

# “How to” .... Exchange your home

## Suffolk Housing Society



### What is a Mutual Exchange?

A mutual exchange is where tenants swap their homes and tenancy agreements.

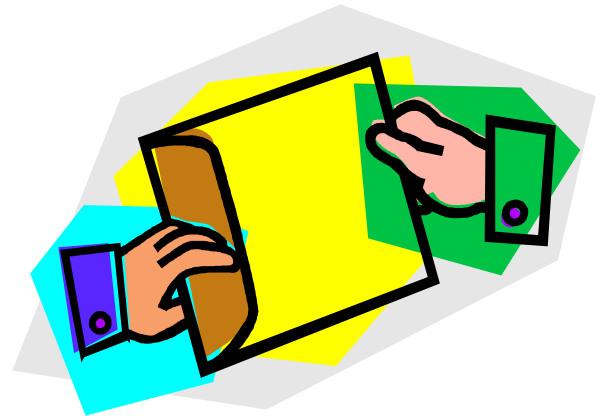
Most tenants have the 'right to exchange' as a condition of their tenancy agreement. If you have a starter tenancy you cannot swap your tenancy.

You can carry out a mutual exchange with a tenant from another housing association or local authority.

An exchange is found by the tenant either checking mutual exchange websites or through adverts in the local press or shop windows.

When you have found someone you want to swap with you will need to complete a mutual exchange request form. Ring the Customer Service Team on 01284 767224 who will send you the relevant forms. The person you want to swap with must also contact their landlord.

**You must not swap homes until you have permission in writing.**



On receipt of your completed form a Housing Officer will visit you and the person you want to swap with and will carry out a number of checks to ensure the exchange can be allowed.

We will check to see:

- You have a valid tenancy agreement with the right to exchange
- You have a clear rent account
- That the person you wish to swap with is a tenant of a housing association or local authority
- That the property is the right size for the person moving in and meets their needs
- If the property has a Section 106 agreement, that the person moving in meets this requirement

## What happens next?

When you carry out an exchange you are accepting the property as seen. You should make sure you inspect the property you are moving into thoroughly.

It is important that the services to the property you are currently living in are sound so you will need to arrange for a safety test to be carried out to the gas and electric. These can be arranged for you by the Society and will cost £58.75 for a gas test and £76.37 for the electric test. If you arrange this yourself you must supply a copy of the test certificate to the Society.



If there are any problems on either system caused by changes you have made (such as installing or removing sockets or heaters) you will be expected to put these right at your own expense.

## Once the exchange has been agreed.....

- We will write to you confirming that the exchange has been allowed.
- We will arrange a time and date to sign the necessary papers that is convenient to you and the person you are swapping with.
- You will need to supply your copy of the tenancy agreement.
- If the tenancy agreement is in joint names both parties will need to sign the exchange paperwork.

Arrangements for moving out and exchanging keys on the day of the exchange are left to you and your exchange partner to agree.

## And if the exchange is refused.....

In most cases an exchange will be allowed, if all the conditions are met. We may, in some cases, defer a decision to allow time for rent arrears to be paid or to make further enquires.

There are however some occasions when a mutual exchange is not allowed and we will write and advise you if this is the case. The reasons for refusal can include:

- The property will be overcrowded / very under occupied when the new family moves in;
- It is not an appropriate use of the property because of adaptations or design that make it unsuitable for the needs of the family moving in;
- The family moving in do not meet the conditions of the Section 106 planning agreement.

A Section 106 agreement is a legal planning agreement which specifies who can live in the property and is usually issued to ensure the property remains available for local people.



**Please remember you need our permission in writing before you make any plans to move house**