

MUTUAL EXCHANGES

FAQ'S

WHAT IS A MUTUAL EXCHANGE?

A mutual exchange is a home swap between two social housing tenants.

It can happen for many reasons, such as need more or less space or moving to be closer to family. It gives you more control and means you're able to choose a home that suits your needs in a place you want to live.

HOW DO I KNOW IF I'M READY TO EXCHANGE?

To put yourself in the best position to be able to offer your home for a mutual exchange, you will need to make sure:

- You have a clear rent account with no arrears
- You have budgeted to pay the first month's rent on your new home
- You are not in breach of your current tenancy agreement
- You are on an assured tenancy
- You have all outstanding repairs on your home carried out
- Make sure your home and garden are in a good condition and both clean and tidy
- Make sure any work you have had carried out has consent from your landlord

HOW DO I GO ABOUT FINDING A MUTUAL EXCHANGE HOME?

As a PCH resident you will need to register for free on HomeSwapper, the largest national mutual exchange service in the UK with over 200,000 homes across the country available to swap.

HomeSwapper has plenty of tips on how to find someone to swap with, as well as how to create the best advert for your current home.

You'll be able to advertise your home and search for a new one once you've registered. You can set up alerts and be notified when a new home becomes available that matches your search criteria.

If you don't have access to the internet, let us know and we can help you get online at one of our offices, and help you register as well as search for a new home.

There are other places where homes are advertised, such as social media, local adverts in shops, newspapers or libraries.

HOW DO I KNOW IF A HOME IS RIGHT FOR ME?

Always arrange to have a look around any homes you like the look of to make sure they're right for you.

When looking for a home, make sure you:

- Are looking at the right size home for your household
- Can easily afford the rent
- Check the tenancy the new home has to ensure it fits with you
- Look into any terms and conditions the new home may have – you are taking on the home and it's tenancy agreement, so always check the details like pets and parking for instance
- Check the home for any disabled adaptations

Make sure you are happy with the home and that it is in a condition you are satisfied with – make sure you have researched the area before you agree to swap.

There are several organisations you can speak to who will offer advice before you commit to an exchange:

- Plymouth Community Homes
- Shelter Plymouth
- Citizen's Advice Bureau
- National Homelessness Advice Service
- HomeSwapper

ONCE I'VE FOUND A HOME, HOW DO I APPLY?

Once you've found a home, you and the person you are exchanging with will need to complete a mutual exchange application. If you are a PCH tenant, you can do this through your MyPCH account. If you are not a PCH tenant, you can do this using the form on our website.

WHAT HAPPENS NEXT?

Once we've received your mutual exchange application, we have 42 days to let you know the outcome of your application.

You exchange will be dealt with by a nominated member of staff, meaning you have one point of contact throughout the process:

1. We will carry out an initial assessment to make sure you match the criteria for the exchange
2. We will then apply for the landlord's report – this is the exchange of references between PCH and the new landlord to make sure both parties have a good tenancy reference
3. We will clarify all the information on outstanding rent to be paid before you leave, and your new landlord will confirm the rent to be paid on your new home in advance
4. We will ensure we have everything up to date on your current home including things like gas safety checks, for instance
5. We'll arrange a meeting with all parties involved to carry out a health check on your finances and general needs
6. The final step will involve us visiting your home to complete an inspection and make sure your home is in a suitable condition to be swapped

WHEN CAN I BOOK MY MOVING DATE?

Once the steps above have been carried out, we will let you know the outcome and a date will be set for the exchange – time to plan your moving van.

To find out more, contact us on **0808 230 6500** or email **enquiries@plymouthcommunityhomes.co.uk**

