



saha
Transforming Lives

Mutual Exchange





What is it? How does it work?

saha knows that peoples' lives and circumstances change and they may want to move home. Whether you qualify for an internal transfer or not, mutual exchange could still help you to move. This leaflet is designed to give saha's existing assured tenants advice and information about the mutual exchange system.

What is mutual exchange?

Mutual exchange is when you exchange homes with another assured or secure tenant of a Housing Association (including Salvation Army Housing Association) or Council. You do not need to have a housing need to carry out a mutual exchange. A Mutual Exchange can only be done with the consent of both landlords. Consent would only be withheld in certain circumstances for example if :-

- either tenant had a current Notice of Seeking Possession against them
- either tenant was the subject of a possession order

HOMESWAP is a national mutual exchange system. If you want to do a mutual exchange to another part of the country, HOMESWAP can help you to do this.

How do I apply for a mutual exchange?

First of all, you need to find another tenant who you wish to swap with and who wishes to swap with you. There are a number of ways of doing this. Here are some examples: -

- Most Councils and some Housing Association offices have mutual exchange

boards, where tenants can advertise their property. You can ask to advertise your property on these boards.

- You also need to look at these boards regularly to see if there are any properties that would suit your requirements.
- You can advertise your property on saha's website or in the Tenant's Newsletter.

Contact your Housing Officer to arrange this.

- We hold a list of saha tenants who wish to exchange, which we can send out to people who make enquiries
- For HOMESWAP, there is a national list of people who wish to exchange.

Contact your Housing Officer for details.

- To add your details to the HOMESWAP register contact HOMES direct on 0845 080 1089. You can also email them at customer.services@homes.org.uk or, log on to their website at www.availablehomes.org.uk

When you find another tenant to swap with and you are completely happy with the other property, you will need to contact the Customer Services Centre on 0800 970 6363 and ask for Mutual Exchange application forms. We will ask both you and the person you wish to swap with to fill out forms. Your Housing Officer will process the applications. We will check your rent account and inspect your home to ensure that it is in a satisfactory condition. We will also write to the other landlord to obtain a reference for the other tenant. If there are no problems, your Housing Officer will write to you to let you know that you can move. This will take no more than six weeks from the date your application is received. On, or around the date agreed for exchange, you will both need to sign a Deed of Assignment, which your Housing Officer will provide, to transfer your tenancy to the person you are exchanging with. You will probably need to sign one for the other tenancy as well.

Other Options

You may qualify for a transfer to another of saha's empty properties. Please ask for a copy of our Moving Home -Transfers leaflet which will give you details of saha's transfer policy and the HOMES nomination scheme, which assists tenants to transfer to empty homes across the UK.

Points to remember

- Both rent accounts must be clear
- All costs associated with moving home are your responsibility ie removals, re-directing mail, settling gas, electricity and council tax bills
- You cannot do a mutual exchange without the express consent of BOTH landlords
- An agreement to Mutual Exchange is not legally binding until you actually move and assign your tenancy
- Be sure you can afford it - the rent and other bills may be more expensive
- Try to visit the property or area at different times and days to make sure you are completely happy.
- saha will be able to disclose general issues of anti social behavior in the area you are wishing to exchange to on request, however please note that we are unable to provide specific details due to data protection. It is recommended that you view the property and area you are planning to move to at different times of the day and on different days, to give yourself a complete picture prior to accepting an exchange property.



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