



Applying for a Mutual Exchange



We encourage mutual exchanges between our customers and other local authority or housing association customers as a means of finding the home that best suits your needs.

This leaflet explains how to apply for a mutual exchange and what is involved.

What is a Mutual exchange?

A mutual exchange is a swap of accommodation between two, three, four, or more tenants and relies on each party moving permanently into their exchange partner's property. A tenant cannot exchange into an empty property.

Who can apply for a Mutual Exchange?

All council and housing association tenants throughout the United Kingdom with secure tenancies and most housing association tenants with assured tenancies can apply to exchange their accommodation. Unfortunately, mutual exchanges with tenants in leased or private rented accommodation are not allowed. All tenants must apply for, and obtain permission from their respective landlord(s) before going ahead with an exchange.

Please note you do not have the right to exchange during the first 12 months of an introductory tenancy or any extension period. You may not exchange if you have a demoted tenancy.

What are the rules?

South Lakes Housing can only refuse permission for a mutual exchange based on the criteria set out in Schedule 3 of the Housing Act 1985. For example:

- There is a court order against you or your exchange partner for breach of a tenancy condition
- Your home is too big or too small for your exchange partner
- Your current home has been built or adapted for people with special needs or a disability, and your exchange partner does not have these needs

South Lakes Housing can agree a mutual exchange on the condition that certain matters are resolved prior to the exchange taking place. For example:

- You or your exchange partner must ensure you have a clear rent account
- You may be asked to carry out some work to the property before we agree to let you exchange

Please remember it is illegal to offer or accept money as an incentive to mutually exchange

Things you should be aware of:

You should check your exchange partner's property carefully as you will be accepting it in its current condition and will take over responsibility for any alterations they have made to the property or damage they may have caused.

We will carry out a gas and electric safety check prior to the exchange taking place.

If you have a secure tenancy and you exchange your home with an exchange partner who has an assured tenancy, you may also be swapping the type of tenancy that you have. You should take advice so that you fully understand what this decision means.

You should check if the other person has used up their one right to succession (the right to pass on the tenancy to certain members of their family) If this right has been used up there will be no further rights to succession if you exchange.

If you have any questions about how your tenancy may be affected by the exchange process please contact your Housing Officer.

We will do the following before giving you a decision:

- Check your rent account is clear
- Check whether you owe us any outstanding recharges
- Check you are not currently in breach of any term of your tenancy
- Inspect your property. You will have to repair any damage you have caused
- If one of the applicants is the tenant of another Council or Housing Association, a tenancy reference will be obtained.

Where can I find a mutual exchange partner?

A list with details of tenants who want to swap can be viewed:

- Online www.homeswapper.co.uk
- At your local housing office

You can also advertise in local newspapers or shops

How do I apply?

You are required to complete the attached mutual exchange application form and return it to South Lakes Housing.

How long will it take?

You can expect a decision within 42 days of your application to make an exchange, although it will normally be earlier.







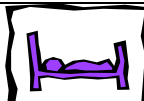
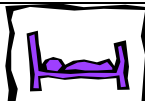


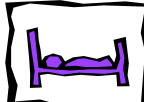
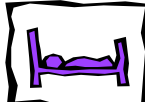



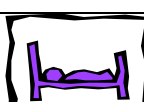





When can the move take place?

You cannot move until you have been given written permission. Once permission is granted a date can be arranged that is convenient to both tenants and the council or housing association.

Once the exchange is agreed, you will need to sign a form of Assignment you will then have the legal right to occupy the property. The exchange cannot take place until this is completed.

Mutual Exchange

Guidelines on bedroom eligibility for mutual exchanges. If in doubt please contact your Housing Officer.

Household Type	Number of Bedrooms					
	Bedsit	1	2	3	4	5
Single person						
Cohabiting or married couple without children						
Pregnant woman 30 weeks or more pregnant (with or without partner) with no other children						
Parent (s) with one child						
Parent (s) with one girl and one boy both under 10 years						
Parent(s) with two same sex children under 10 years						
Parent (s) with one girl and one boy where at least one is over 10 years						
Parent (s) with two same sex children where the age difference is 10 years or more						
Parent (s) with three or four children						
Parent (s) with five or more children						

NB – If doing a mutual exchange your household will normally be allowed one extra bedroom or living room.



MUTUAL EXCHANGE APPLICATION

To be completed by South Lakes Housing tenants who have a proposed exchange partner and returned to SLH, Little Aynam House, Little Aynam, Kendal, Cumbria LA9 7AH

In order for us to process your application as quickly as possible we need the following information:

Last Name(s):

First Name:

Address:

Telephone number: Mobile Number:

Email address:

Details of those currently living in your home:

Surname	Forename	Male/ Female	Date of birth	Relationship
.....
.....
.....
.....

Details of your current home:

HOUSE / FLAT / MAISONETTE / BUNGALOW (please circle the correct option)

Number of bedrooms:

Has the property been adapted for persons with a physical disability **YES / NO**
(If yes please provide details of the adaptations below)

.....

Date tenancy started Rent payable £.....

What animals do you have.....

Please give the full reason for requesting an exchange:

.....

.....

Please state whether this is a two-way or three- way exchange



DETAILS OF PERSON WITH WHOM YOU WISH TO EXCHANGE:

Name

Address.....

.....

Telephone numberMobile number.....

Details of those in the exchange customer home:

Surname	Forename	Male/ Female	Date of birth	Relationship
.....
.....
.....
.....

Name of his / her landlord:

Address and telephone number of landlord.....

.....

.....

I/We hereby declare that the information given above is true to the best of my/our knowledge:

.....Date

.....Date.....

YOU SHOULD ALWAYS VISIT THE PROPERTY YOU WISH TO MOVE INTO BEFORE APPLYING TO US TO ENSURE THAT YOU ARE HAPPY WITH ITS CONDITION AND THE LOCAL SERVICES AVAILABLE.

For more information on services available in South Lakeland please visit the following sites:

www.upmystreet.co.uk
<http://www.cumbriastrategicpartnership.org.uk/CRAG/default.asp>

Further advice can be sought from: www.citizensadvice.org.uk, www.shelter.org.uk
Please return this application form to South Lakes Housing (see overleaf) at the following addresses:

You can get a copy of this document in different formats such as large print, Braille, audio, or in a different language by calling **0845 057 0080**.

Pode obter uma cópia deste documento em vários formatos, como por exemplo em Braille, áudio, ou numa outra língua. Para tal ligue para o 0845 057 0080.

如果您想获取该文件的不同版本，如：大字体印刷、盲文、音频或不同语言版本，请致电：**0845 057 0080**。

Paskambinę telefonu **0845 057 0080**, galite užsisakyti šio dokumento kopiją įvairiais formatais, pavyzdžiui, atspausdintą dideliu šriftu, Brailio raštu, užsisakyti garso įrašą arba gauti dokumentą, išverstą į norimą kalbą.

Aby otrzymać kopię tego dokumentu w innych formatach, takich jak duży druk, druk Braille'm, audio, lub w innym języku proszę dzwonić pod numer **0845 057 0080**.

0845 057 0080'u arayarak, bu dokümanın bir kopyasını büyük puntolu, körler için kabartmalı, ses dosyası gibi değişik formatlarda veya farklı bir dilde edinebilirsiniz.

আপনি **0845 057 0080** -এই নম্বর ফোন করে, বিভিন্ন ফরম্যাট যেমন বড় প্রিন্ট, ব্রেল, অডিও বা একটি ভিন্ন ভাষাতে এই নথির একটি কপি পেতে পারেন।

TEENANT READER PANEL
CHECKED



INVESTOR IN PEOPLE

www.southlakeshousing.co.uk



Registered in England and Wales, company registered number 04876696.

ISO 9001 certificate number 1570