# Mutual exchange

A mutual exchange involves two tenants swapping properties with one another.

As a Council tenant you have the right to swap your home with another Council or Housing Association tenant. A lot of people want to move into, or within, Kensington and Chelsea and therefore the waiting list to be rehoused is very long. The mutual exchange scheme has been set up to make the best use of housing in the borough and enable residents to make choices about where they live.

Lots of residents would be willing to swap their home for another larger or smaller property or one in another location. If you have found somebody to exchange with, you must both complete this application form. Your application will not be considered until both applications have been received.

It's very important that you look over the other property before you make a decision to move.

# What are the advantages?

- You can exchange with another tenant inside or outside of the borough.
- You can exchange with a tenant of a housing association.
- Swapping homes could help you avoid a lengthy wait for a transfer.
- You can thoroughly inspect the other property and be sure that it is suitable for your family before applying for a mutual exchange with your landlord.





## What are the disadvantages?

- You have to accept the new property in its present condition.
- The other party can pull out at any time up until you move.
- Only essential repairs are undertaken by the Council within one year of the exchange.
- You will have to accept responsibility for alterations in the home you are moving to.

## Ready to swap?

- When you have found another tenant and you are both happy with each other's property, you must ask permission from your respective landlords to exchange.
- Landlords have 42 days to make a decision. They will need to check the size and type of property; your rent account; and the condition of your home.
- If both landlords approve, they will write to you to let you know. Both tenants will need to sign and accept the terms and conditions of the tenancy they are taking on.





# What would prevent me from exchanging with someone?

There are certain restrictions that apply if you want to add your property to the Mutual Exchange list. For example, you will not be able to exchange your property if:

- you have rent arrears and the Council has started legal proceedings to recover the debt
- there is a possession order against you
- the property you want to swap with is too big for your requirements
- the property is not mainly for housing services. For example, it is part of a commercial letting or comes as part of a job
- the property has been specifically designed or adapted for you because of a physical disability and the person who wants to swap does not have the same needs
- the property is one of a group let to people with special needs and the person who wants to swap does not have those needs.

# **Changes to rent and tenancy conditions**

Different landlords offer different tenancy conditions and charge different rents. The rent you currently pay may be more or less than the rent of the person you are swapping with. You should check both rent and tenancy conditions with the new landlord before deciding to swap homes. It is your responsibility to make sure that you can afford the rent in the new property.

Changes to welfare benefit system came into force in 2013 for those of working age and there are new rules about under occupancy. This means that if you have a spare bedroom you will receive 14 per cent less Housing Benefit or Housing Costs (Universal Credit) and 25 per cent less for two or more bedrooms. You will have to cover the shortfall from your other income. There are exceptions, for example: for tenants of state pensionable age, so it is important that you check your entitlement.

## Repairs to your new home

The landlord will not usually redecorate between one person leaving and another moving in. Do not rely on advice from the person moving out that the repairs will be done.

## Can I keep my pets?

We ask you about pets in the application form. If you have a dog and are moving to a property where there is no private garden, we may not give you permission to keep a dog. If this is the case, you will have to make alternative arrangements.

#### What happens next?

Once we have received your application form, we will get references from your landlord. The other landlord will also need to approve the reference for the Council exchange partner. We cannot proceed without consent from both landlords. If your application is refused, we may not be able to tell you why due to confidentiality reasons.

# The person you want to swap with must also complete one of these forms.

Please read the guidance notes carefully before completing this form. If you have any questions or queries, or need help completing this form, contact us if you are our tenant. Tenants with other landlords should contact their housing team directly for support.

## Tips to remember

Find out more about the home you want to move to. When you have found someone you may want to swap homes with, find out as much as you can about why they want to move and what is involved before you formally agree to swap.

Visit the property and the area that you are thinking of moving to and be sure that you are happy to swap. The Neighbourhood Team will provide information about the area and required details of the property, but please remember that sometimes they do not know all the detail, so it is up to you to find out.

You should never be under any pressure or offered money to move. It is illegal to offer or accept money in order to swap.

#### **Contact us**

- **0800 137 111** or **020 3617 7080**
- MH-NeighbourhoodBusinessSupport@rbkc.gov.uk
- www.rbkc.gov.uk/housingmanagement

# **Application form for mutual exchange**

Please print all details in this box in BLOCK CAPITALS

Mr Mrs Miss	Ms Other	Address			
First name (s)					
Surname		Postcode			
Phone number		Email			
How should we contact	ct you? Phone	Email Post			
Your household: Pleas	se give details about th	ne people you live witl	h		
Surname	First name	Relationship	Date of birth		
What type of property do you currently have?					
House Flat	Maisonette	Bungalow			
If it is a flat or maisonette, please state which floor level					
How many bedrooms does it have?					
If the property has any special adaptations installed, for example: grab rails or ramps, please give details.					
Your landlord's contact	ct information				
Name of officer		Address			
Company					
		Postcode			
Phone		Email			
Additional questions	S				
Do you have any pets	Yes No				
If Yes, please give details:					
Do you have a private	garden? Yes N	0			

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Please provide details of the person you want to exchange with (the other tenant's details)			
Mr Mrs Miss Ms Other	Address		
First name (s)			
Surname	Postcode		
Phone number	Email		
Your exchange partner's landlord contact i	information		
Name of officer	Address		
Company			
	Postcode		
Phone	Email		
Additional information			
How did you find your exchange partner?			
www.homeswapper.co.uk Independent	website www.exchangelocata.org.uk		
Other (please specify)			
Your signature	Date		
	n five working days. hbourhood Management – Mutual Exchange, Royal agement, Unit A 292a Kensal Road, London W10 5BE		

#### **English**

Information from this document can be made available in alternative formats and in different languages. If you require further assistance please use the contact details below.

#### **Arabic**

يمكن توفير المعلومات التي وردت في هذا المستند بصيغ بديلة ولغات أخرى. إذا كنت في حاجة إلى مزيد من المساعدة، الرجاء استخدام بيانات الاتصال الواردة أدناه.

Les informations présentées dans ce document peuvent vous être fournies dans d'autres formats et d'autres langues. Si vous avez besoin d'une aide complémentaire, veuillez utiliser les coordonnées ci-dessous.

#### **Spanish**

La información en este documento puede facilitarse en formatos alternativos y en diferentes idiomas. Si necesita más ayuda por favor utilice la siguiente información de contacto.

#### **Portuguese**

A informação presente neste documento pode ser disponibilizada em formatos alternativos e em línguas diferentes. Se desejar mais assistência, use por favor os contactos fornecidos abaixo.

#### **Tagalog**

Ang impormasyon sa dokumentong ito ay maaaring makuha sa iba't-ibang format at wika. Kung kailangan niyo ng karagdagang tulong, mangyari lamang na kontakin kami gamit ang mga detalye sa ibaba.

#### **Farsi**

اطلاعات حاوی در این مدارک به صورتهای دیگر و به زبانهای مختلف در دسترس می باشد. در صورت نیاز به کمک بیشتر لطفا از جز ئیات تماس ذکر شده در ذبل استفاده کنید.

Call **0800 137 111** or **020 3617 7080** Email **HM-CustomerServices@rbkc.gov.uk**By mail to **Royal Borough of Kensington and Chelsea, 292a Kensal Road, London, W10 5BE**