
Mutual Exchange

What is Mutual Exchange?

A mutual exchange is when two or three tenants decide to swap homes. If you rent from a local authority or a housing association this could be a fast and easy way to find a new home in any area.

Finding your new home

There are many different ways you can find a mutual exchange partner.

- Find another resident within your own estate who would like to swap
- Join the local authority exchange system
- Advertise your property locally or using national schemes available
- Use the exchange service Hanover has subscribed to.

Hanover is a member of a national exchange service called House Exchange. This service is available to all current Hanover residents. You can access this service by using the dedicated web site address below:

www.hanover.houseexchange.org.uk

This service will put you in touch with other tenants wanting to swap their homes locally, regionally or nationally. You will need to complete the online registration form to receive your identification number and password. Hanover will then need to confirm your registration. You will receive your log-in details in the post. Once registered on House Exchange you will automatically receive information on suitable matches.

You should log onto the House Exchange website regularly, as new customers join the scheme on a daily basis. Please don't be disappointed if you do not find a match straight away.

You can choose to have email alerts when another customer matches your requirements. Be warned, the website automatically removes customers from the register if they don't log onto the site for 3 months, so it is important to log on regularly and keep checking.

If you do not have access to the internet call the House Exchange helpline on 0300 3336711 and a member of the House Exchange team will help you over the phone and send your matches by post.

When you have found a swap

Once you have found someone to swap homes with, you will need to check each others homes before agreeing to move. Remember all prospective tenants must comply with Hanover criteria.

- Age 60+
- Be able to live independently
- Satisfactory Housing and Behaviour History

Both parties will need to complete a Hanover Mutual Exchange application form which can be obtained by either:

- Requesting one from your Estate Manager
- Requesting one from the Lettings and Enquiries team by calling freephone 0800 2802575

Once completed in full, they need to be returned to the Lettings and Enquiries team using the freepost address provided.

Consent

On receipt of your application we will contact your Housing Manager and either the Housing Manager of your exchange partner or if not a Hanover resident their current landlord. We need consent from all Landlords to proceed.

There will be checks on your rent account and housing history. It is important that your rent account is clear. Any issues may result in a delay in your exchange. Hanover Housing Managers may refer to our Mutual Exchange guidance before giving consent or refusing an exchange.

Time scale

By law, Hanover has to write to you confirming consent or refusal of the exchange within 42 days.

When consent is agreed

When consent is given your current home will be inspected and any changes or maintenance issues recorded. This is because the new tenant will be accepting the property as seen. The new tenant will become responsible for maintaining any improvements or alterations that you as the current tenant have made. It is important that you leave your property in good condition.

You will need to agree an exchange date with your exchange partner and inform the Lettings Team of this date so they can produce the Deed of Assignment documents.

You will need to sign a Deed of Assignment which will transfer your current tenancy to the new tenant. You will also need to sign a separate Deed of Assignment for your new address. If you are moving to another Landlord this may be at their offices.

Once you have signed the Deed of Assignments you will be the legal tenant of your new home and you will lose the right to stay in your old home.

As with any move, it will be your responsibility to inform utilities, telephone and water suppliers of your move. If you are claiming Housing Benefit you will need to inform your local Housing Benefit office.

Could my swap be refused?

Hanover, or the landlord of the person you want to exchange with, may decide to not to agree to the exchange on grounds listed in the Housing Act 1985. Some reasons for refusal include:

- There is a court order requiring you to give up possession of your home for rent arrears or anti –social behaviour
- A Notice Seeking Possession of your home has been served due to your tenancy conditions being broken
- Reasons of anti-social behaviour
- The exchange partner does not meet the criteria for a Hanover property
- The property is too big or too small for the household

Important information

- Different landlords offer different tenancy types and conditions. Please check that you understand what you are taking on and what you are giving up.
- The rent you pay may be different from that of the person you are exchanging with. For Hanover to Hanover exchanges you can check this with our Payment Advice team. If you are moving to a new landlord you will need to check with them.
- Housing Benefit reforms for 2013 include penalties for over occupying if you are under retirement age. You should check you are able to claim the right assistance before you agree to swap. Hanover offers a Financial Rights Service. Please contact your Estate Manager for further information.
- In signing your application form you have agreed to allow us to provide other Landlords with your housing history. This will include information about your rent payments and how you have managed your tenancy.