



## Mutual Exchange

# Thinking of moving?

#### What is a mutual exchange?

A mutual exchange is when tenants formally swap their homes. Each household moves permanently into their exchange partner's property.

We will consider requests for mutual exchange between our own tenants or with tenants of other housing associations or local authorities.

All tenants must apply for, and get permission from, their landlord(s) before going ahead with an exchange.

#### Mutual exchange checklist

- Tell us that you want to exchange
- Complete and return all the paperwork to us
- Receive the result of your mutual exchange application (within 42 days)
- If your application is successful, we will arrange to inspect your property
- If your property passes its inspection, you will have an interview with your prospective landlord, who will share their report with us. (We will interview the incoming tenant and send the report to their landlord). If both exchange partners are Broadland tenants, we will carry out both interviews.
- Book gas/electric tests (once all landlords have agreed)
- Agree a date to exchange.

Broadland has 42 days from the date of receiving all mutual exchange forms to formally agree to the exchange proceeding. Once all landlords have formally agreed to the exchange, it can take a minimum of 3 weeks to book gas and electric tests.

If your application is refused, we will write to you with the reasons why within 42 days.

#### Need to know...

#### IMPORTANT - please note:

- ✓ Your rent and recharge account must be clear, with no arrears, throughout the exchange
- ✓ When we inspect your property, we will be looking for the following.
  - ✓ Any damage caused by you, including damage to doors and walls
  - ✓ Any adaptations you have made, for example: installing or removing a stud wall or conservatory, or any electrical adaptations
  - ✓ Gardens and outdoor structures should be clear of your belongings
- ✓ You must have viewed the property you want to exchange with
- ✓ You should be aware of the type of tenancy you will be formally accepting i.e. fixed term, assured, secure, fair rent (as you will be agreeing to continue this type of tenancy)
- ✓ You must leave your property in good repair.

#### DO NOT:

- \* Exchange properties before the date is agreed by all landlords
- ✗ Book any removal vans etc until Broadland has given you permission
- ✗ Leave any rubbish or furniture in or outside the property, as you will be recharged for its removal
- X Leave gas or electric meters in debt.



### We will normally give permission for you to exchange, unless

- There is a Court Possession Order in force against you or your mutual exchange partner
- Proceedings have commenced for possession of either property
- The property you want to exchange into is larger than you need or too small for the incoming tenant
- Your property is not suitable for the needs of the incoming tenant
- Your property has adaptations or alterations that were specifically designed for a physically disabled person, which the incoming tenant does not need
- The rent account of either tenant is in arrears
- You are on a starter tenancy (in your first year), on a fixed term tenancy, pay intermediate rent (in some cases) or have a shared ownership tenancy agreement
- You want to exchange into an empty property
- You want to exchange with a tenant in leased or private rented accommodation.

#### **Property inspection**

Please note that you take any Broadland Housing property as seen. We will only carry repairs that were picked up at the inspection stage.

#### Any questions?

Contact 0303 303 0003 and ask for your local area advisor.

#### **Broadland Housing Head Office:**

Broadland Housing Association NCFC Carrow Road, Norwich NR1 1HU

#### Customer Services:

T: 0303 303 0003

W: broadlandgroup.org







