

Mutual Exchange FAQ's



SOUTH
KESTEVEN
DISTRICT
COUNCIL

Frequently asked questions:

1. What is a mutual exchange?

A mutual exchange is when 2 or more social housing tenants swap properties with their landlord's written permission.

2. Who can exchange?

Tenants with an assured or secure tenancy of housing associations or local councils usually have the right to exchange.

3. How can I find an exchange?

You can register on <http://www.exchangelocata.org.uk> There is no cost for South Kesteven tenants. This can also be done by visiting our web site at www.southkesteven.gov.uk and from the Homepage click the ALL HOUSING box. This takes you to the Housing page where you can find the mutual home exchange page containing the link to exchange locata.

4. What are my rights and responsibilities when I exchange?

The exchanging tenant will take on the rights and responsibilities of the property and tenancy. Councils and housing associations may have different rights and responsibilities: for example exchanging into a housing association property, you may not become a secure tenant until after an introductory period and you may also lose your right to buy. You will also need to pay some rent up front before you can move in.

5. What do I do if I find someone to swap with?

All parties to the exchange will need to complete an application form, you can

complete this online via our website on the mutual home exchange.

6. How long does the process take? We will determine an application to exchange within 42 days (6 weeks) of receipt of the fully completed original application.

7. I currently live in a two bedroom property with one child. Can I apply to mutually exchange into a three bedroom property?

We will not allow you to move into a property that is bigger than you are entitled to.

For example 2 adults and 1 child would be entitled to a 2 bedroom property, 2 adults and 2 children boy and girl would be entitled to a 2 bedroom property until one of them reaches 10 years of age, 2 adults and 2 children the same gender up until the age of 21 would be entitled to a 2 bedroom property.

We will allow a separate bedroom for:

- Each adult or couple
- Each 2 children of the same gender under the age of 21
- Each 2 children under 10 years of age regardless of gender
- A non resident carer who provides overnight care for a disabled person on a regular basis

We may be able to take into account any medical issues and extenuating circumstances, please contact us for further information.

8. What is the process?

- Once all applications have been received, you will be contacted by e-mail or telephone to confirm your exchange process has begun
- Checks are made to ensure eligibility for the home you wish to exchange into, we will check if there is any housing related debt outstanding or any recharges you have incurred. We will check that no Notice Seeking Possession has been served and we will ask you to pay all outstanding debts to the council before exchange
- Checks are made to see if any adaptations have been made to the property, we will also ask you about any medical issues you or a family member may have.
- We will contact you to arrange your home visit
- If exchanging into or out of a housing association property we will contact the landlord directly to discuss the exchange
- If you are one of our tenants an estate officer will visit your home and discuss with you anything they feel you need to put right before the exchange takes place. You will be asked to sign a recharge sheet agreeing to pay for any damage to your property and we will ask you to sign the completed home visit form.
- If you are exchanging into a South Kesteven District Council property you will be sent a home visit report and we will ask you to complete a housing application online. The home visit report will tell you the findings of the home visit for the property you wish to exchange into, it will also tell you what type of meters are at the property and the heating type.

- You will not need to sign and send this back as you will sign one at the sign up.
- Once we receive the electric certificate we will let you know if the exchange is approved and we will discuss a moving date with you. Once your moving date is confirmed we will make an appointment for you to attend the offices in Grantham or Bourne to sign all the paperwork. This will all be confirmed by e-mail or telephone.
- Once all the paper work has been signed you are free to move on the agreed date.

9. What happens if I move into the house and there are outstanding repairs?

We check to see if there are any outstanding repairs on the property you wish to exchange to. If there are any repairs outstanding this should have been indicated in your home visit report. If there are any new repairs once you have moved in please report them to our repairs team on 01476 40 60 80.

10. Can my mutual exchange be refused?

Yes we can refuse the exchange if:-

- There is a court order or Notice Seeking Possession has been served
- The property has been adapted and you or the person you are exchanging with are not eligible for those adaptations
- The property has been designated as 'supported housing' and you or the person you are exchanging with do not meet the criteria
- The property is larger than you need
- The property is smaller than you need

We try to make the mutual exchange process as smooth as possible and will keep you updated on progress by e-mail or telephone.

If you would like to discuss the mutual exchange process further please contact us on:

Phone: 01476 40 60 80

Email: MutualExchangesadmin@southkesteven.gov.uk

Website: www.southkesteven.gov.uk