

MUTUAL EXCHANGE

Exchange your home and find a more suitable home for your needs

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WHAT IS A MUTUAL EXCHANGE?

A mutual exchange enables tenants to exchange their home with one or more tenants of Aster Group, their own landlord, any other housing association or council. This can be a great way of finding a more suitable home for your needs, either locally or away from the area.

It can be quicker than applying for a transfer particularly if you're assessed as low priority on the housing register.

WHO CAN I ASK TO EXCHANGE?

Tenants of councils, housing associations or other registered housing providers can request permission to carry out a mutual exchange, but you must have moved in and passed your probationary period and hold an assured or fixed term tenancy.

Some tenants are unable to exchange, for example, if you have a starter or assured shorthold tenancy. Please contact your local neighbourhood team if you're unsure about the type of tenancy you have.

HOW DO I FIND A TENANT TO SWAP WITH?

To give our tenants the best chance of finding an exchange we've joined HOMESWAPPER, which gives free access to the UK's largest online mutual exchange service.

Through this service, tenants can exchange homes with a tenant of any housing association or council in the UK, enabling them to find a property that may be more suitable. To sign up with HOMESWAPPER free of charge, please visit their website at: www.homeswapper.co.uk

Please contact your local neighbourhood team if you need help with registering, placing an advert or even searching for properties on HOMESWAPPER. There are other ways of finding an exchange such as: speaking with your neighbourhood officer as they may know of a suitable exchange, talk to friends and advertise in a local shop or paper.

SHOULD I PAY OR ACCEPT MONEY FOR AN EXCHANGE?

No, for legal reasons.

WHAT SHOULD I DO IF I FIND SOMEONE TO EXCHANGE WITH?

You contact the tenant directly and arrange to view each other's property. Make sure you look carefully at the property and you are satisfied with it. We recommend you visit at different times, maybe in the evenings, weekends and during the usual school run. You should arrange at least two viewings. To help you know what to look for we've created a check list - see page 13

Please remember that if you move, we won't carry out any cleaning, decorating or other work that is the tenant's responsibility. If you like each other's properties, you'll need to apply for permission for the exchange.

HOW DO I APPLY FOR PERMISSION?

Please contact your local neighbourhood team for an application form, you'll need to complete and return the form as soon as possible. All exchanging parties will need to complete an application form, regardless of whether they are a tenant with us or not.

If you wish to exchange with a tenant who doesn't rent their property from us, they also need to contact their own landlord to complete an application form.

HOW LONG WILL IT TAKE BEFORE A DECISION IS MADE?

We will make a decision within 42 days of receiving all your completed application forms.

WHAT HAPPENS NEXT?

Once an application form has been received from all parties we'll check you're eligible to exchange. Then an appointment will be made for a neighbourhood supervisor to inspect your home, they'll need to get access to every room so you'll need to make sure this is possible.

An inspection is needed so we can assess the condition of the property and ensure there are no damages or alterations. Following this inspection we'll advise you of any tenant responsibilities or repairs you may be asked to carry out before exchange. We'll also advise the incoming tenant of any additional responsibilities.

If you've made any changes to the gas or electric installation, it'll be your responsibility to appoint a Gas Safe Registered engineer or registered/qualified electrician to put these back to their original fittings, and provide a suitable certificate to us.

We'll send a letter to the new tenant telling them about any items they'll become responsible for; for example any alterations or improvements made by you as the exchange partner, as we'll treat these items as though they carried out the work themselves. This means the new tenant may be responsible for their upkeep or replacement and will be required to sign a disclaimer to accept these items.

If the exchanging partner is not a tenant with Aster Group, we will write to their landlord to request a reference about the household and how the tenancy was conducted. We will also forward a reference for you to the other landlord.

HOW WILL I KNOW YOUR DECISION?

A letter will be sent to you, either giving permission and outlining any conditions, or giving the reasons for refusal.

CAN AN EXCHANGE BE REFUSED? Yes, we can refuse permission, some of the reasons are listed below:

- The size of the property isn't suitable for the needs of the proposed household
- The size of the property is substantially larger than required by the proposed household
- Proceedings for possession of the property have started
- There's a court order for you to give up possession of the property
- The property has been adapted and the new household has no need for the adaptation
- Any breaches of tenancy
- Tenancy still within the starter period
- Affordability
- Criminal convictions within the last two years
- ASB within the last two years
- Property condition.

[Click here for our full grounds for refusal document](#)

WILL THERE BE ANY DELAYS TO THE MOVE?

Sometimes it's necessary to attach a condition to the consent to exchange, this would mean you could not move until the condition was met. For example, we could give permission subject to you clearing any arrears on the rent account, or completing repairs or other work that you are responsible for. This must be done to our satisfaction and we'll carry out an inspection to check this.

If you're in rent arrears these need to be cleared two working-days before exchange. The payment of the arrears must be showing on our system. The neighbourhood team can put you in contact with the debt and benefit advisors if you need help with this.

DO I GET A NEW TENANCY?

The mutual exchange may take place by assignment. This means you take on the tenancy of the person you're exchanging with. Sometimes you may be granted a new tenancy, the neighbourhood team will discuss this with you.

It's your responsibility to make sure you understand and are happy with their tenancy and the conditions you're taking on. We recommend you and the person you're exchanging with are clear on the rent being charged for each property. Some of our properties are being charged affordable rents which might be higher than you're already paying. You need to be sure the tenant you swap with hasn't done anything that will cause problems in the future as you'll be responsible for putting things right. You'll be expected to accept the property you wish to move into in the condition it is in. If the decorations are poor or the garden is untidy it will be your responsibility to improve it. We're only obliged to carry out the repairs we are responsible for.

Housing association and council tenants are likely to have similar rights and responsibilities but there are some differences - particularly regarding the Right to Buy. We will not be held liable or enforce any arrangements made between you and your exchange partner.

IF WRITTEN PERMISSION IS RECEIVED FOR THE MOVE TO GO AHEAD, WHAT DO I NEED TO DO?

The neighbourhood assistant dealing with your exchange will discuss with all parties and other landlords where applicable to agree a date you would like to move. All parties must move on the same day. We'll arrange for electrical and gas safety checks before you sign the legal paperwork.

A neighbourhood officer or neighbourhood assistant will visit a few days before the exchange to confirm any conditions have been met and the property is ready.

On the day of your exchange the neighbourhood team will make an appointment for you and your exchange partner to complete the necessary paperwork (we require 14 working days notice of the agreed exchange date). You'll be given a copy of the tenancy agreement and all legal paperwork.

We'll also explain your tenancy rights at this appointment. All joint tenants must attend this appointment. You may have your photo taken, this is to help us prevent tenancy fraud.

HOW DO I HAND OVER THE KEYS?

You must agree with the person you are exchanging with how and when you will swap keys. Remember to leave keys for the windows, garage or shed.

IF THE PROPERTY IS NOT IN THE CONDITION I EXPECTED, WHAT CAN I DO?

It's your responsibility to inspect the property thoroughly before you agree to move and again before you hand over your keys. You should agree with your exchange partner exactly how they'll leave the property and who'll be responsible for any outstanding repairs or rubbish. You must not assume that we'll take responsibility for carrying out any work unless you have written confirmation we will do so.

WHAT HAPPENS IF WE MOVE WITHOUT PERMISSION?

If you move before you've signed our legal paperwork we will ask you to move back. We take this very seriously and will take legal action against you that could result in you losing your home.

SERVICE STANDARDS

All applications will be approved or refused within 42 days. References, clear rent account check and home inspections will happen during this period.

VIEWING CHECKLIST

- Is the decoration on the walls in good condition?

- What are the room sizes?

- Can you fit your furniture in the room?

- What sizes are the windows?

- Are the keys for windows available?

- Are any curtains or blinds being removed?

- Flooring- is it fitted or is it being removed?

- In the kitchen:

Is the kitchen fully fitted?

Will any white goods be left?

If not, measure the space for a fridge freezer and the oven

VIEWING CHECKLIST - CONTINUED

- What type of heating system is fitted- is it gas or electric?

- Who are the current energy suppliers?

- Are there any manuals for appliances including the boiler?

- Is there a water meter fitted?

- Are the bathroom fittings being removed?

- Do any of the internal doors have locks fitted?

- If so, where are the keys?

- Where are the TV and telephone ports?

- Is there access to any garden?

- Is there a garden shed?

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Please visit our website for
more information. Just search
"I want to swap my home".

www.aster.co.uk



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