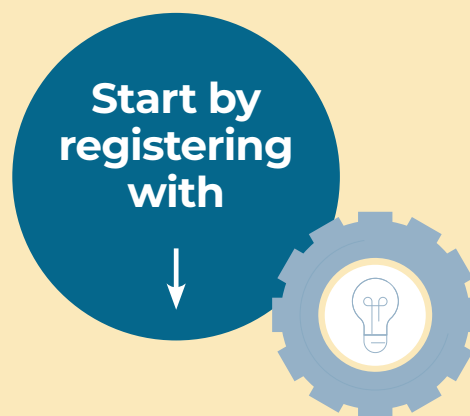
2. How long do exchanges take?

It can take up to 42 days from the day you hand in your mutual exchange form, to your landlord agreeing the exchange and giving you permission to move. However, each exchange is different so factors such as how many parties are involved and whether you are moving long distance or within the local area, can affect the time it takes.

If the applicant requires adaptations this needs to be mentioned at the start of the application process.

3. How do I apply?

Firstly, you should register with Homeswapper and begin your search for an exchange partner. Alternatively, you might have one already. Either way, once you've found someone, the next step is to fill in the application form at the end of this booklet.



4. Can the Council refuse an exchange?

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 move into 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 you want to exchange to is too small for your requirements.
- your current 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.
- your current 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.

Important

If there is any internal damage to your current property, it is missing items such as fire doors, or you have carried out refurbishment/decoration works without permission, an exchange may also be refused. Alternatively, you may be charged for remedial works that the Council then have to do. Please refer to your tenancy agreement for information on refurbishments or repairs.



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

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

6. Is there any cost in an exchange?

No. There is no charge for processing your mutual exchange application forms however moving costs will not be covered.

7. Are there advantages to doing a mutual exchange?

The advantages of mutual exchange, are:

- you can exchange with another tenant inside or outside of the borough.
- if you are a Council tenant, you can exchange with tenants from housing associations as well, and vice versa.
- 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.

8. Can I encourage an exchange by paying someone or giving them presents/goods?

No. Please do not offer any cash incentives or other 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. I don't drive, will transport be provided?

No. You will need to cover removal costs unless you downsized through the Council's Housing Register.

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

Yes. You can move on any day once you have been given a date by your landlord. It must be in agreement with the other tenants involved and the date should not be altered once agreed. However, the tenancy start date will always need to be on a Monday.

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

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.

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

No. The landlord will not usually decorate between one person leaving and another moving in but they will make any necessary repairs. Always view the property before agreeing an exchange and discuss repairs with the landlord then. When you agree the exchange, you make an agreement to accept the property in the condition you viewed it in.

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

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.

14. Can I take part in a mutual exchange if I am in sheltered housing?

Yes you can exchange if the incoming resident is over the age of 60, disabled or has a support need.

15. Can I keep my pets?

We ask you about pets in the application form so will take into consideration your situation when reviewing this. However, you should be aware that different landlords have different tenancy conditions which can often affect whether pets are allowed or not. For example, if you have a dog and are moving to a property where there is no private garden, you may not be granted permission to keep a dog.



Translations

Information from this document can be made available in alternative formats and in different languages. If you require further assistance please use the contact details below.

Arabic

يمكن توفير المعلومات التي وردت في هذا المستند بصيغ بديلة ولغات اخرى. إذا كنت في حاجة إلى مزيد من المساعدة، الرجاء استخدام بيانات الاتصال الواردة أدناه.

Farsi

اطلاعات حاوی در این مدارک به صورتهای دیگر و به زبانهای مختلف در دسترس می باشد. در صورت نیاز به کمک بیشتر لطفاً از جزئیات تماس ذکر شده در ذیل استفاده کنید.

French

Les informations présentées dans ce document peuvent vous être fournies dans d'autres formats et d'autres langues. Si vous avez besoin d'une aide complémentaire, veuillez utiliser les coordonnées ci-dessous.

Portuguese

A informação presente neste documento pode ser disponibilizada em formatos alternativos e em línguas diferentes. Se desejar mais assistência, use por favor os contactos fornecidos abaixo.

Somali

Macluumaadka dokumentigan waxaa lagu heli karaa qaabab kale iyo luuqado kala duwan. Haddii aad u baahan tahay caawinaad intaas dhaafsiisan fadlan isticmaal xiriirka faahfaahinta hoose.

Spanish

La información en este documento puede facilitarse en formatos alternativos y en diferentes idiomas. Si necesita más ayuda por favor utilice la siguiente información de contacto.

For more details please contact us on

 020 7361 3008

Ready to move?

If you are ready to fill in the Mutual Exchange application form, you should have already:

- Found your exchange partner
- Visited the property and made sure it is suitable for you and your needs
- Enquired about how much the rent of your new property is and the monthly
- Paid off any rent arrears or agreed how you will before the exchange takes place

Don't forget, the Council can refuse an exchange 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 move into is too big or too small for your requirements.
- Your current 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.

What happens next?

Once we have received your application form, we will contact the landlord of your exchange partner and obtain their references. The other landlord will also need to approve the references we provide for you. The exchange cannot proceed without consent from both landlords.



Please note

If your application is refused, we may not be able to tell you why due to confidentiality reasons.



If you need any help filling in the application form, please contact us on:

0800 137 111

HM-NeighbourhoodResidentServices@rbkc.gov.uk

Housing.Solutions@rbkc.gov.uk