



Tenants First
HOUSING CO-OPERATIVE

Mutual Exchange

(Exchange your Home with Someone Else)

1. What is this fact sheet about?

Members of the Co-operative who have a Scottish Secure Tenancy Agreement have a right, under certain conditions, to exchange (swap) their property with another tenant. The tenant can be from this Co-operative or any other registered social landlord (that is a Co-operative, a Housing Association or the Council). This fact sheet provides a summary of what to do if you wish to exercise this right and how the Co-operative will deal with your request. It does not affect your rights; it is not intended to have a contractual element and is not binding by law.

2. Why should you consider a Mutual Exchange?

Often a member may wish to move to a different area or to a larger or smaller property. However, if you do not have a priority need to be re-housed, a move can take a very long time. A mutual exchange is an alternative way to find another home that will suit your needs.

3. How do I find someone to exchange with?

Applicants wishing to apply for a mutual exchange via the Co-operative must register online through the Apply4homes House Exchange website here: www.houseexchange.org.uk. Applicants are encouraged at all times to register for a mutual exchange online. If you have no access to the internet personally through a library or through family/friends, we are able to apply on your behalf online. Or we can issue a hard copy of the application form to you to complete and return to us. We will then enter online the details from your form.

Another option is to put an advert in the paper and see if anyone replies.

4. What should you do when you find someone to exchange with?

We need information about the exchange to consider your request. There is a mutual exchange application form that you need to complete and the person you wish to exchange with will have to complete one too. This form can be downloaded from www.houseexchange.org.uk or visit or contact us. If you wish to exchange with someone from another landlord they will usually need to apply at the same time, to their own landlord.

5. How long will it take?

The Co-operative will process your request within one month of receipt of your application. Your Housing Officer will consider your request in relation to the

Co-operative's Allocation Policy. If it is not possible to deal with your request because information is missing from your application then the application will be refused – you can reapply with the missing information.

6. What criteria must be met for an exchange to take place?

- The incoming household will not overcrowd a Co-operative property in terms of the Co-operatives Allocation Policy;
- The incoming household will not under-occupy a Co-operative property in terms of the Co-operatives Allocation Policy;
- Where the incoming tenant has more than 1 months rent outstanding with their present landlord a repayment agreement will require to be in place and maintained for at least 3 consecutive months preceding the allocation;
- If there is any other debt a repayment agreement will require to be in place and maintained for at least 3 consecutive months preceding the allocation;
- The incoming tenant must not have a current Notice of Proceedings served on them for breach of their tenancy conditions; and
- The present Member must not have any outstanding repairs in the Co-operatives property that are their responsibility to deal with.

7. Would a request be refused?

Usually, if you meet the criteria above permission would not be refused. However, there are circumstances listed below when permission would not be granted:

- You have rent arrears or other outstanding debts with the Co-operative
- The Co-operative is taking action to end your tenancy due to your conduct
- The Co-operative has a Decree (court order) agreeing to your eviction
- There is a proposed financial transaction agreed between you and the person with whom you wish to exchange
- Where someone applying to become a member would not meet the criteria identified in the Co-operative's Allocation Policy
- You have a specially adapted property and the person you intend to exchange with does not have a need for the adaptations
- Information requested by the Co-operative is not supplied
- If another landlord who is involved does not agree with the exchange
- If one of the parties requesting the exchange no longer wishes to continue

8. Are there differences that may occur for the new member?

Yes, in some cases there will be changes to the tenancy. These could include:

- New members are not eligible for 'Right to Buy' and therefore have no possibility of purchasing the property
- The rent charged may change to bring the property in line with other properties

9. What Happens Next?

An inspection of your home will take place to advise you if it is in an acceptable condition. Any work that is identified as outstanding must be completed before an exchange can take place. A home visit and tenancy checks will be completed for the tenant you wish to exchange with. The incoming member **MUST** accept the property in its current condition. Once these tasks are complete you will receive a letter advising whether or not you have been successful.

If the exchange is granted a date is agreed for the exchange to take place which is suitable for all parties involved (including the landlords). You will be required to complete a termination form to end your tenancy (if you swap with a member of the Co-operative you will also need to sign your new agreement with us). An appointment would be arranged for the new tenant to sign their tenancy agreement.

All applications will be considered individually and in accordance with any legal requirements. If permission is refused you should speak to your Housing Officer in the first instance. If you are not satisfied you can then contact the Housing Manager in relation to the Co-operative's Complaints Procedure.

If you would like more information and advice or would like to comment on your views of our service please contact us:

<p><u>Tenants First Housing Co-operative</u> 23 Albert Street, Aberdeen AB25 1XX Telephone 01224 628400, Fax 01224 628428 e-mail enq@tenantsfirst.com</p> <p>Office Opening Hours: Monday to Thursday – 9.00 am to 5.00pm Friday – 9.00am to 4.30pm.</p>	<p><u>Tenants First Housing Co-operative</u> 27 Slains Court, Peterhead AB42 2YF Telephone 01799 474282, Fax 01779 871969 e-mail enq@tenantsfirst.com</p> <p>Office Opening Hours: Monday to Thursday - 9am to 5pm Friday - 9am to 4.30pm.</p> <p>(between 12.30 and 1.30pm every day the office closes)</p>
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Please note that both offices close on Wednesday morning for training

Our web site address is www.tenantsfirst.com