

Mutual Exchanges




Coastline
housing

Mutual Exchanges

What is a Mutual Exchange?

A mutual exchange is where two or more tenants agree to “swap” homes. It is not a move into an empty property. Coastline is registered with HomeSwapper, a national scheme that matches applicants automatically based on their requirements. The quickest way to register is by visiting www.homeswapper.co.uk but we can assist you in filling out a paper application if required.

Who is eligible to move?

If you are an assured tenant, you have the right to exchange your home with other housing association tenants or local authority (council) secure tenants anywhere in the UK.

You do not have this right if your tenancy is an Assured Shorthold. Anyone with an assured tenancy has the right to exchange. We will check for any issues with the following:

- ▶ Current or former arrears.
- ▶ Current or former issues with Anti-Social Behaviour.
- ▶ Current or former issues with the condition of our property.
- ▶ Section 106 Agreement – most new builds will have a requirement that the tenancy holder/s of the property has a local connection to the parish.
- ▶ Under or Over occupation of the property – we may allow an additional bedroom to your requirements subject to an affordability test.
- ▶ Credit rating (including a “risk” score).

Applying for an exchange

To apply for an exchange you need to complete and return the Mutual Exchange Application Form. There is a £100 fee per each Coastline customer which must be paid before we will proceed with the application. The £100 fee consists of:

- ▶ £25 Administration Fee – this is non-refundable.
- ▶ £75 contribution towards the safety checks we are legally required to carry out – this will only be refunded if the exchange is cancelled prior to these checks being carried out.

It is extremely important that you check and consider your eligibility to move and the commitment of other people involved in the exchange prior to submitting your application and the fee.

There may be Planning restrictions on the property such as an age restriction if the property was built for older persons, or 106 restrictions to ensure that the property is let to a qualifying person with a local connection. These restrictions may vary from property to property so its important to check before you apply for an exchange.

Before completion of the exchange process, we will also require Rent in Advance to be paid.



After applying for an exchange

After you apply for an exchange, we have 42 days to consider the application and make a decision on whether we accept or refuse the application.

If we accept the application we will visit each Coastline customer to inspect their home and highlight any issues that may need addressing before we will agree the move. We will send an Acceptance Form to the incoming customer to identify any issues that for which they may wish to accept liability. This list is not exhaustive and Coastline has no liability to address these issues.

Once the Acceptance Form has been signed and returned to us, we will arrange for the heating and electric safety checks to be completed.

Coastline will not unreasonably refuse a mutual exchange. If we refuse the application at any point we will set the reasons out for doing so in a letter. Grounds for Refusal are set out in full in our Mutual Exchange Policy.

Completion of the exchange

Once the safety checks have been completed an agreement needs to be made between all involved tenants and Landlords on a date to move.

The way in which the move is legally executed depends on the type of tenancy involved. The exchange can be completed by:

- ▶ **Deed and Licence to Assign** – this is used where all tenancies involved in the move have a “lifetime” tenure. This involves the current and incoming tenants to sign a document which passes the tenancy on to the incoming tenants.
- ▶ **Surrender** – this is used when a tenancy is on a fixed-term tenure. Tenants are required to surrender their current tenancy, and we will then grant a new tenancy to the incoming tenant.



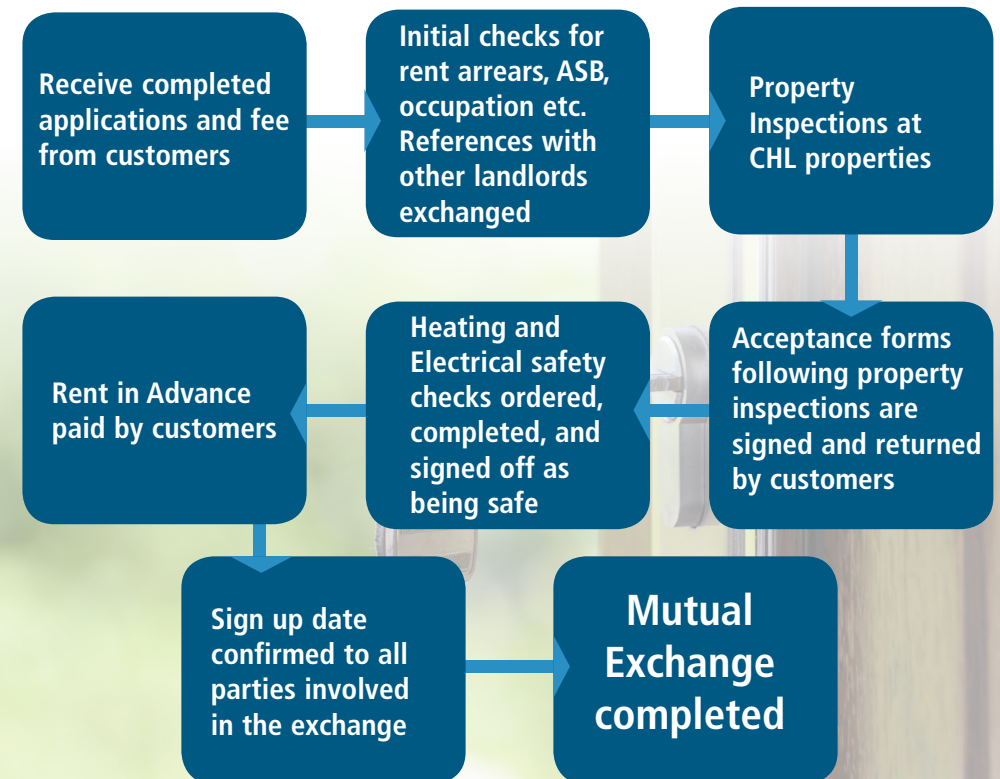
Safety Tips - when visiting another property

1. Try to view the property in daylight.
2. If you can, take someone with you.
3. If you can't take someone with you, leave details of your trip with a friend or relative:
 - a. Where you are going
 - b. The time of the viewing
 - c. The name of the person you are meeting
4. Ask the person you are meeting if there will be someone else there when you view the property
5. Never accept a lift before or after viewing a property – no matter how tempting the offer.
6. Take your mobile phone and keep it switched on and in a safe place, out of view. If you don't have one, see if you can borrow one.
7. Carry a personal alarm and have it in an easily accessible place.
8. Use the mobile phone to "log someone in" when you arrive in the property. Phone a friend or relative in front of the person to say "Hi, just to let you know I've arrived at... and Mr or Mrs... is showing me around, I'll meet you in 20 minutes, but give me a call if I'm running late."
9. Trust your instincts. If you have an odd feeling about something, then leave straight away. Be prepared with an excuse to leave before the viewing.

Safety Tips – if you are showing your property

1. Do not give out unnecessary personal details.
2. Try to make sure someone is with you during the viewing.
3. Check whether there will be anyone with the person who is viewing your property, and if so, who it is.
4. Let a friend or relative know that someone is coming to see your home. Give the name, address, and telephone number of the person viewing, and the time of viewing.
5. If you are uneasy, phone the friend or relative to notify them to come over immediately – tell them prior to the viewing that you will ring if there is a problem.

The Mutual Exchange Process



If you would like to know more about Coastline and its work, or have an idea about how we could improve our services, please contact us:

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