

MUTUAL EXCHANGE

FREQUENTLY ASKED QUESTIONS



WHAT IS A MUTUAL EXCHANGE?

Mutual exchange is a home swap with another tenant. It could be house, flat, bungalow, maisonette or any other property type exchange. You can swap homes with any council tenant or Housing Association tenant in the UK providing they have the right to mutual exchange and want to swap homes with you.

Types of exchanges

You can either home swap with one tenant, known as a direct exchange or you could try and find a three way house exchange. There is no limit to how many people you can have in your home swap chain, however the more people in the home swap, the more complicated it gets and the more likely it is to fail as there are more people who could change their mind. Nevertheless, three way mutual exchanges are becoming increasingly popular as they give you more ways of getting into the property you want.

WHO CAN MUTUAL EXCHANGE?

Generally, the tenants with lifetime tenancies or social rent fixed term tenancies can mutual exchange.

WHO CAN'T EXCHANGE?

- Starter Tenancies
- Assured Shorthold Tenancies
- Licence Daily Tenancies
- Temporary Accommodation
- Supported Accommodation
- Intermediate Rent
- Market Rent
- Affordable rent 5 year fixed term tenancies

WHERE CAN I FIND/ ADVERTISE A MUTUAL EXCHANGE?

You can register your property for mutual exchange on www.homeswapper.co.uk you can also search their national database for a new home, this service is completely free.

WHAT DO I DO WHEN I FIND ANOTHER PARTY TO EXCHANGE WITH?

All exchange partners will have to fill in Mutual Exchange Form. When you apply for an exchange, you need to pay for gas and electric check at your home.

These currently cost (at December 2016): Gas check £42.50, Electric check £83.00. If the person you are looking to exchange with is also a Fortis Living tenant, they will need to pay for the checks in their home too. We cannot accept your application until these fees are paid and your rent account has a clear balance. These fees are not refundable once the checks have been completed, even if the application is withdrawn or abandoned.

WHERE DO I RETURN MY MUTUAL EXCHANGE FORM?

Please return your completed form to one of our offices.

- Festival House, Grovewood Road, Malvern, WR14 1GD, or
- Progress House, Midland Road, Worcester, WR5 1DU, or
- 56 Cranham Drive, Warndon, Worcester, WR4 9PA

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WHAT CHECKS WILL YOU DO?

Once your completed application is received, we will write to you to confirm it has arrived.

There are a number of checks carried out by Fortis Living before the decision is made for the mutual exchange to go ahead:

- **Eligibility** – the type of tenancy will be checked to ensure you have the right to mutual exchange as some tenancy types do not have the right to mutual exchange
- **Rent Account** – your account should be clear of all debt owed to Fortis Living and kept up to date throughout the mutual exchange process
- **Breaches of Tenancy** – if you have been served any type of legal notice because you have breached your tenancy in any way, until the situation is resolved and/or the notice has expired, permission for a mutual exchange will not be granted. Examples of breaches of tenancy are non-payment of rent, anti-social behaviour, poor condition of property, etc.
- **Property Inspection** – we will make appointments to inspect your property and invite incoming tenant to attend too
- **Electric Check** – we will arrange this check before agreeing to the mutual exchange to ensure your property is safe from an electrical point of view. We will charge you £83.00 to complete this check at the point of application
- **Energy Performance Certificate (EPC)** – this is needed for the mutual exchange to go ahead. We can use one if we have already got one on record, otherwise we will arrange for this to be carried out before the decision is made. There will be no cost to you for this
- **Gas Check** – if your property has a gas supply, we will arrange this check to take place on the first day after the mutual exchange has been completed to ensure the property is safe. We will charge you £42.50 to complete this check at the point of application.

In cases where the proposed incoming tenant holds tenancy with another landlord, we will contact them to attain a reference, giving details about their rent account, antisocial behaviour and general conduct of tenancy. We will also give reference about your tenancy to another landlord following property inspection.

I HAVE A COOKER, HOW DO I REMOVE THIS?

If the cooker is electric you will need to arrange for a qualified electrician to remove this for you. Similarly, if you have a gas cooker a Gas Safe Engineer will need to remove this for you. If there are any fixtures or fittings that have been damaged during you leaving the property you will be recharged to put this right.

WHAT HAPPENS AT THE PROPERTY INSPECTION?

If there are no issues with the tenancies, we will arrange for a property inspection to be carried out together with the proposed incoming tenant. This is to ensure all parties are aware of the condition of the property and any non-standard items that you have agreed to leave for the incoming resident. In readiness for the inspection, please ensure that your property is clean, tidy and in good decorative order. Please also ensure that there are no monies outstanding to Fortis Living. Any outstanding repairs are to be logged and completed before the exchange.

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<p>NON-STANDARD ITEMS AND DAMAGE</p>	<p>Non-standard items will be listed during property inspection. They may be gifted to the new tenants or you will have to remove them, e.g. sheds, laminate flooring, lighting. If damaged, you may be asked to repair these prior to exchange being agreed. Fortis Living will take no responsibility for non-standard items. New residents may be asked to remove them if they ever leave the property.</p>
<p>WHAT ARE THE REASONS I WOULD NOT BE ALLOWED TO EXCHANGE?</p>	<p>Reasons vary, but the following are the most common:</p> <ul style="list-style-type: none"> ● Breach of tenancy ● Rent arrears or money owing ● Anti-Social behaviour ● Condition of property ● Failed electric/ gas check ● Overcrowding ● Possession proceedings in place ● Under-occupy by more than one bedroom
<p>WILL YOU ALLOW UNDER-OCCUPANCY WHEN I EXCHANGE?</p>	<p>We will allow one bedroom maximum to be under-occupied, but you may incur bedroom tax. For the advice on bedroom tax and other welfare reform queries, please follow the link here.</p>
<p>HOW LONG DOES IT TAKE FOR THE EXCHANGE TO COMPLETE?</p>	<p>Housing associations have 42 days to make a decision on receipt of the application. This timeframe is set out by legal guidance for mutual exchanges. Once the decision has been made by Fortis Living, all parties will be asked to attend a mutual convenient location to sign the paperwork together BEFORE the move can take place.</p>
<p>CAN WE MOVE WITHOUT FORTIS LIVING'S CONSENT?</p>	<p>You should not move or make any arrangements for removal until you have written permission from Fortis Living. Failure to gain written permission will mean that you cease to be a legal tenant and possession proceedings will commence.</p>
<p>WILL I KEEP MY TENANCY PRESERVED RIGHTS?</p>	<ul style="list-style-type: none"> ● Assured Tenants with Preserved Rights – these tenants were previously tenants with Worcester City Council or Wychavon District Council and at the date of the transfer ● Assured- these tenants became a tenant of WCH or FHG after the date of transfer <p>Assured Tenants with Preserved rights who wish to mutual exchange with another WCH or FHG tenant will keep their preserved rights, including the Right to Buy. Should one of our Assured Tenants with Preserved Rights transfer to another Housing Association or council, they would lose their preserved rights.</p>

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CAN FORTIS LIVING HELP ME WITH MOVING COSTS?	Fortis Living will not assist with any moving or decorative costs and may refuse to undertake certain repairs other than to fulfil their repairing obligations as a Landlord.
WILL I BE CHARGED SAME RENT AS THE TENANTS CURRENTLY LIVING IN THE PROPERTY?	You are recommended to find out from Fortis Living the rent that will be applicable to you on moving into the property as it may not be the same as that charged to the current tenant.
THERE ARE LOTS OF REPAIRS AT MY NEW ADDRESS. WILL YOU DO THEM FOR ME?	It is important that both parties are as up to date as possible with any repairs that need to be done by them. By taking on the liability of the new property you also take on the liability of any repairs or tenant damage outstanding. You are responsible for putting it right if the other party haven't.
WHAT IS THE MUTUAL EXCHANGE PROCESS?	<p>The general process for mutual exchanges is as follows:</p> <ol style="list-style-type: none">1. Application form received and payments made by tenants to Fortis Living.2. Tenancy checks carried out for eligibility, tenancy breaches and clear rent account by Fortis Living.3. Property inspection carried out by Fortis Living with incoming and outgoing tenants.4. EPC requested (if not previously done).5. Electric check organised and completed.6. Decision made by Fortis Living.7. Paperwork signed by tenants.8. Tenants move.9. Gas check completed by Fortis Living

IF IN DOUBT PLEASE DO TALK TO US.