



Mutual Exchange Policy

The Organisation's Policy

CHISEL's Tenancy Agreement sets out the condition for mutual exchanges. You have the right to exchange your tenancy with another of our tenants or a tenant of another Registered Provider of Social Housing, provided that you have our written permission and the other tenant has the written permission of their landlord.

You must pay any rent arrears or put right any other breach of your tenancy before we give permission for the exchange to take place. You must not ask another person to make a payment to you in connection with a tenancy exchange or make such a payment yourself.

The organisation will not unreasonably withhold our permission. We will ask you to complete a deed of assignment document before assigning your tenancy.

Making an Application

Applications to advertise for an exchange can be made by submitting an application via the HomeSwapper website at www.homeswapper.co.uk. The applicant must be the legal tenant and have their landlord's approval for the exchange. All applications will be approved unless the applicant is subject to any of the grounds whereby a mutual exchange would be refused.

If you have already found a tenant with whom you would like to exchange, both applications must be received to process the mutual exchange. The organisation will process all applications within 42 days from the date of the application.

Grounds For Refusing A Mutual Exchange

Consent will not be withheld except on one or more of the following grounds:

- The tenant or the proposed assignee is subject to an order of the court for the possession of the property of which they are the tenant;
- Proceedings have been begun for possession of the property of which the tenant or the proposed assignee is the tenant;
- The accommodation afforded by the property is substantially more extensive than is reasonably required by the proposed assignee;
- The extent of the accommodation afforded by the property is not reasonably suitable to the needs of the proposed assignee;
- The property has features which are substantially different from those of ordinary properties and which are designed to make it suitable for occupation by a physically disabled person who requires accommodation of the kind provided by the property and if the assignment were made there would no longer be such a person residing in the property.

Home visits

Visits will be carried out to the properties of tenants who have applied for a mutual exchange to check that:

- Both tenants have inspected each other's property and agree to accept the tenancy with the dwelling in its present condition;
- The situation at the tenant's home accords with the information given on the application form in terms of the people living there;
- The property has been damaged by the tenant in any way that may suggest that the organisation would charge the tenant for any repairs;
- If the property is designed or adapted for disabled use it will still be used for this purpose if the exchange is approved.

Date For Exchange

Where both rent accounts are clear and there are no other breaches of tenancy conditions, an exchange can be approved quite quickly. However, if problems occur it may take the full period allowed.

All parties to the exchange will be requested to attend the organisation's office for an interview and to complete the assignment. The date for the exchange should be set for a time not exceeding 2 weeks from the time of

the interview and the agreed date should be entered on the Assignment Notices.