



# Your guide to a Mutual Exchange

For Curo customers



# What is a Mutual Exchange?

This is a simple way of moving. If you have an Assured or Secure Tenancy you can swap your home with another council or housing association tenant with our approval.

You will need to have permission from both Curo and any other housing association involved.

There are some tips on the following pages to help you get ready to do a mutual exchange and have the best chance of your application being approved.

Reasons that we may refuse permission:

- You owe us money.
- We have started legal action against you.
- The homes would be significantly too big or too small for your family's needs or the needs of the family you're swapping with.
- You have not looked after your home and it is in poor condition.
- The homes involved are designed to meet a specific need and you do not meet these requirements, for example you want to swap with someone living in sheltered housing for older people and you are younger than the age limit.
- You have a Starter Tenancy



**Important:** If you are a Protected Assured Tenant or a Secure Tenant and you move to another landlord, you will lose your protected rights such as the Right to Buy.



# Tips to a successful swap



Exchanging your tenancy with another resident can be a great way to move to your dream home – but there are lots of things to consider to make sure it goes smoothly. We've put together this guide to help you make a good choice and ensure the move goes smoothly. We hope you find it useful.

## 1 Get your home up to scratch

Anything you can do to help make your home more attractive to other residents will speed up the time it takes to find a swap.

If you can, brighten up your home with a lick of paint – it's amazing what a difference it makes.

If you have a garden, give it a tidy-up.

We'll inspect your property before we can give approval, so it's important to think about the following:

- Are any repairs needed? If so, please report this by calling **01225 366000** or using **MyCuro**.
- Have you broken something, or are things missing that were there when you moved in? If so, please replace them.
- Have you made any changes to the property? Did you get our permission? If you did not get our permission, do this now by calling **01225 366000**. As well as being a breach of your tenancy, we will need to check that what you have done is safe.

**Remember:** you'll need to leave your property in good condition. Before the move date we'll ask for photos of windows and inside of kitchen cupboards to show that you have done a thorough clean of your home. We'll also need photos of your garden and empty loft.

If there is any junk that you need to get rid of, do it now. This includes things stored in the loft, outhouses and garden. We expect homes to be clean and clear at the point of exchange.

## 2 Save for your first rent payment

Curo and many other social landlords will ask you to make an upfront payment of rent.

The exact amount will depend on the rent being charged in your new home and how you pay. If you get Housing Benefit or Universal Credit to help with your rent, you'll still have to pay.

Please contact us if you want some advice on what you might need to pay.

## 3 Plan your move

Think about how you'll pay for removals, reconnecting your phone, broadband or gas cooker etc. Save up if you need to. Who will do your removals?

## 4 Check out the neighbourhood

Make sure the area is going to be right for you. Look at public transport options for getting about, particularly if you rely on this for getting to work, school, shopping etc... Do you need to be close to local shops? Do you need to be close to health services, e.g. your doctor's surgery? If so, you need to take all these things into account.

## 5 Make sure the property is right for you

Things to consider: if the property is on the top floor, how will you manage the stairs? What are the parking arrangements?

**Once you've done all this you're ready to complete an application.**

# Ten steps to completing a Mutual Exchange



It normally takes a few weeks to process a mutual exchange application. We aim to approve a mutual exchange within four weeks. This is because several important steps need to be completed before we can let you move. Keep this list to help you track what point your application has reached whenever you get an update from a Tenancy Advisor.

✓	1	<b>Fill in the application form.</b>
	2	<b>Tenancy checks.</b> If you are not keeping to your conditions we may have to refuse the application or ask you to put things right.
	3	<b>Tenancy checks for other applicants</b> We check the tenancy of whoever will move into your home. If you're moving to another landlord, we will get to know our new customer before any move, to ensure their tenancy with us works out.
	4	<b>Property inspection</b> We will inspect your home - this takes about an hour and we will take photos.
	5	<b>Repairs</b> You or we may need to complete repairs to your home. If you've damaged your home you will need to fix the items and we will check that they have been returned to standard before we agree the exchange. If something we should repair is unsafe we will normally complete it before you move.
	6	<b>Agree exchange date</b> We agree an exchange date. You will need to talk to other people involved in the exchange to decide on a preferred moving date.
	7	<b>Safety checks</b> We carry out safety checks. Your home must be safe, so we complete both gas and electrical safety checks within two weeks of any move date.
	8	<b>Confirmation of exchange date</b> Final confirmation of exchange date. We will write to you with final details of your move.
	9	<b>Rent in advance</b> You pay any agreed rent in advance.
	10	<b>Your move</b> All legal documents must be signed before you move.