

Mutual Exchange - What you need to know

What is a mutual exchange?

A Mutual Exchange is where a tenant of West Lothian Council swaps houses with another Scottish Secure Tenant of West Lothian Council, a Housing Association or of another Local Authority.

By swapping you may be able to get the kind of house you want without waiting on the housing waiting list.

Mutual exchange & welfare reform

As of 1st April 2013 the UK Government reduced the level of Housing Benefit for those considered to be under occupying their home. This means if you are of working age and live in a home that has more bedrooms than the rules state you are entitled to, your Housing Benefit may not cover all of your rent.

As a result, some people affected by the Housing Benefit cut may wish to consider downsizing to a smaller home. Moving to a new property with the right number of bedrooms for your household under the rules means you won't be affected by the cut.

Am I entitled to help with moving?

As an incentive to relocate to a smaller property and free up a larger Council home a grant of £1000 or equivalent in removal or decoration costs is available in certain circumstances. The relocation grant is for West Lothian Council tenants who are moving to:

- A property that is at least two bedroom sizes smaller than their previous property
- Sheltered, residential, housing with care or amenity housing. In this instance, tenants can move from any size of property
- The grant is £1000. WLC is entitled to deduct any money owed to us, such as rent arrears or other charges outstanding at the time of termination of tenancy from the grant awarded.

When the tenant is over 60 years old they qualify for the grant of £1000 plus removal and decoration costs.

How do I find someone to swap with?

West Lothian Council works in partnership with UK's leading mutual exchange service – HomeSwapper. As a valued tenant you are able to use this service for FREE to help you find a new home.

- HomeSwapper is a website which helps council tenants swap houses, locally and nationally
- It can help you find a swap with someone who needs somewhere bigger to live
- Call into the CIS/ library for advice and assistance on the scheme and to get access to the website if you don't have internet access.
- You can advertise in local papers or place an advert in local shops or on social media/websites where property exchanges are advertised.

All you need to do is register at:

<http://www.homeswapper.co.uk/>then, once your registration has been approved by us, you will be able to access information about tenants who may wish to exchange properties with you. HomeSwapper will also email you at regular intervals with details of suitable exchange partners. If you do not have access to the internet, they will send you match alerts via your mobile phone every two weeks.

Here's how HomeSwapper works:

- Enter your details and the details of the type of home you're looking for
- HomeSwapper will automatically match you to possible home swaps – it's that simple!
- Thousands of people have already found their ideal home this way.

Can I get a swap if I have rent arrears?

Yes, it is possible, as long as you've made regular payments for at least the last three months, and your arrears are reducing. Speak to your Housing Officer who can assist with this.

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Can I swap homes with another council tenant?

Yes, existing Council tenants can apply for a mutual exchange. Tenants are permitted to swap with another secure tenant. This may be another tenant at the same council, or a tenant of another council or a Registered Social Landlord.

We will normally agree as long as:

- Both houses are the right size and type for the household
- Neither tenant owes rent or other debt to the council
- Both tenants have kept their house and garden to a reasonable standard and have conducted their tenancy properly

Are housing associations involved in the mutual exchange scheme?

Yes, you can apply to exchange houses with a tenant of any Registered Social Landlord.

Can I exchange to a property outwith the council area?

Yes - but you will need to contact the other local authority or housing association to apply for an exchange.

What should I do if I find someone to exchange with?

When you find someone to swap with you should:

- Contact them to make arrangements to visit each others' property.
- Inspect their property carefully. Make sure you are happy with the condition of it as the council will not be responsible for any decoration needed or for carrying out repairs which are the tenants' responsibility.
- Following the viewing, if you decide you want to go ahead and swap you must both complete a mutual exchange application form. You can pick one of these up at your Housing Office or by calling the CSC on 01506 280000.

Will it affect my Right to Buy?

Yes, it may affect your Right to Buy. For further information please contact your Housing Officer by calling **01506 280000**.

What happens next?

Once the Housing Officer has received the forms they will:

- Inspect both the properties to make sure they are in good condition.
- Check the size of the properties to make sure that no overcrowding/under-occupation will occur as a result of the swap.
- Check the rent account and that there are no other issues relating to the tenancy that would prohibit the swap.

If you wish to swap with a tenant of another landlord we will write to their landlord for this information. We will also give their landlord information about your tenancy.

How long will I have to wait before getting an answer?

- By law we must give you a decision within 28 days.
- If we agree to the swap, you and the other tenant will be advised in writing and will be asked to sign new tenancy agreements for your new properties. **You must not move before you have done this.**

Is there anything else that has to be done before I move?

- Essential gas/electrical safety checks must also be carried out before an exchange can be carried out. Your Housing Officer will be able to provide you with further advice regarding safety checks and how these are arranged.

What if I am refused permission?

- Permission cannot be refused without good reason.
- We will not agree to the swap unless the property you want to move to suits your needs. We would refuse a mutual exchange if the property you wish to move to has 2 or more bedrooms more than is required by their household, or if it would lead to overcrowding.
- If you do not agree with our decision you have the right to appeal this in writing to the Housing Manager who will advise you of their decision within 14 days.