

More Than Just a Landlord.....



**A Guide To The Mutual
Exchange Policy**

Cunninghame Housing Association

A Charity Registered in Scotland No: SCO 37972

This leaflet has been prepared to provide tenants with information on Mutual Exchange. Mutual Exchange is another method, other than a transfer, of obtaining alternative accommodation more suited to your needs.

The process involves tenants themselves arranging an exchange with another tenant of the Association, local Council, or any other public landlord, subject to permission being granted by the relevant landlord(s).

WHO MAY APPLY?

- ◆ Tenants living in an Association property for a minimum of one year.
- ◆ Mutual Exchanges for tenants of furnished properties are permitted only if they are between tenants of furnished properties.

RESIDENCY PERIOD

- ◆ Applicants for a mutual exchange will not normally be accepted from tenants who have occupied a property for less than one year.
- ◆ Any tenant who is offered and accepts a mutual exchange will not normally be considered for a further mutual exchange within a one-year period.

FINDING A MUTUAL EXCHANGE

To identify another household, which is interested in exchanging homes, you may wish to place an advert in the local shops, newspapers, etc. The Association may also be aware of possible interested parties registered on our transfer list.

You can also advertise within the Association's offices, its Website and in the local authority's offices.

Once you have identified a possible exchange candidate, have viewed their property, and are sure that you wish to proceed with the exchange, contact the office to obtain the relevant application forms.

Please note that tenants must be satisfied that the property to which they are moving is in an acceptable condition.

YOUR APPLICATION

On receipt of a completed application from both parties, the following checks are carried out:

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- ◆ Tenancy Check - Both parties involved must have clear rent accounts. Where the party you intend to exchange with is the tenant of another landlord, a satisfactory tenancy report will be required. Confirmation will be sought on the tenancy if a Notice of Proceedings for possession has been served on the tenant, including if an order for recovery of possession of the house has been made against the Tenant. Home visits will be carried out to assess the condition of fixtures and fittings. Tenants will be required to make good any repairs/damage to their home, for which they are responsible, as a condition of any mutual exchange being approved and prior to any move to alternative accommodation.
- ◆ Tied Accommodation - the house should not be provided in connection with Tenant's employment

The accommodation has been designed or adapted for a person with special needs and the exchange would result in such a person with special needs no longer occupying the property.
- ◆ Household Composition - No overcrowding or under-occupation, as determined by Cunninghame Housing Association Limited's Allocation Policy, will be permitted as a result of the exchange.

The household requirements are as follows:

- ◆ One single bedroom for each single person under a sole application.
- ◆ One double bedroom for each husband and wife, or persons living together as such.
- ◆ Plus one single bedroom for each child over 10 years.
- ◆ Plus one double bedroom for 2 children under 10 years regardless of sex.
- ◆ Plus one single bedroom for each remaining member of the household.

The guidelines assume that each household should have a living room, which is not being used for sleeping.

APPROVED APPLICATIONS

Successful applications will be approved subject to the following conditions.

- ◆ Each household is required to occupy the exchange property for a minimum 12 month period.
- ◆ The Association will not incur any expense in connection with the granting of a mutual exchange outwith normal repairs which are the responsibility of the Association.
- ◆ Once the application has been agreed and you have signed your new Tenancy Agreement, there will be no recourse to reverse the mutual exchange. **It is therefore important that you are sure that you wish to exchange homes and are satisfied with the condition of your new home prior to signing your new tenancy agreement.**

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GENERAL

Applicants are obliged to notify the Association immediately of any change in their circumstances after submitting a mutual exchange application.

TIMESCALES

The Association will process all mutual exchange applications and advise applicants of the outcome within 28 days of **all** information being received.

Applicants who are not eligible will also be notified within 28 days stating the reasons for non-eligibility.

DECISION TAKING AND APPEALS

Any applicant who feels aggrieved either because of the number of points awarded or by some procedural matter will have recourse to the Association's Complaints and Appeals.

A copy of our Allocations Policy can be uplifted from the Association's Offices, on request or downloaded from our Website www.cunninghame-housing.org



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