

Tenants step-by-step Guide to Mutual Exchange

If you are thinking of swapping homes by Mutual Exchange, the below steps may help you understand the process;

- 1 **Tenancy checks** – to avoid any wasted time or causing any delays with this process, we ask you to ensure you have no breaches of tenancy such as rent arrears as this will stop the mutual exchange progressing. Please contact us on 01730 263589 if you are unsure.
- 2 **Consider costs** – you should never feel pressured to move and you should be patient with other parties involved. You should ensure all parties consider the costs of moving such as rent in advance, removal costs, decoration costs, etc and ensure this is affordable.
- 3 **Advertise** - Register on HomeSwapper (free service) or Facebook sites to advertise your property. Consider the housing need of the property you require and ensure the person you are swapping with meets the need of your current property. Use as many details as possible and allow plenty of time to prepare to move.
- 4 **Viewings** – once you have found a suitable household to exchange with, you must thoroughly view the property and the area you wish to move to. You should use the viewing checklist attached to this document to make sure you ask the right questions. You will also need to facilitate the viewing for the household wishing to move to your property and answer any questions that they may have. Make sure you are aware of the current rent and this is affordable for you.
- 5 **Notify and apply to PHA Homes** – once you are happy with the household and property you are exchanging with then you need to notify PHA Homes and complete an application form to Mutual Exchange. You will also need to complete an application form to all other landlords involved. The household moving to your current property will need to complete a financial assessment with PHA. We aim to provide you with a decision within 42 days (6 weeks) of receiving your application.
- 6 **Safety checks** – once we receive your forms, PHA Homes will arrange to attend and visit the property and we will take photos for our own records. If the Mutual Exchange is approved, we will arrange for gas and electrical inspections to be completed as close to the moving date as possible, or even on the same day. These must be complete to Mutual Exchange.
- 7 **Paperwork** – once the Mutual Exchange has been confirmed we will set an agreed date for all parties to legally be able to swap homes. This is done by way of assignment (you will inherit the other household's tenancy). We recommend that you look at their tenancy agreement before agreeing to Mutual Exchange, so you are clear on this.
- 8 **Moving** – you must not move until this has been confirmed by your landlord and all paperwork has been signed. You are responsible for swapping keys between yourselves.
- 9 **Repairing responsibilities** - PHA Homes will not accept liability for any repairs that the incoming tenants find and should have been rectified by the outgoing tenant before they left.

The tenants moving into the property are taking the property as seen and the outgoing tenant has an obligation to the incoming tenant to make them aware of any issues or repairs that they should have carried out prior to moving. . PHA Homes will carry out a Post Sign Up Visit to see how you are settling into the property within the first month.

All parties should be open and honest throughout this process, but please do not hesitate to contact us if you have any doubts.

Tenants Viewing Checklist for Mutual Exchange

You need to be sure about a property – after all it could potentially be your new home. Make as many appointments as you need, including weekends and evenings, before you make the decision to go ahead with a move.

Use this checklist as a guide of questions to ask to help you make sure the property is suitable.

- How much is the current rent?
- Does that include service charges and if so, what do they cover?
- What sort of tenancy will I be offered?
- Would I be able to buy the property from the Council or housing association?
- How many bedrooms does it have?
- What are the local schools like (if applicable)?
- Is there allocated parking and if not, is it easy to park?
- Are there good links to public transport?
- What are the neighbours like?
- If there is a garden, what size is it and is it private or communal?
- What is going on in the local community?
- Where are the nearest shops and other amenities?
- What type of heating does it have, and does it suit me?
- Does it need decorating?
- When would the current tenants be looking to move out?
- What items do the current tenants plan to take with them?
- Who is my new landlord and what are their expectations and standards?
- Does my new landlord allow pets in this property?

Other useful viewing tips

- Take a pen and paper with you so that you can draw the layout of the property/take measurements. You then have a record of what the property looks like.
- Remember that it is your responsibility to check the condition of the home you are moving to and have the current tenants arranged for their landlord to carry out any outstanding landlord repairs before they move and vice versa.
- Always be flexible and realistic!
- Always let somebody know where and when you are going if you are going alone or try to take a friend or family member with you.