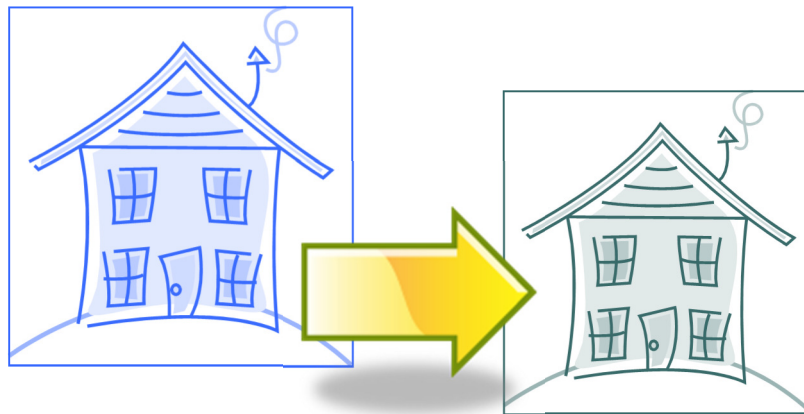




WHITE HORSE HOUSING

A Guide to Applying for an Exchange



"We promote equality of opportunity in every aspect of our business in line with our objectives."



REQUIREMENTS

This guide is designed to explain to tenants the requirements and procedures involved in applying for an exchange.

An exchange is when 2 or more tenants agree to swap their homes. All secure (council) and most assured (housing association) tenants have the right to exchange, **subject to specific legal requirements and conditions.**

Introductory tenants do not have this right.



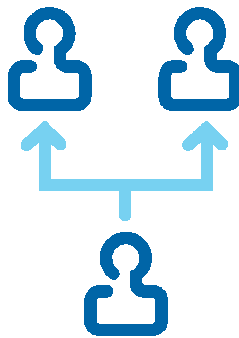
The Association will pay the annual subscription to join www.homeswapper.co.uk if you are thinking of finding a property to exchange to.

REQUIREMENTS

All tenants must have a clear rent account, no outstanding debts, such as court costs and rent arrears, rechargeable works. Should one of these conditions apply, your request would initially be declined, but could be reconsidered once your rent account or debt was cleared.

It is your responsibility to make arrangements to view any property considered for the exchange. This is **very important** because when you exchange, you are agreeing to take the property in its present condition, which may mean taking responsibility for alterations that the existing tenant has carried out. Once you submit your exchange request, we will assume that you have already viewed each other's property and that you want to exchange with each other.

The Association requires that tenants exchanging their properties have a local connection.



LANDLORD'S CONSENT

All exchange requests will be considered, subject to specific legal requirements and conditions. However, many exchange requests fail because of one to the following reasons:

- The Association has a possession order for your property, given by the court;
- The Association has started a possession proceedings against your tenancy;
- The property into which you wish to exchange is too small or substantially bigger than is reasonable for the needs of your family;
- The property into which you wish to exchange is not reasonably suitable to the needs of your family;
- The property into which you wish to exchange has been designed or adapted to make it suitable for occupation by a disabled person and the proposed assignee is not disabled and has no need of these adaptations.

If consent to your exchange request is refused, you will be informed of this decision in writing, explaining why it cannot proceed.

The process is completed at this stage.

LANDLORD'S CONSENT

If your request is **accepted**, we will write to you confirming that consent to the exchange is given subject to the following conditions:

- That you have paid your rent up-to-date;
- That you have not broken the terms and obligations of your tenancy agreement;
- That the tenant with whom you wish to exchange has the written permission of their landlord.



WHAT HAPPEN NEXT?

The Association will call on you at an agreed time, to verify the information you have given on your application form and to carry out a inspection. Our contractor will call on you at an agreed time, to carry out gas and electrical safety inspections.

Please note:

It is your responsibility as the tenant to ensure that your property is in good order and to carry out any repairs requested of you by any of the inspectors. If your property fails one of its inspections, it is your responsibility to contact the inspector directly to arrange a re-inspection, once you have carried out the required repairs.

When the signed-off property inspection report, tenancy information and the gas and electrical safety certificates have been received, your rent account will be checked again. If the rent account is clear, we will agree a date on which you want to move and arrange for the paper work to be signed.



COMPLETING THE EXCHANGE

Depending on the Landlord you are exchanging with the exchange may be carried out by issuing new tenancy agreements or by completing a Deed of Assignment. The Deed of Assignment is signed by both the outgoing tenant and the incoming assignee and witnessed by an officer of your landlord. This Deed transfers the existing tenancy of the property from one tenant to the other tenant, **without creating any new tenancies.**

Please ensure that you have a clear rent account at time of sign-up. Each rent account will be checked for the final time **on the morning of the scheduled appointment.**

If your rent account shows there is rent owing, it is responsibility to pay this in full, before tenancy documents are signed and before you can move.

Please understand that you **must not move** before a deed of assignment or a new tenancy agreement has been completed. Should you do so, the Association will take legal action against you.

Once the **Deed of Assignment Tenancy/Tenancy Agreement** has been signed and witnessed, the exchange has been completed and you **must move**.

Moving Out

Removal arrangements and costs are your responsibility and you must ensure that on moving day, the Association will not usually remove any rubbish left behind after an exchange, but if it is necessary, you will be recharged for the costs involved.

Useful Tips

- Arrange to have your mail redirected by the Post Office
- Read your meters and keep a note of the readings
- Contact your utility providers, e.g. gas, electricity, water, telephone
- Contact other agencies, e.g. council tax, housing benefits, benefits agency

Important Message:-

If you are an existing housing benefit claimant you must contact the housing benefits section **IMMEDIATELY** after completing your exchange.

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White Horse Housing Association is a Registered Society under the 'Co-operative and Community Benefit Societies Act 2014' (24672R) and is an exempt charity under the Charities Act 2011.
Affiliated to the National Housing Federation

**This leaflet is part of the Resident Handbook and can be viewed or downloaded from
www.whitehorsehousing.co.uk**

