

Mutual Exchange Factsheet



What is a mutual exchange?

A mutual exchange is where social housing tenants (council/housing association or other registered providers) can swap properties with other social housing tenants

Who can apply for a mutual exchange?

Anyone who has one of the following tenancies with Paradigm;

- Secure
- Assured
- Two or Five Year Fixed Term Assured Shorthold

Can I swap properties with anyone, anywhere?

Yes, providing they have the right to mutually exchange within their tenancy agreement and they are a social housing tenant within the UK.

Could a mutual exchange be rejected?

Yes. We might refuse your mutual exchange for reasons such as;

- we have served you with a Notice of Seeking Possession within the last 12 months
- we have started Possession proceedings against your home
- a relevant order is in force against you or a member of your household, such as an Anti-Social Behaviour order, Anti-Social Behaviour Injunction or a Demotion Order
- you have breached your tenancy (we may ask you to resolve the breach before exchanging).
- by allowing the mutual exchange to take place the property would be substantially over or under occupied
- the property has been adapted for a disabled person and is not suitable for the person with whom you wish to exchange.

If you think that your mutual exchange might be refused because of these or any other reason, please contact us to discuss your circumstances before submitting your application.

How do I find an exchange?

We have partnered with both HomeSwapper and Exchange Locata to give you free access to two national registers of people wanting to swap homes. You will need to register with either HomeSwapper (www.homeswapper.co.uk) and/or Exchange Locata (www.exchangelocata.org.uk) or contact our Customer Services team on **0300 303 1010** for assistance.

Once your details have been registered, the HomeSwapper and/or Exchange Locata websites will try and locate matches for you and will contact you directly with potential swap details.

You may also wish to advertise locally in newspapers, shop windows, through friends or family, etc.

Once you have someone you wish to exchange properties with, you must apply to us for permission to mutually exchange.

How do I apply for a mutual exchange or where can I get more information from?

You can download an application form from our website www.paradigmhousing.co.uk or contact your housing officer or our Customer Services team on **0300 303 1010**.

How long does the process take?

We have to provide you with our decision to either grant or refuse the exchange within 42 days of your application, however the time for the whole process from application to exchange can vary from case to case

What will happen to my tenancy, can I keep it?

No, for exchanges between the following tenants, you will actually swap tenancies with each other. The types of tenancies that can swap are:

- Secure and Secure
- Secure and Assured
- Assured and Secure
- Assured and Assured
- Fixed Term and Fixed Term.

For those who have a Secure or Assured Tenancy and are swapping with a Fixed Term Tenant, you will surrender your existing tenancy and will be granted a new one.

Please contact your housing officer to discuss this further as there are some exceptions to this process.

Is there anything else I should know?

- You must obtain our permission to mutually exchange properties
- You must not offer or accept any incentives including money between yourself and the other tenant to make the exchange happen
- It is your responsibility to inspect the property that you will be moving into thoroughly before the exchange happens
- Please ensure that you have fully considered all of the costs that are involved when moving properties, e.g. utility bills and actual moving costs
- We will do our best to facilitate a mutual exchange where possible. If you feel that you may be refused an exchange please contact your housing officer first to discuss your situation.
- Four weeks rent is required in advance of your exchange even if you are in receipt of Housing Benefit and you will be responsible for paying the rent from the date of the exchange.
- Please note we do not accept cash payments so therefore the rent will need to be paid by debit/credit card through our automated payment line.
- You must have a clear (zero balance) rent account prior to your Mutual Exchange taking place.
- If you are moving to a different Local Authority Area then you should note that the area that you are moving to may have different rules about residency in the event that you move again in the future.
- If, following your exchange, you are under occupying the property then there may be a chance that your housing benefit will reduce by 14% (one spare bedroom). Please take this in to account when making your decision to exchange properties. Please feel free to contact us for further advice or you may wish to speak to an independent organisation such as the Citizens Advice Bureau or other support agencies in your area.
- If you are exchanging into a Fixed Term Tenancy and

you will be under occupying then you should note that you may not be issued a further tenancy with Paradigm Housing once the Fixed Term Tenancy ends.

- If you are moving to a different Local Authority area and you receive certain benefits then you may need to move to Universal Credit. Your new Local Authority will be able to give you more information about this.
- Please be aware that either party in a Mutual Exchange can pull out of the exchange at any point up until the tenancy documents are formally signed.
- It is important to remember that it is the responsibility of the tenants that are exchanging homes to personally thoroughly check the condition of the home that they are moving to. Although Paradigm Housing will carry out a Property Inspection, not all issues can be identified and the tenants that are exchanging are ultimately responsible for being satisfied with the condition of the property that they are moving to.
- Once the exchange has taken place each tenant takes responsibility for the condition of the property that they have moved into with the exception of any repair issues that fall under the responsibility of Paradigm Housing as detailed in the tenancy agreement.
- Please make sure that you provide all window keys, shed keys and meter cupboard keys to the tenant that you exchange with.

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For more information, go to www.paradigmhousing.co.uk