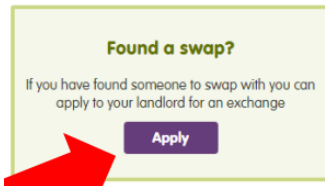


Mutual Exchange

frequently asked questions

1. How do I apply for a mutual exchange?

Head to www.homeswapper.co.uk create an account for free, go to your dashboard and select 'found a swap!'



If you are not a settle tenant, and haven't received an application link from us, please email mutualexchanges@settlegroup.org.uk or call **0330 343 0016** to provide us with your email, full name and address. We can send you a link to complete the application.

2. What if I don't have access to the internet to apply for my exchange?

A trusted friend, neighbour or family member might be able to help you fill-in the online form, or just get in touch on **0330 343 0016** and we will send you a paper copy.

3. I live in retirement living, can I do a mutual exchange?

Yes. You can apply if the person moving into your home is eligible for retirement living accommodation.

4. How long does an exchange take?

From the date we receive all the application forms and supporting documentation from everyone in the chain, we have 6 weeks to approve or refuse the exchange.

The 'swap tracker' feature on your homeswapper account will be updated with your deadline date and you will receive weekly updates from us via swap tracker to keep you up to date.

5. Will I need photo ID?

Yes. We ask for identification at the start of the process as part of your supporting documentation. This can be a driver's license, bus pass or passport. If you do not have any of these, you can provide a countersigned passport photo by a professional listed on the government website www.gov.uk/countersigning-passport-applications

6. Can I move with arrears on my account?

Your rent account must be clear before you can move. If you have high arrears, we may refuse the exchange, otherwise they will need be cleared before the move takes place.

7. Will you check if I can afford the property I am moving in to?

We carry out affordability assessments for anyone who will be under occupying and affected by bedroom tax. We also check if the property is an 'affordable rent', which means the rent is approximately up to 80% of the market rent in the area. If you cannot afford the property, we will discuss your circumstances and support you in your decision making.

8. How many bedrooms can the property I am moving to have?

We may allow you to move to a property with one additional bedroom than your housing need. We'll ask you to complete an affordability assessment first, to make sure this is affordable for you. Please also see question 7.

9. When will I have to pay rent for my new property?

Once the exchange has been approved by us, you will be asked for the first weeks rent at the sign-up appointment.

10. Can I move into a bungalow?

You can move into a bungalow if you are over 55 or have a medical need for that type of property. We will ask for supporting evidence from a medical professional to confirm your need for a ground floor property.

11. I have pets, can they move with me?

We know how important furry companions can be. We now usually allow you to keep small domestic pets, however you will need to write in to request permission. Please submit your request to mutualexchanges@settlegroup.org.uk

12. Do you inspect the property before I move in?

We will carry out a gas safety check, electric check and a property inspection before you move in. We don't redecorate so you'll move into the property as it is. If we carry out safety work, we'll make good the area which may include some decoration.

When we've completed our property inspection, you'll receive a property pack including a letter we ask you to sign and say you accept the property as it is.

13. What happens if I have some outstanding repairs?

During the property inspection, we'll make sure the property is safe and suitable for new residents.

We ask that you make it as easy as possible for the team to access every room and plug sockets. We also need to be able to have a good view of the room and fittings so would kindly ask that furniture and other items are pulled out from walls and spaces we need access to.

We might need to repair things in your home, or we might ask you to repair things that are your responsibility before we approve the swap. Some repairs might need to be done before the exchange can take place.

14. Can the I leave items behind for the person moving into my home?

Yes, you can. Any arrangements should be made direct between parties in the chain. We will not get involved in any agreements between applicants. We'll ask you to complete a Fixtures and Fittings form which will be shared with the incoming tenant.

When we've completed our property inspection, the incoming tenant will receive a property pack that includes this form and any items that will be their responsibility. Please also refer to question 12.

15. I've made changes to the property, what do I need to do?

General changes to décor are absolutely fine.

Let us know of any home alternations that you have made to the property.

Things like replacing internal doors or light fittings are usually fine and the incoming tenant will sign to accept responsibility of these. For major alternations, we'll check if you have landlords consent or we'll need to arrange retrospective permission. In some circumstances, if we are unable to grant retrospective permission then we'll ask for the items to removed and the property put back to its original condition.

16. How will I get the keys to my new property?

Existing occupants are responsible for handing keys to the new occupant. We will not get involved in key management.

17. Can doing a mutual exchange affect my tenancy?

Yes, it can. You may lose rights on your current tenancy so it's always best to check with your new landlord. The main things to consider are succession Rights and Right to buy.

18. How will a mutual exchange affect my succession Rights?

An exchange could affect your succession Rights in the event of your death. It's important that you speak to your new landlord on what your rights would be with your new assigned tenancy.

For information, a mutual exchange doesn't class as a succession, but if you have already succeeded to the tenancy, this means that you will not have any succession Rights on any future tenancy.

19. Will I have to sign anything before the exchange can go ahead?

Yes, your tenancy agreement is a legal agreement and you cannot move until you have signed the legal paperwork. This is known as a Deed of Assignment and it confirms the tenancy has been assigned to someone else.

20. Will I get to see the tenancy agreement before the day I sign it?

Your appointment email will contain a copy of the tenancy agreement being assigned to you.

You may not actually sign a new tenancy agreement, so it's important that you read through this before the appointment.

21. How long after I have moved, do I wait before doing another exchange?

There isn't a time limit on applying for a mutual exchange, so you can apply for another exchange straight away.