



# 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.

We can't always approve a mutual exchange. The reasons for this can include:

- You owe us money.
- We have started legal action against you.
- The home would be significantly too big or too small for your family's needs or the needs of the family you are swapping with.
- You have not looked after your home and it is in a poor condition.
- The homes involved are designed to meet a specific need, which you don't have, 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 - usually this means you haven't had your tenancy very long.



**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.



# Found someone you want to swap with?



## Here are some things to think about before we can go ahead with an exchange

### Is your rent account in credit?

We won't be able to process your mutual exchange if you are in arrears. Our Customer Accounts Team are here to help with getting your account back on track. Do speak to us about this before you apply.

### How many bedrooms do you need?

We won't be able to approve your mutual exchange if you apply to move into a home that does not meet your bedroom need.

We can advise you on this, so contact us before you send your application. If there are exceptional reasons why you need an extra bedroom, we will need you to provide evidence of this with your application.

### Have you made any changes to your home?

If you have made changes without our permission, we cannot approve your exchange until we have checked what you have changed. This includes things such as light fittings, kitchen or bathroom flooring or doors. You can check on our website for the things we need to approve.

### Fill out the application form

We will also need an application form from the person who wants to move into your home. We will need all forms completed before we can start the process.

# Is this the right home for you?



## Think carefully about how you will live in the new neighbourhood

### Check out the area

Make sure it is going to be right for you. Look at public transport options for getting about, particularly if you'll rely on these for getting to work, school or shopping. Do you need to be close to local shops? Do you need to be close to health services, such as a doctor's surgery?

### Think about your needs

Can you see yourself living here comfortably? Think about accessibility and issues such as stairs and car parking.

### Plan your move

Think about how you'll pay for removals, reconnecting your phone, broadband and utilities. Set money aside for these costs if you need to.



Try to consider your family's future needs, as well as your current situation.

# What happens next?

Your application will be allocated a tenancy advisor. They will call you within 10 days to discuss your application and guide you through the process below:

## 1 Application check

We'll check if the property is right for you and we'll also check your rent account. We'll let you know if we can go ahead with your application.

## 2 Home visit and property inspection

We'll let you know if there is anything that you need to do before we can let you move, such as repairs that you are responsible for. We will invite the person moving into your home to join us on this visit.

## 3 Repairs

We'll arrange for any repairs that Curo are responsible for, and we will let you know if these must be completed before you move. If there are repairs that you need to do, we will tell you.

## 4 References and ID checks

If you're moving to another housing provider we will give them a reference for you. We will also ask for a reference for the person moving into your home. We will check the ID of anyone over the age of 18 who is moving into a Curo home (even if they're already a customer).

## 5 Write to you with an outcome

If we cannot approve your application, we'll tell you why. This can take up to 42 days but if possible we will let you know sooner.

The final steps, if your exchange is approved...

### > Arrange a move date

We'll need to find a date that's suitable for everyone. We'll work with the other landlord, as they will also need to complete their process. Please don't book your removals until your moving date has been confirmed.

### > Safety checks

These will be requested when we have an exchange date. These include gas and electrical checks. They usually take about four weeks. Make sure you're at home for these appointments. It could delay your move if we can't complete these.

### > Rent in advance

If you're moving into a Curo property we will contact you the week of the exchange to take the rent in advance payment.

### > Legal contract

You will have to sign a legal document called a Deed of Assignment. We try to do this digitally and will guide you through this. We can arrange for you to sign in person if this is better for you. Until this is signed you do not have permission to move home.

# Common questions



## How long does it a decision take?

This can take up to 42 days, but we will let you know sooner if we can. Your moving in date will usually be 10 weeks after your exchange has been approved.

## How do we swap keys?

Curo do not get involved in the key exchange – you will need to arrange that with the person you are swapping with.

## Can I leave items?

If you are leaving carpets, curtains or other things like sheds or shelves, you will need to agree this with the person you are swapping with.

You must otherwise clear your property of all items and rubbish when you move including anything in your garden and loft.

If you are moving into a Curo home, you agree to accept the property as it is, so it's important that you check if there are any problems. We will carry out any repairs that Curo are responsible for.

## When will my new tenancy start?

We will tell you your new tenancy start date. You must be living in your new property on this day.

## Do I need to update my Universal Credit claim?

If you receive Universal Credit, please make sure you update your journal on the start date of your new tenancy and not before as this may affect your payments.

