



MUTUAL EXCHANGE POLICY AND PROCEDURE	
Date of review by Audit & Review Committee.	8th August 2012
Date approved by board.	29th August 2012
Date of review.	Updated Dec 2014 Due for review August 2015
1	<p>Introduction: GCHA understand that tenants may wish to move home, and in this regard we are able to help tenants to do this through Transferring to another GCHA owned property or via a Mutual Exchange.</p> <p>A mutual exchange is an option available to any qualifying tenant to 'swap' their home with another tenant within the social housing sector (either another Housing Association tenant or Council tenant). The tenancy of the previous tenant gets 'assigned' to the incoming tenant.</p> <p>A GCHA tenant must apply to GCHA to enable a Mutual Exchange to be considered and then grant/denied.</p> <p>A list of permitted exchanges is attached to this policy.</p>
2	<p>Grounds for application refusal</p> <p>Each application for a mutual exchange will be considered on its own merit but generally the following rules apply and we can only refuse consent under certain grounds stated in the Housing Act 1985.</p> <p>In summary these grounds are:</p> <ul style="list-style-type: none"> • you have had a notice served on you warning that GCHA may seek eviction on certain grounds because of your conduct; • an order for your eviction has already been obtained; • your house was let to you because GCHA employs you;

	<ul style="list-style-type: none"> • your current house has been designed or adapted for persons with special needs and if the exchange was allowed there would be no one who required the use of adaptations; • the other house is much larger than you or your family need or it is not suitable for the needs of you and your family; • the proposed exchange would lead to overcrowding; • you are breaking the conditions of your tenancy agreement, such as being behind with rent payments; and • you have outstanding arrears and have not maintained an arrangement to clear them <p>The following conditions can be attached to any consent:</p> <ul style="list-style-type: none"> • your rent account must be clear at the date of assignment; and • you will be obliged to remedy a specified breach of tenancy i.e. repairs that are your responsibility.
3	<p>Requesting a Mutual Exchange: To enable complete transparency throughout the process, a tenant wishing to complete a mutual exchange must be registered with Kent Homechoice (http://www.kenthomechoice.org.uk/choice/). From here, your details will be verified by GCHA.</p> <p>NOTE: Although your application at this stage may be accepted, the conditions above must be met before you find a tenant to exchange with.</p>
4	<p>Finding a tenant to exchange with: There are many different organisations (including Kent Homechoice) where tenants can register their interest in carrying out a mutual exchange. More information is available on the direct.gov website.</p>
5	<p>Once you have found a tenant to exchange with: It is of the utmost importance that you carefully inspect any property that you are considering exchanging to.</p> <p>IT IS THE TENANTS RESPONSIBILITY TO ENSURE THAT THEY ARE HAPPY WITH THE CONDITION OF THE PROPERTY AND IT IS IMPORTANT TO NOTE THAT THE LANDLORD WILL NOT BE LIABLE FOR ANY REPAIRS THAT FALL OUTSIDE OF IT'S MAINTENANCE POLICY.</p> <p>For your safety, GCHA also recommend that you take a friend with you when viewing anyone else's home.</p> <p>Once you have found a property that you would like to mutually exchange to, you must let GCHA know as soon as possible. From here GCHA have 42 days to respond to your request, although this usually happens a lot sooner. We will have to exchange tenancy information with the other landlord/s where this is</p>

	relevant.
6.	<p>New tenant moving in:</p> <p>We will write to you if consent is refused giving the reason –there is a right to appeal if you are not happy with our response.</p> <p>We will write to you if consent is given and arrange, with you, a date to come to the office to complete the assignment paperwork before you move. If you exchange with a tenant of another landlord you will probably need to visit that office as well to complete the assignment paperwork, before you move.</p> <p>Prior to the new tenant moving in, your tenancy agreement will be assigned using a 'Deed of Assignment' form and the incoming tenant will sign a statement accepting that they agree to the terms and conditions of the tenancy and the condition of the property.</p> <p>New tenants will also be given copies of the Landlords Gas Safety Certificate and the Domestic Electrical Installation Certificate.</p>