

# Transfers & Mutual Exchange



Thinking about swapping homes? Here's what to do

## Mutual exchange (swapping homes)

Mutual exchanges happen when two tenants decide to swap homes. This might be because your home is too small for your family (if you've had more children). Exchanges don't have to be between Unity tenants, you can swap with any other housing association or council tenant.

## Where do I find people to swap with?

The Government have setup a national mutual exchange system called 'HOMESWAP Direct,' which means you can look for families to swap with not only in Leeds but in another parts of the country. HOMESWAP is an online scheme which you can find here:

[www.houseexchange.org.uk](http://www.houseexchange.org.uk)

You will need to complete the online registration form to receive your ID number and password. Within a few days of registering you will be able to use the House Exchange website. The website will allow you to:

- advertise your home
- get in touch with other tenants wanting to swap their homes, locally, regionally and nationally.

If you don't have internet access at home, you can register for HOMESWAP at any council office or at Unity's office.

## I've found someone to swap with, what do I do now?

If you think you've found someone to swap with there are a few things you should do:

- You should check each other's homes, to make sure you're happy with the property before agreeing to move.
- If you want to swap, you should contact Unity on **0113 200 7700** or your Housing Officer to let us know your plans.
- Complete our mutual exchange permission form (you and person you are swapping with)

Once the permission form is received our housing team will:

- Check your rent account
- Check your home to make sure it's in good condition
- Write to the other landlord for a reference on the tenant you want to swap with

If there are no problems we'll give you permission to exchange within 6 weeks.

## Can permission be refused?

Sometimes we refuse permission for our tenants to complete a 'Mutual Exchange', usually because:

- Either tenant is under a court order or has a 'Notice of Seeking Possession' against them.
- Either tenant would seriously over-occupy or under-occupy the home
- Either tenant has rent arrears
- Your home is specially adapted
- You live in sheltered accommodation

## Don't just move in, get permission first....

Remember, you must have Unity's permission to do a mutual exchange. If you swap homes without your landlord's written permission, you are living there illegally and risk eviction.

## How many bedrooms do I need?

From April 2013, the size criteria in the social rented sector will restrict Housing Benefit to allow for one bedroom for each person or couple living as part of the household, with the following exceptions:

- Children under 16 of same gender expected to share
- Children under 10 expected to share regardless of gender
- Disabled tenant or partner who needs non-resident overnight carer will be allowed an extra bedroom

If, according to these criteria, you have a 'spare' bedroom, regardless of how it is used and you are claiming Housing Benefit, you are considered to be 'under-occupying'.

- If you are under-occupying by one bedroom, you could lose 14% of your housing benefit.
- If you are under-occupying by two or more bedrooms you could lose 25% of your housing benefit.

If you are under-occupying, moving to a smaller house using the mutual exchange scheme is one way that you may be able to avoid a reduction to your housing benefit.

## I've got permission, now what?

Once you have permission (from **both** landlords), there will be a form for you and the other tenant to sign called a 'Deed of Assignment' which completes your mutual exchange. This is how you legally transfer your tenancy to the other tenant and vice versa (so you'll probably need to sign one for the other tenancy as well).

## Transfers

If you are already a Unity tenant and want us to move you into a different home, we call this a 'transfer'. If you apply to transfer to another Unity property you need a good reason for the move, for instance:

- You are now over or under occupying your home (too many people not enough bedrooms, or you have spare bedrooms that are unused)
- You are the victim of harassment or your health and safety is at risk
- Your current home doesn't match your needs for medical reasons

We accept transfer requests for other reasons too, so get in touch with your Housing Officer to talk about transfers.

## Problems understanding?

If you need any of our information translating or if you need an interpreter, please contact us. We can also provide this information in large print or on CD if you need us to.

## How do I apply for a transfer?

There are two things you'll need to do to request a transfer:

- Contact your Housing Officer
- Complete a housing assessment with your Housing Officer

Depending on your circumstances, if any properties we feel are suitable for you become available we'll consider your request.

We also advertise most of our empty homes in the Leeds Homes magazine and you can bid for them (you need to be registered with Leeds Homes to bid for homes). We only transfer people who are keeping to their tenancy agreement, so please check that your rent is up to date and your home is in a good condition.

## We could reject your transfer request

We may refuse a transfer for the following reasons:

- You are in rent arrears
- You have not looked after your home
- You have been causing anti-social behaviour
- You have broken your tenancy agreement

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