

# Mutual Exchange



## What is a mutual exchange?

A mutual exchange is when two, three, four or more tenants exchange (swap) their properties. Each tenant must move into their exchange partner's property. A tenant cannot exchange into an empty property.

You can exchange with:

- another ANCHO tenant
- a council tenant
- a registered social landlord (housing association) tenant

A mutual exchange ends your tenancy and a new tenancy is created for you. You must not exchange your property without our permission.

## Will I need permission before a mutual exchange can take place?

Yes. If you want to exchange you must fill in an application form. You can get an application from our main office or download it from our website. If the other tenant you want to exchange is an ANCHO, Cunninghame Housing Association, Irvine Housing Association or North Ayrshire Council tenant you both complete the same form. If not, you will have to complete a form for the other landlord as well. We will not refuse without good reason. If we do not tell you our decision within one month of receiving your application, you may assume that we have given our permission.

## How do I find someone to swap with?

The North Ayrshire Housing Register website ([www.northayrshirehr.co.uk](http://www.northayrshirehr.co.uk)) has a list of tenants who wish to exchange. If you wish to display your details on the website you can create an advert online. You can also add photographs to your advert to make it stand out. Once your advert is approved you can search for properties and contact the other person online.

Other housing providers may hold details of their own tenants who might wish to exchange. You may also want to place and advert with them.

## There's a home I like, what do I do now?

Contact the tenant of the property you are interested in directly to get more details, if you want to progress with the potential swap, arrange a time to view each other's property. Do not call at the address unless you have arranged to do so. Remember when arranging to view one another's homes you are dealing with a stranger. ANCHO do not do character references or health and safety assessments on people advertising.

Make sure that the property you want to swap to is in good condition and that no repairs are needed. Any necessary repairs should be reported and completed before you apply. You should be aware that most landlords, including ANCHO, will not carry out repairs to damage caused by previous tenants, such as scratched worktops, damaged doors and decoration unless you are willing to pay for this.

## How quickly will we make our decision?

By law, we must make a decision within one month of receiving your filled-in application to move.

## Are there any other conditions that I must meet?

Yes. We will visit you to inspect any alterations you have made and to make sure that the property is in good condition. We will also check your rent account. If you have rent arrears (missed rent payments), you may not be able to move straight away.

If you want to exchange with the tenant of another council or a registered social landlord, we will have to provide a written reference for your tenancy to the other landlord. The other council or registered social landlord will do the same for their tenant.

Other conditions that you must meet before the exchange can go ahead include the following:

- you must not owe any rent (unless you have been keeping to a repayment agreement for a set time)
- you must not have caused a nuisance or caused anti-social behaviour

## Why might my application be refused?

We will not unreasonably refuse an application for a mutual exchange. However, we may refuse an application if:

- one of the homes would be overcrowded
- one of the homes is substantially larger than the needs of the tenant
- we are taking legal action to repossess your home or the home you want to swap with
- the exchange would mean that a home adapted for elderly or disabled people would have nobody living in it who needs the adaptation
- we have a possession order against you

It is illegal to pay anyone to persuade them to exchange tenancies with you. If you exchange without asking for permission, we may force you to move back.

## What will happen if my application is refused?

If we refuse your application, we will write to you within one month of receiving your application. We will explain to you why we have refused your application and will tell you how you can appeal against our decision.

## What will happen if my application is accepted?

If you decide to go ahead with the mutual exchange, we will end your current tenancy and create a new tenancy and you will have to sign a new agreement.

If you are a joint tenant, we must get the written permission of any other joint tenants. If you are married, we must get the written permission of your spouse.

We will arrange a date for the exchange to take place which is suitable for everyone involved.

### Questions

We're happy to help if you're unsure about what to do. Just call our Freephone number **03030 300 999**



**Telephone: 01294 313121**



**Email: [mail@ancho.co.uk](mailto:mail@ancho.co.uk)**



**Web: [www.ancho.co.uk](http://www.ancho.co.uk)**

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