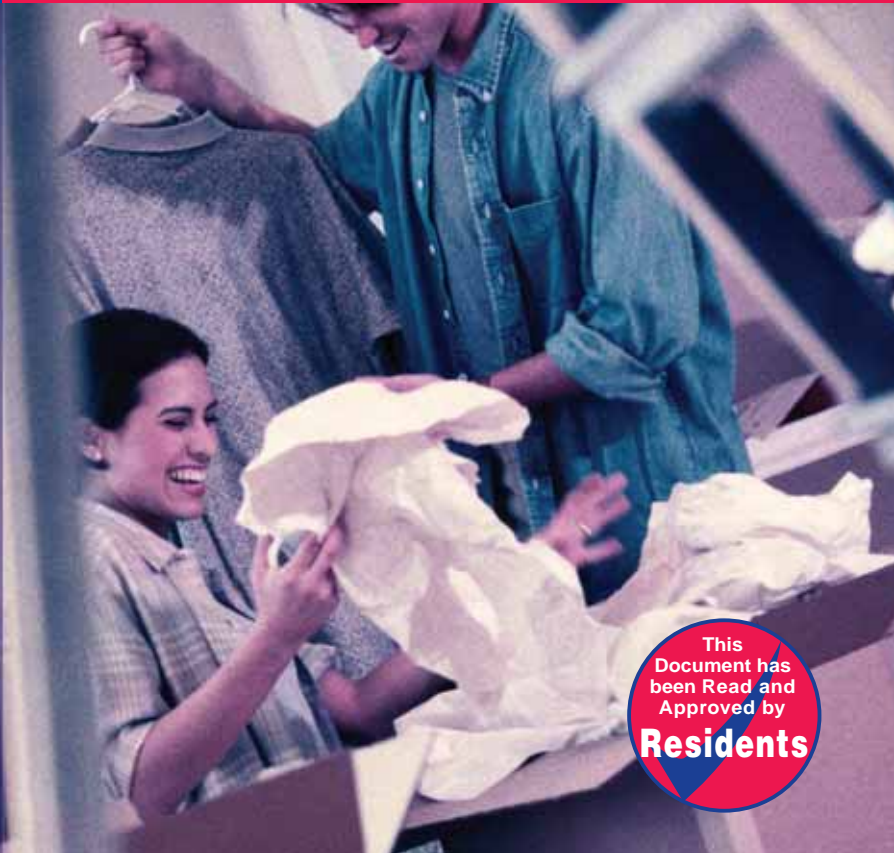


A GUIDE

to Mutual Exchanges



This Document has
been Read and
Approved by
Residents

We use the term 'resident' to describe anyone living in one of our homes or receiving one of our services. This includes tenants, leaseholders, shared owners and those people living in supported or sheltered accommodation.

Mutual Exchanges

This leaflet explains what a Mutual Exchange is and how we will process any requests to mutually Exchange.

What is a Mutual Exchange?

Mutual Exchange is where residents agree to swap their homes, with their landlord's consent and approval.

An exchange can take place between any tenant of a Local Authority or Registered Social Landlord. A mutual exchange is technically an assignment, which means that no new tenancy is created - each person in an assignment accepts the rights and responsibilities of the existing tenancies.

Other ways of finding a mutual exchange

As well as registering your details with us you can advertise your details with other Housing Associations, Local Authorities, or use Homeswapper (this is a national system to match people who wish to carry out a mutual exchange).

Homeswapper can be contacted at:

www.homeswapper.co.uk

The process

The first thing to do if you find someone to exchange with is to contact our offices in order to complete an application for mutual exchange form which will ask you for your details and those of the person you want to exchange with.

Once we have received your completed exchange applications, we will;

- Arrange for an inspection of your property to be carried out so as we can let you know what you need to do to your home before we will approve you application.
- If the person you are exchanging with is the resident of another landlord we will contact the landlord of the person you want to exchange with and ask for a tenancy reference for their resident.



Providing we have all the information we need to process your application, we have six weeks to make a decision. If another landlord is involved, you will probably have to fill out forms for them and they will also have to give written permission for the exchange to take place after both landlords have swapped tenancy references.

If the exchange is agreed, we will arrange a convenient date and time for all parties to sign the necessary paperwork at our offices. Assignments will always start on a Monday.

Grounds for refusing a Mutual Exchange

Usually there is no difficulty in moving by doing a mutual exchange, however sometimes we do have to refuse permission.

There are a number of reasons as to why we would refuse. Some of the most common reasons used are;

- One of the homes would be substantially too large for the new tenants. We define 'substantially too large' as having more than one extra bedroom in excess of requirements (unless an even greater level of under occupation exists before the proposed swap)
- One of the homes would be overcrowded
- Legal action has been taken against one of the residents involved for any breach of tenancy
- The exchange would mean that a home adapted or designed for elderly or disabled people would have no one in residence who needed those services.

Remember it is unlawful to pay money to arrange an exchange.

Although we will not refuse outright applications to mutually exchange from residents who have rent arrears, we would not agree to any move taking place while there are any outstanding debts owed to us.

The same rule would apply to other landlords.

If you exchange without the permission of the Association we will take legal action to evict you.

You will be unable to return to your original home and will not be offered alternative accommodation.

Here are some tips for a successful exchange

- Visit the property you are interested in before the move and find out as much as you can about the property and the area it is in
- Find out what the new rent would be



- If you have any doubts about the new tenancy you will be entering into ask your new landlord to explain the differences
- Ask about gas and electric, water and council tax costs
- Make sure your rent account is up to date
- Make sure there are no outstanding repairs at your property (either by doing them yourself if they are your responsibility, or by reporting them to us)
- Agree with the person you are exchanging with on fixtures and fittings, for example what you are taking with you, what you are leaving, what is happening to curtains and carpets?
- Do not book any removal vans or make arrangements with utility companies until you know for certain that we have agreed to your exchange
- Remember that you also need the permission of the other landlord before you can move
- Do not pay or accept money to make an exchange happen.

When you do move contact the following people;

- Electricity and Gas companies
- Water company
- Telephone company
- Housing Benefit office (if you receive Housing Benefit)
- Council Tax office
- TV licensing to get licence transferred over to your new address
- The post office to have your mail re-directed.

Once you have moved into your new home

Once you have moved into your new home you must accept the property in the condition it is in. Any damage caused deliberately or through neglect of the person moving out becomes your responsibility, not the responsibility of the Landlord.





If you wish to have this document translated into your chosen language, please tick the relevant box below and return to Cosmopolitan Housing Association, Cosmopolitan House, 2 Marybone, Liverpool, L3 2BY.

This document is available in large print, Braille and audio tape on request.

<p>إذا لڊك الرغبه فى الحصول على هذه الوثيقة مترجمة الى اللغة التى تختارها، أرجو ان تضع علامة على الصندوق وترجعه الى هيئة إسكان كوسموبولتان. Cosmopolitan Housing Association, Cosmopolitan House, 2 Marybone, Liverpool, L3 2BY.</p> <p><input type="checkbox"/></p> <p>(Arabic)</p>
<p>如果您想把这份文件翻译成中文，请在空格内划✓，然后把传单寄回：Cosmopolitan Housing Association, Cosmopolitan House, 2 Marybone, Liverpool, L3 2BY</p> <p><input type="checkbox"/></p> <p>(Chinese – Simplified)</p>
<p>如果您想把這份文件翻譯成中文，請在空格內劃✓，然後把傳單寄回：Cosmopolitan Housing Association, Cosmopolitan House, 2 Marybone, Liverpool, L3 2BY</p> <p><input type="checkbox"/></p> <p>(Chinese – Traditional)</p>
<p>ئەگەر حەز دەهەیت ئەم دۆکیومێنتەت بۆ سەر زماڤى خۆت بۆ دەریگتێدریت ئەوا تکایە نیشانەى ✓ لە چوارگۆشە بەدەو بیگەرتنەوه بۆ (کۆمەڵەى کوسمۆپۆلیتان بۆ خانووبەهه) بۆ ئەم ناوێشانە: Cosmopolitan Housing Association, Cosmopolitan House, 2 Marybone, Liverpool, L3 2BY</p> <p><input type="checkbox"/></p> <p>(Kurdish)</p>
<p>Jeśli chciałby Państwo otrzymać tłumaczenie tego dokumentu w wybranym języku, prosimy odhaczyć okienko i odesłać do: Cosmopolitan Housing Association, Cosmopolitan House, 2 Marybone, Liverpool, L3 2BY.</p> <p><input type="checkbox"/></p> <p>(Polish)</p>
<p>Haddii aad jeclaan laheyd in documentigan luqad aad dooratay lagu soo turjumo, fadlan sax sanduuqa oo u soo celi hey'adda guriyeynta ah ee Cosmopolitan Housing Association, Cosmopolitan House, 2 Marybone, Liverpool, L3 2BY.</p> <p><input type="checkbox"/></p> <p>(Somali)</p>
<p>Bu belgenin seçtiğiniz dile tercüme edilmesini arzu ediyorsanız, lütfen kutuyu işaretleyin ve Cosmopolitan Housing Association, Cosmopolitan House, 2 Marybone, Liverpool, L3 2BY adresine geri gönderin.</p> <p><input type="checkbox"/></p> <p>(Turkish)</p>

Please be aware that Cosmopolitan Housing Association may record any incoming or outgoing telephone calls as part of our commitment to providing excellent customer service.



Cosmopolitan House, 2 Marybone, Liverpool L3 2BY,
Telephone: 0151 227 3716 Fax: 0151 227 4991
www.cosmopolitanhousing.co.uk

Cosmopolitan Housing Association is a Charitable Industrial and Provident Society.

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