

Swapping your home

Mutual exchange



St Albans
City & District Council

A mutual exchange involves two or more tenants swapping their homes.

An exchange can be made with another council or housing association tenant within the district or with a tenant in another part of the country. You may wish to change the area you live in to be nearer to friends or relatives or to find work for example.

It is possible to have an exchange between more than two parties if this gives all involved a suitable home and area to live in. For further help with this and more information about the implications of swapping different types of tenancies please contact the Neighbourhood Team on **01727 819534**.

Arranging a mutual exchange

Firstly, you need to find someone to exchange with. This can be done by accessing the Homeswapper website and registering your interest. Further details on how to do this are at the back of this leaflet.

Once you have found someone to exchange with, you should inspect their property and make absolutely sure that it is what you want. They should also do the same with your property. When inspecting the other property be aware that if you are not happy with any part of the property, it is very unlikely that the Council will carry out works to remedy any issues. You will be taking the property in the condition it is in when you view unless the council instructs the current tenant to make repairs or changes as a condition of giving permission for the exchange. The Council will only carry out works that are considered to be necessary for health and safety reasons. A gas safety and electric check will be carried out when you move in.

When you are sure that you want to go ahead, complete and return an application form which is available from the Housing Team. In the case of joint tenancies each tenant must sign the form.

No exchange may take place until the Council has given written approval. You could risk losing your tenancy if you move without permission.

If you are exchanging to a property owned by another landlord make sure you have their written permission before moving.

Pay any money you owe

If you have rent arrears or outstanding court costs, an exchange will only be approved on the condition that these are cleared before you move. After you move the Council can charge you for any costs incurred for damage or replacement of fittings in the property.

Leave your home in a satisfactory condition

When you exchange you must leave your home and garden, including any sheds etc., in a satisfactory condition and clean and tidy for the incoming tenant. If you are going to remove any fixtures and fittings that you own you must tell the new tenant and fit replacements before you move. Any electrical work must be done by a qualified electrician. If you need any advice relating to this please contact the Asset Management Team in the Housing Department before you agree to exchange.



Expect routine maintenance only

Only routine repairs that would have been carried out if the exchange had not happened will be carried out after you move into your new property. You should not expect any improvements or major repairs to take place because you are not happy with the property.

Be sure the exchange is what you want

If you change your mind after signing the assignment you cannot withdraw unless the other tenant agrees.



Reasons why the Council may refuse permission to exchange

- There is a possession order from the court awarded against you or the other tenant/s.
- Possession proceedings have begun and a 'Notice of Seeking Possession' has been issued.
- The property you wish to move into is considered too large or too small for you and your family.
- Legal proceedings have begun as a result of anti-social behaviour by the tenant or a person living with them.
- One of the properties is specially adapted for a disabled person.
- One of the properties is specifically for elderly people and the incoming tenant does not qualify.

There is a full list of refusal grounds and a definition of under/over occupying on the Council's website or you can request a copy from your Housing Officer.



Once you have completed all the necessary paperwork and provided the requested documents, we will arrange an inspection of your property. This inspection will be carried out by a Housing Officer and a Housing Surveyor. Following the inspection you will be advised of any problems with your property and what we expect you to do to rectify them.

Moving arrangements

When you receive the Council's approval letter you can agree with the other party/parties when you want to move. Arrange your removals and make sure you are packed and ready to move at the agreed time.

You will need to arrange to come to the Council Offices to sign the deed of assignment, or in some cases termination of your current tenancy, and the signing of your new tenancy agreement.

No removals may take place until all the necessary paperwork has been completed and signed.

You will need to contact your utility supplier to arrange disconnection and reconnection of your gas and electricity supplies. You will also need to advise the Council Tax Department, your water supplier and anyone else who supplies a service to your current property of your change of address. You may also wish to have your mail redirected by the Post Office.

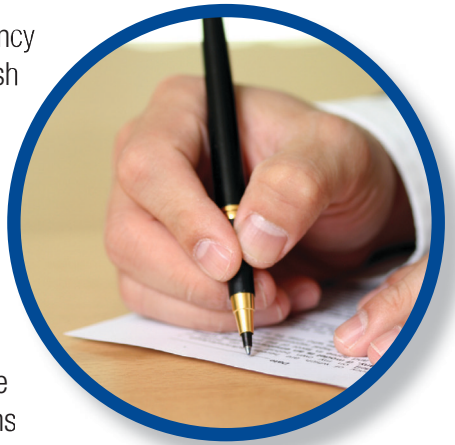


Arrange with the other tenants to meet on the day of the move so that you can exchange keys. If you are concerned about security, you may wish to have the front and back door locks changed. You will need to arrange this privately.

Exchanges between tenants with different types of tenancies.

Changes have been made to the types of tenancies offered by Local Authorities and Housing Associations and you need to be aware that the tenant you are exchanging with may have a different type of tenancy to one you currently have. Following the Localisation Act new rules apply to tenancies granted after 1st April 2012.

If you are a tenant with a periodic secure tenancy that started before 1st April 2012, and you wish to exchange your property with a tenant who has a fixed term flexible tenancy you and the tenant with whom are exchanging will need to surrender your current tenancy and be granted a new tenancy. The tenant with the periodic secure tenancy will be granted a new tenancy with equivalent security to the tenancy they are giving up. The tenant with the fixed term tenancy will be granted a fixed terms tenancy for a minimum period of 2 years. This period may be longer dependant on the Tenancy Strategy at the time.



It is important that when completing your application form for an exchange you state clearly your current tenancy type and the start date of your tenancy. This will enable the Housing Officer to advise you. It is important that you fully understand the implications of a change of tenancy type, it is also important that you understand the implications for succession and the right to buy.

Home swapper

St Albans City & District Council tenants may register free of charge with www.homeswapper.co.uk to find an exchange partner. Homeswapper is the UK's largest database of people looking to exchange homes. 80% of people find a match within 24 hours of joining the website.

Note: Your application to Homeswapper will be turned down by the Housing Allocations Team if you have rent arrears or are in breach of your tenancy agreement.

Grounds for refusal

There are a number of legal reasons for refusal. These differ depending on whether either tenancy started before or after 1st April 2012. Further details can be obtained from your Housing Officer or on the Council's website.

Under/over occupation

The council has adopted the following guidelines as the definition of 'substantially' under-occupying

The definition of 'substantially' under-occupying a property is having more than one bedroom more than the household needs. For example: A single person / couple living in a one bedroom property may be allowed to exchange into a two bedroom property because there is only one bedroom more than their needs. However permission to move into a three bedroom property will be refused because the three bedroom house has two bedrooms more than their needs.



In the case of families with children:

A couple/single parent with 2 children of the same sex would be able to exchange to a 3 bed house but not a 4 bed.

A couple/single parent with 3 children would be able to exchange to a 3 or 4 bed house.



Who can you contact?

Housing Department
St Albans City & District Council
St Peter's Street
St Albans
AL1 3JE

Telephone: **01727 819 534**
Email: **Housingmanagement@stalbans.gov.uk**



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