

Alternative formats

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At Alliance Homes, we believe having choice and opportunity is important when it comes to where you live. Whether your needs change or you want to be closer to family, we're here to help if you decide to swap homes. If you're considering a mutual exchange, here's a helpful guide to the process.

What is a mutual exchange?

A mutual exchange is when two or more social-rent tenants agree to swap homes and tenancies. This can be with the same landlord or with another housing association or council.

To be eligible to exchange, you must have an assured or secure tenancy and have a clear rent account. You will also need to obtain written permission and approval from the landlord before a swap can go ahead.

If you're not sure what tenancy type you have, we can help. Call us on 03000 120 120 or email act@alliancehomes.org.uk.

Finding someone to swap with

We partner with **Homeswapper**, a free service for social housing tenants to list their current home and find others to swap with.

How to register:

Visit www.homeswapper.co.uk.

You will need to provide your name and email address and set up a password.

Once registered, you'll be able to upload details of your home and search for homes to swap.

You've found a property you like, what next?

Once you've found a property you like, it's important to carefully consider the move. We recommend visiting each other's homes and thinking about how the change could affect you, your family as well as your rights and responsibilities as a tenant.

Understanding your rights and responsibilities

If you have Right to Buy - the option to purchase your current home from your landlord - you may lose this when you swap.

When you swap homes, you take on the responsibility for repairs. Any damage caused by the previous tenant becomes your responsibility, so it's important to inspect the home carefully before agreeing to swap. To help you with the process, we've put a few questions and things to consider when viewing and inspecting a home on page 4.

Ready to swap

Everyone involved must complete our mutual exchange application form. You will also be asked to complete an application form from the landlord of the property you're swapping with.

To request an application form

- Call us on 03000 120 120
- Email act@alliancehomes.org.uk
- Send a letter to Alliance Homes, 40 Martingale Way, Portishead, BS20 7AW.

Once we've received all applications form, we have 42 days to review your application, carry out our checks and make a decision.

Our checks

Each landlord will carry out their own checks before making a decision, our checks include:

Property inspection

Our Tenancy Team will register your application and contact you to arrange a property inspection. During the inspection, we check for:

- Alterations or changes to the property (e.g. sheds, conservatories, outhouses); these are not the landlord's responsibility to maintain or repair.
- Repairs that must be completed before the exchange can go ahead.

After the inspection, you'll receive a list of required repairs and alterations. You'll be asked to sign a form confirming these. This information will also be shared with the other tenant, who must agree to accept the property in its current condition.

Rent account check

Your rent account must be up to date before the exchange can go ahead.

Safety checks

We will carry out gas and electrical safety checks when you move out of your home and again when tenant moves in. If any electrical wiring needs repairing because of damage caused by you, you may be charged.

Reasons why an application may be refused

We may refuse an application request from either mutual exchange customer. The most common reasons for refusal include:

- You have had a recent notice or court order for breaking tenancy rules
- The home isn't appropriate for your needs
- The property has disability adaptations and no one moving in needs them
- You're bankrupt or under a Debt Relief Order
- The home is for elderly tenants (those aged over 50), and you don't meet the age criteria.

The reasons we can refuse a mutual exchange are set out in the **Housing Act (1985)**.

Your application has been approved

Once you've received written permission of the exchange and both landlords have accepted your application, you're ready to move.

We'll agree a date for the exchange to take place with you, the other tenant and landlord. On this day, everyone will sign the assignment forms which will formally transfer the tenancies.

It's up to you and the other tenant to agree when to exchange keys and move. Your new tenancy begins on the date shown in your Deed of Assignment, along with rent and service charges.

Important notice: Never offer or accept money to encourage a swap, this is illegal and could lead to legal action

Moving checklist

Before you complete your mutual exchange and move into your new home, make sure you:

- Clear your rent account and any other debt with us
- Budget for your new home, making sure you have the means to cover any additional rent, advance rent payments and service charges for your new home
- Update your housing benefit or Universal Credit claim about your change of address and tenancy
- Clear your existing property of personal items
- Clean and tidy your home so it's standard you'd expect to move in to
- Arrange removals or transport, especially if you're moving large items
- Update your utility providers of the move and take meter readings at both properties
- Update your address with your GP, dentist, employer, schools and any other important service

Contact us

If you have any question about the mutual exchange process or need advice or support. Get in touch, we'll support you every step of the way.

We have more information about mutual exchange on our website, visit www.alliancehomes.org.uk/mutual-exchange

Tips and advice for home viewings

Take these pages with you during home viewings, they include helpful questions to think about and space to add your own notes and comments.

When attending or hosting a home viewing, we recommend that you:

- Don't go alone, have a friend or relative with you for support and safety.
- If you do go alone, let someone know where you're going and what time you'll be back
- Keep valuables out of sight when showing your home to others.

Neighbourhood

- Is the property close enough to local services like shops, doctors and schools?
- Is there adequate parking?
- What is access like to public transport: buses and trains?
- Have you looked at the property at different times of the day?
- Ask about community safety, consider things like anti-social behaviour.

Property

- Is the property big enough for your needs?
- Is the home clean and in good condition? You might want to check the loft space, garden and fencing.
- What utilities are set up? Gas, electric and water.
- How much does it cost to run the home? Ask about energy efficiency.
- Is there enough storage?
- Does the property have service charges?
- Will your housing benefit or housing element of Universal Credit be affected?
- Have any improvements/alterations been completed on the property? (This may not be covered by the landlord's repair service)

Personal

- Will the new home still suit you in a few years?
- Will you be closer to family, friends and work?
- Does the area feel welcoming and suit your lifestyle?

On the next page, you'll find space to leave comments and make notes during the home visit.

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