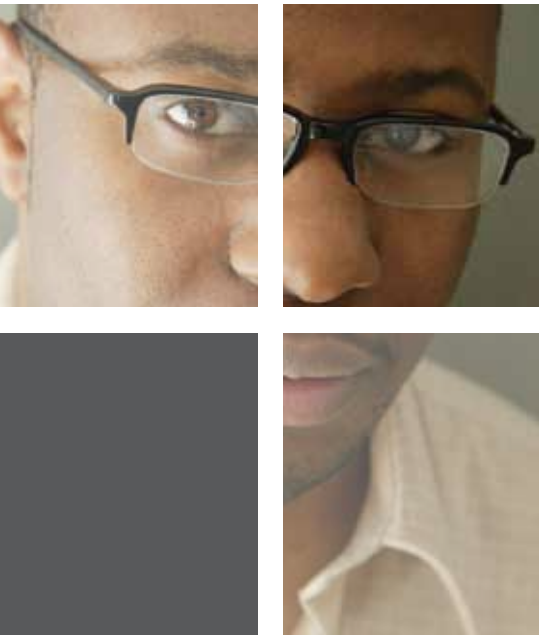


Mutual exchanges





Who can I exchange with?

You can exchange with:

- another one of our tenants;
- a tenant of another housing association; or
- a tenant of a local authority.

You will normally exchange directly with one other tenant. However, it is possible to have more than two tenants involved in the exchange. For example:

- tenant of property A moves into property B;
- tenant of property B moves into property C; and
- tenant of property C moves into property A.

What is a mutual exchange?

A mutual exchange is a way of moving home by finding another tenant who will swap homes with you. You move into their home and they move into yours.

How do I find someone to exchange with?

We hold a list of tenants who want to exchange their homes. You can have a look at the list or register your details at any of our local offices.

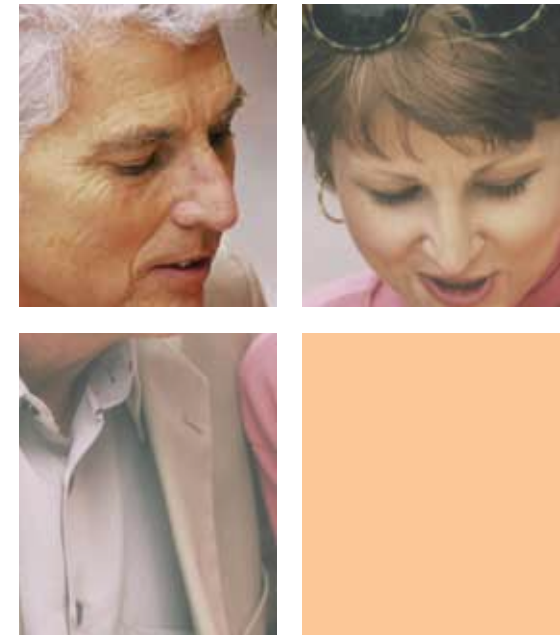
You can also advertise for an exchange in local shops, post offices or newspapers.

There are organisations who offer an internet service which allows you to advertise your home and search for someone to exchange with. You can find a list of these organisations on the internet at www.direct.gov.uk. Many libraries offer free internet access, although you may have to pay to advertise your home.

The condition of the property

If you do find someone to exchange with, please remember that you will be accepting the property as it is now. If there are repairs that need doing because of normal wear and tear, we will carry these out. However, we will not do any other work such as decorating, tidying up the garden or putting right any damage caused by the current tenant.

So, you should inspect the property very carefully. Remember that it often looks very different when the furniture is removed.



If the current tenant has caused any damage, and it is identified on the inspection, they will be asked to put it right before they are allowed to move. Or, you can agree that you will sort it out when you move in.

Rent

The rent that you will have to pay may not be the same as the current tenant pays. We will tell you the rent when we inspect your home (see page 6).



What do I do when I have found someone to exchange with?

When you have found someone to exchange with, you need our permission and the permission of any other landlord involved, in writing.

To get our permission, you should fill in the enclosed application form and return it to your local office. If you are exchanging with a tenant of another landlord, it will help us if you return both your form and the other tenant's form together.

We need the information on the form to:

- check that the property is the right size for you;
- contact your landlord, if you are not one of our tenants;
- check if you are moving to a property where some types of pets are not allowed;
- check if you have a local connection, if this is a condition for the property you are moving into; and
- check that you meet our financial eligibility conditions.

Will my tenancy rights be affected?

Your tenancy rights may be affected if you swap with the tenant of another landlord – for example, you may lose your right to buy your home. We can give you general advice about this, but we recommend that you get independent advice from a citizens advice bureau or a solicitor.

When we receive your forms, we will check whether there is any reason why we might have to refuse the exchange. If there is, we will write and tell you the reason.

Why might you refuse an exchange?

We can refuse an exchange for certain reasons (known as 'grounds') which are listed in the Housing Act 1985.

These grounds are summarised as follows.

1. Either person involved in the agreement has had a court order or a suspended court order made against them.
2. A 'notice seeking possession' is in force.
3. The accommodation is much larger than the new tenant needs.
4. The property is too small for the new tenant.
5. The tenancy is linked to a particular job and the new tenant doesn't meet the conditions.
6. The landlord is a charity and the new tenant's work would not fit in with this.
7. The property has been adapted for someone with a disability and the new tenant would not need the adaptations.
8. The landlord is a housing association or trust that provides accommodation for people who could not get it anywhere else, and the new tenant does not meet the conditions.
9. The property is part of a group of properties let to people with special needs and the new tenant does not meet these conditions.
10. The property is covered by a special type of management agreement.

We can also refuse an exchange for the following reasons.

- If you want to swap with a tenant of another landlord and he or she does not meet the financial conditions under our lettings policy. Please ask for details if you think this may affect you.
- If your house has a planning condition on it, which means that only someone with a local connection can live there and the person you want to exchange with does not have this connection. This only affects some of our new properties. The definition of a local connection varies so please check with us if you think it may affect you.

If we are going to refuse an exchange, we must tell you within six weeks of receiving your application. We will try to tell you much earlier than this.

Is there any other reason why an exchange might not go ahead?

If you or the person you want to exchange with have broken the terms of your tenancy agreement but we have not begun taking legal action, we may give you conditional approval for the exchange. This means that you must put right the terms you have broken before you can move. For example, if either of you owe rent, we will ask you to clear the debt before we allow you to move.

Inspecting your home

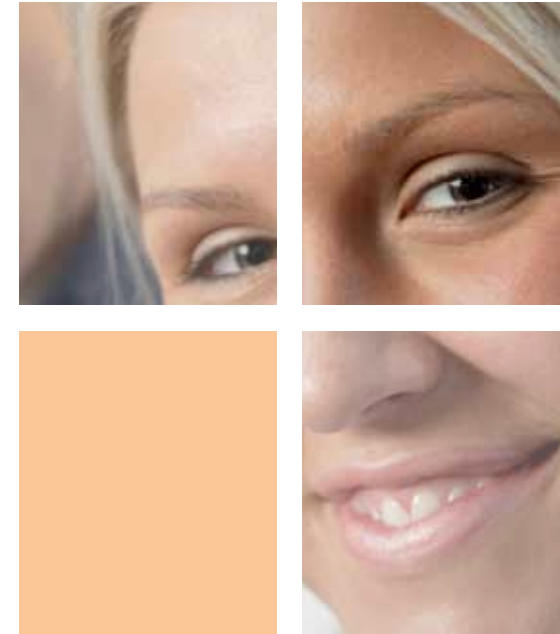
If your proposed exchange appears suitable, we will contact you within 10 working days to arrange to visit you and the person you are exchanging with to inspect your homes. If the inspections and all other matters are satisfactory, we will write and give you permission to exchange.

If you are exchanging with the tenant of another landlord, the other landlord will inspect their tenant's property. You will need to wait for permission from all the landlords involved.

Moving

Once you have permission, we will agree with you when you move. Before you do so, you will need to come into our office with the person you are swapping with so that you can both end your existing tenancies and sign for your new ones. If you have a joint tenancy, you and your joint tenants must all sign. It is best if you and the person you are exchanging with can come to the same office. If this is difficult, however, we will arrange for you to complete the paperwork at different offices.

We will need to carry out electricity and gas (if supplied) safety checks as soon as you move in. This is free of charge, unless you have moved within the previous two years.



If you need any more information, please get in touch with us.

Mutual exchange application form (continued)

7. If you are employed, please give the following details

You

Employer's name:

Address:

Phone: Job title:

Where you work: (if not the address above)

Your partner

Employer's name:

Address:

Phone: Job title:

Where you work: (if not the address above)

8. Please give details of your National Insurance number and weekly income

	You	Your partner
National Insurance number:
Gross pay or salary each week: <small>(Before tax or other deductions)</small>	£
Working Tax Credit:	£
Child Tax Credit:	£
Child Benefit: <small>(Including One Parent Benefit if appropriate)</small>	£
Occupational pension:	£
State Pension:	£
Pension Credit:	£
Other state benefits: <small>(Such as Income Support)</small>	£
Other income: <small>(Such as maintenance or board)</small>	£
Total gross income:	£

9. Please give details of your savings

	You	Your partner
Total amount invested <small>(including building society and bank accounts, shares and so on)</small>	£
Yearly interest from investment	£

Data protection and your declaration

We may share the information you have given on this form with other organisations who receive public funds. We may pass on your details to other organisations or people to check that the information you have given us is correct.

We may also use and pass on the information for statistical surveys, but these will not identify you.

Declaration

The information I have given is a true statement of my current circumstances. I will tell you if my circumstances change before the exchange takes place. I understand that if I deliberately give false information you may take court action against me that could lead to my eviction.

I give you permission to make reasonable enquiries to, and receive information from, other organisations or people as you consider necessary in connection with this application.

I have inspected the property that I want to exchange to and I accept its condition. I understand that I am responsible for any repairs and redecoration, apart from those due to normal wear and tear.

Your signature Date

Your partner's signature Date

If you ask, we can supply our documents in large print, on CD, in Braille, in picture format and in languages other than English.

How you can contact us



Please write to us at:

Broadacres Housing Association

Freepost RRBZ-TATA-BYHL (you do not need a stamp)

Mount View

Standard Way

Northallerton

DL6 2YD.

Phone: **01609 767900**

or **0800 587 5291** 24 hours (free from a landline)

Fax: 01609 777017

E-mail: info@broadacres.org.uk

Website: www.broadacres.org.uk

Call in at one of our offices:

Broadacres House, Mount View, Standard Way, Northallerton, DL6 2YD

Monday to Thursday 8.45am to 5.15pm | Friday 8.45am to 4.45pm

1 York Vale House, Elder Road, Northallerton, DL6 1RT

Monday, Friday and Saturday 9.30am to 12.30pm | Wednesday 2pm to 6pm

The Old Surgery, Masonic Lane, Thirsk, YO7 1PS

Monday to Friday 9.30am to 12.30pm

Woodville, 25 College Square, Stokesley, TS9 5DN

Monday to Friday 9.30am to 12.30pm

32a St. Monica's Garth, Easingwold, YO61 3GZ

Tuesday and Friday 10am to 12noon

Designed and produced by roomfordesign.co.uk

Printed onto material which is manufactured to the international environmental standards ISO 14001, March 2009

Broadacres Housing Association Limited is an exempt charity
Tenant Services Authority registration number: LH4014
Register of Friendly Societies number: 27656R

