

WHAT IS A MUTUAL EXCHANGE?

A mutual exchange is when two tenants of a registered social landlord agree to swap houses with each other.

Mutual exchanges are often used by people who are unable to get the housing they require through the housing list system. In particular, exchanges can be a quick way to get another size or style of house or a move from area to another.

WHO CAN GET A MUTUAL EXCHANGE?

If you are a tenant of Cordale Housing Association you can apply to exchange with another tenant of either the Association or another registered social landlord such as a Housing Association or Cooperative or a Local Authority like West Dunbartonshire Council.

You do not have to have the same landlord as the person you wish to exchange with but please remember that where two landlords are involved you will need the written permission of BOTH landlords before the mutual exchange can go ahead.

HOW DO I FIND SOMEONE TO EXCHANGE WITH?

It is up to you to find a tenant in the size, type and/or area of housing you want to live in that is willing to move into your house.

Anybody who wants to find someone to exchange with can register with the Association and the details of their property will be publicly displayed in our reception and on our website.

Only information on the property will be displayed and no personal information on tenants such as names and telephone numbers will be made available to members of the public without the tenant's permission.

If you see a property you are interested in on either the Association's website or reception, you should leave your name and contact details with a member of staff. We will pass your details on to the registered tenant who will decide whether they wish to contact you and pursue an exchange.

Other landlords in the area such as West Dunbartonshire Council will also have information on people interested in a mutual exchange.

HOW DO WE APPLY FOR PERMISSION FOR A MUTUAL EXCHANGE?

Once you have found someone that agrees to exchange with you BOTH of you must apply to your landlord(s) for permission to exchange houses. If you have a joint tenancy, both tenants must sign the application forms

If the person you wish to exchange with is also a tenant of Cordale Housing Association there is only one form to be completed but both you and the person you wish to exchange with have sections to fill in.

If you wish to exchange with a tenant of another landlord you must complete the form from the Association and contact the other persons landlord for advice on how to apply to them as well.

If the person you wish to exchange with is a tenant of another landlord, the Association will ask their landlord for a tenancy reference. Both of you are expected to have conducted your tenancy satisfactorily and, where there are rent arrears of more than one month's rent, to have a repayment arrangement in place that is being strictly adhered to.

HOW LONG WILL IT TAKE BEFORE I CAN MOVE?

The Association will try to ensure that it lets both parties know its decision within 28 days of the completed application being submitted to the office.

However if you are exchanging with a tenant of another landlord please remember that you need the permission of both landlords before the exchange can go ahead and you should not arrange to move until you have written permission from both the Association and the other landlord.

Once you have written permission for the mutual exchange you can arrange your move for a date that suits both of you.

WHAT ARE THE CONDITIONS FOR GETTING PERMISSION FOR A MUTUAL EXCHANGE?

The Association cannot unreasonably withhold permission for a mutual exchange. However there are certain circumstances that are accepted under the law as reasonable grounds for refusing to give permission. These are where:

- If a notice of proceeding for recovery of possession has been served on the tenant warning that we may seek eviction because of their conduct.
- If we have obtained an order for recovery of possession of the house which is the current tenancy.
- If the house has been designed or adapted for a person who has special needs and if the exchange took place, there would no longer be a person with such special needs occupying the house.
- The accommodation in our property is larger than that required by the incoming tenant and their family or it is not suitable for the needs of the incoming tenant and their family.
- The change could lead to overcrowding.
- Provided that on exchange the existing tenancy is terminated and our tenant granted a Scottish Secure tenancy with the other landlord.

- If we receive a poor tenancy reference for the incoming tenant regarding anti-social behaviour or if they have any tenancy debts which are greater than one months rent.
- If our tenant has any rent arrears or rechargeable repairs outstanding which are greater than one months rent.

Where permission is being refused the Association will write to both parties. The reason for refusing permission will be given unless this would involve a breach of confidentiality.

WHAT IF THE ASSOCIATION DOES NOT GIVE PERMISSION FOR THE EXCHANGE?

All tenants have the right to appeal against any decision made concerning their request for an exchange and should follow our Complaints Policy and Procedure.

Tenants have the right to raise court proceedings against us if we refuse their request to exchange. If the court does not think that the grounds for refusal are reasonable, they will consent to the exchange.

A copy of the Association's Allocations Policy is also available in our reception area or on our website.

This leaflet can be made available in other languages, on tape, large print or Braille on request



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Office Opening Hours

Monday	9.00am to 12.30pm	1.30pm to 5.00pm
Tuesday	9.00am to 12.30pm	1.30pm to 5.00pm
Wednesday	Closed	1.30pm to 5.00pm
Thursday	9.00am to 12.30pm	1.30pm to 5.00pm
Friday	9.00am to 12.30pm	1.30pm to 5.00pm

Cordale Housing Association is a recognised Scottish Charity (SC032859) and is registered under the Industrial & provident Societies Act No. 2411 R(S) and with The Scottish Housing Regulator No. HCB 259



MUTUAL EXCHANGES

A Guide to Applying for a Mutual Exchange