Colchester Borough Homes

Mutual Exchanges

What is a mutual exchange?

A mutual exchange is when you 'swap' your home with another council or housing association tenant. You need to be a secure tenant to do this.

Do I qualify for a mutual exchange?

You will not be allowed a mutual exchange if:

- We have started legal action against you or you have a court order
- You owe us rent
- You have damaged your property or carried out unauthorised alterations
- One of the properties to be exchanged is too big or too small for your needs
- One of the properties has been adapted for disabilities which you do not need or is sheltered accommodation which you do not qualify for

How to find an exchange

- Register for a mutual exchange on the local housing register at **www.gatewaytohomechoice.org.uk**
- By advertising through local shops, social media sites or at local housing offices

When you find a home

When you accept a mutual exchange, you accept the property in the condition left by the outgoing tenant.

Before you agree to accept the property you should:

- Thoroughly inspect the property
- Check with the new landlord what the rent is, what the type of tenancy is and the conditions of the tenancy agreement.
- Make sure you can afford the moving costs and heating and running costs of the new home

Once you have inspected the other property, you may be asked to sign a document confirming that:

- You have viewed the property and are prepared to accept it in the condition left by the other tenant

What happens when you apply for a mutual exchange?

- We will acknowledge your application and arrange to inspect your home
- We will arrange for an electrical safety inspection to be carried out
- We will inspect your home and report on its condition, noting any alterations and outstanding repairs
- If another landlord is involved, we will contact them and exchange references about each tenant

If you have caused any damage to your home, this will need to be put right at your expense before the exchange is approved. If you have carried out alterations without our permission, we may ask you to change them before the exchange can be approved.

Mutual Exchanges and the law

We cannot accept responsibility or take any action if any parties to the exchange change their mind before the legal documents are all signed.

When the exchange is agreed, the properties are 'swapped' by a legal document. This must be signed by both parties before the move takes place.

It is illegal to offer money or other goods to someone to secure an exchange.

If you move without written permission or before signing the legal documents, you will lose your security of tenure, which could leave you without a tenancy and you could become homeless.

What happens when you move in?

You will have to carry out the following at your own expense:

- Cleaning and rubbish removal
- Internal decorating
- Re-connection of appliances

We will arrange for a gas safety inspection to take place once your new tenancy has started.

Customer services centre – Telephone us on **01206 282514**
Email: **info@cbhomes.org.uk**

Colchester Borough Homes

www.cbhomes.org.uk

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