

Mutual Exchange – Key Information Sheet

Please keep for your information

What is mutual exchange?

A mutual exchange is a swap of your home for another tenant's home. If you want to move, a mutual exchange may be a good idea because it means you can choose your new home. You will need to get our written permission before you can make the swap.

Who can I swap with?

- Another Saxon Weald tenant
- A tenant from most councils in the UK
- A tenant from most housing associations in the UK

What happens when I have found someone to exchange with?

When you find someone you want to swap with, make sure you find out as much as possible about the tenancy you would have and be sure to visit the property. Please remember you're accepting the property as it is, so it's important to make sure you're happy with everything, including the kitchen, bathroom etc.

Be sure to check:

- How much the rent is
- Whether there is a separate service charge
- What kind of tenancy you would have and what are the conditions of your new tenancy
- Whether you would have the Right to Buy or Right to Acquire
- Whether the property is in good condition
- If you will be responsible for any repairs that need doing
- Why do they want to move (noisy neighbours, to be near to family, etc.)

Don't be afraid to ask questions and ensure you visit the property. You are accepting the property as it is.

How do I apply to swap?

Once you've found someone who's agreed to swap home with you, you'll need to sign up to SwapTracker.

SwapTracker is part of the HomeSwapper service and provides an end-to-end digital service, where you can apply for a mutual exchange and keep track of the progress all in one place.

What are the benefits of SwapTracker?

- You'll see live updates on the progress of your mutual exchange and be able to communicate with your landlord directly.
- You'll receive a great customer experience, thanks to a more simplified process and service.
- It helps to protect the environment, due to less printing required and increased access to information online.
- You can keep informed every step of the way.

How long will it take?

We will notify you within 42 days if the exchange has been approved. This does not mean that your exchange will be completed within this time. We will contact you to discuss when you would like your move to take place. In most cases, assignments take place on a Monday following the 42-day decision deadline. You will be given an appointment date to sign your new assigned agreement and make an advance payment for your new rent.

What will happen next?

Your rent account must be clear before an exchange can be approved. We can refuse your exchange with good reason. These include:

- If a Saxon Weald tenant has not lived in their property for more than 12 months
- If either property is specially adapted to help people with disabilities which the new tenant does not need
- If either applicant cannot afford the new rent following their affordability check
- If either property is too large or too small for either tenant
- If either property is designated retirement or other specialist housing and the new tenant does not meet the criteria
- If either tenant has been issued a notice seeking possession or legal proceedings have begun against them

If you are a Saxon Weald tenant, we will contact you to arrange a property inspection and ask you to arrange a mutual exchange electrical inspection.

Property Inspection

To avoid any disappointment, you should consider if your property will meet these conditions before you apply for an exchange.

As a minimum when tenants move out, we expect the property to:

- Be clean
- Be secure
- Be in a good state of general repair and decoration
- Not be infested with pests
- Have a clean kitchen with a useable sink
- Have a clean and useable toilet
- Have a clean and useable wash basin and bath/shower in the bathroom
- Gardens reasonably maintained to a good standard and free of rubbish
- Any improvement or alterations have been given permission by Saxon Weald and have been properly maintained

Where the property is not up to standard, we may refuse a mutual exchange until outstanding work is completed and checked by the Property Team.

We will not permit the incoming tenant to take on liability if you have not maintained your home to our acceptable standard.

What is an affordability check?

If you are moving into a Saxon Weald home, we need to ensure that you can afford to live in your new home and manage your finances. You will be asked to contact the Money Matters Team to make an appointment to discuss this with you.

How many bedrooms am I entitled to?

Saxon Weald does not allow tenants to under-occupy or over-occupy our homes. The criteria allow for one bedroom for:

- every adult couple (married or unmarried)
- any other adult aged 16 or over
- any two children of the same sex aged under 16
- any two children aged under 10

Please contact us if you need any advice on this, but if an extra room is needed because of a medical requirement, please note that we will require a letter of support from a medical professional. GP's are unlikely to provide a letter of support unless there is a factual reason for doing so.

Applicants can therefore supply additional information from a medical specialist confirming their diagnosis and the reasons why their current accommodation is unsuitable, and that a move would significantly improve their condition.

If the health professional charges a fee to provide this information, it is the responsibility of the applicant to pay the fee to obtain the supporting information. Please do not forward your medical case notes and/or prescription lists as these will not suffice and we are unable to accept them as evidence of requiring a spare room.

What about repairs to my new property?

A condition of the mutual exchange is that you accept the property in its present condition, although we will still do repairs that we are responsible for. If your new home has had any improvements or alterations carried out by the previous tenants, you may be expected to maintain these. You may also be asked to sign a document called a "disclaimer". This will mean you agree to certain items being repaired or replaced to a different standard or even removed without replacement if they fail.

We will carry out a preliminary inspection of any Saxon Weald property but will **not** be responsible for items listed below once the exchange has taken place:

- Cleaning or decorating the property
- Clearance of the property, the garden, or any outbuildings
- Replacement of any non-standard light fittings or sockets
- Changing of door locks
- Repairs to Gates and non-boundary walls and fences

The above list is not exhaustive. A full copy of Saxon Wealds tenant repair responsibilities can be found on our website at www.saxonweald.com. A hard copy may be provided upon request.

What will I need to bring with me to assign the tenancy?

- Proof of identification (photo driving licence, passport, or birth certificate)

Please note that you should **not** make arrangements to move before permission for the exchange has been given.