

Mutual Exchange Process

The mutual exchange process for council housing can vary slightly depending on the Council's specific policies, but generally, it follows a structured series of steps designed to facilitate the exchange between tenants. Below is indicative of our typical process here at SKDC:

1. Eligibility Check

- Review the Eligibility Criteria: Before commencing with a mutual exchange the council will ensure the tenant is eligible which requires them to have a secure tenancy, no rent arrears or ongoing tenancy issues. The property will be checked to identify whether there are any adaptations in the property suitable for the incoming party.

2. Finding an Exchange Partner

- Tenants will register their property on specific websites, other approved platforms or via word of mouth which will enable them to search for potential swap partners.

3. Property Viewing

- Once two or more parties have found potential exchange partners, they will arrange a time to view each other's properties, establishing size, location, condition and whether it suits their needs. If all parties agree that they wish to pursue an exchange they will then submit a formal application.

4. Formal Application

- Both parties will formally submit a Mutual Exchange application to the Council.
- From receipt of the applications the Council has 42 days to reach a decision regarding whether to approve the exchange. The date of the exchange is confirmed **after** the decision is reached.
- The Council requires the applications to provide the required information which includes details about both properties, the occupants, reasons for the exchange, and the consent of all tenants involved.

5. Council's Assessment

- **Property Inspection:** The council will inspect both properties to ensure they are suitable for the needs of the exchanging tenants and to identify any potential issues which need remedying before the exchange can proceed.
- Where it is recognised that tenant improvements or significant works have been undertaken, the expertise of our Technical Service department is employed to inspect the properties.
- Attached at Appendix 3 is a copy of the assessment checklist which is completed.
- **Eligibility:** The council will check that both tenants meet the eligibility criteria for mutual exchange and do not have any active notices.

6. Approval Process

- **Receive Decision:** If both applications are approved, the council will send written confirmation to all parties involved. In some cases, provisional agreement may be given subject to the tenant completing certain conditions.
- The Housing Act 1985 is very prescriptive about the reasons we can refuse a mutual exchange and all decisions are made in accordance with housing law.
- A further visit is conducted prior to the signing of the agreements to ensure that the condition of the council property is satisfactory.

7. Signing the New Tenancy Agreement

- **Sign New Contracts:** The tenant and their exchange partner will need to sign new tenancy agreements with the respective council or housing association.
- In cases of joint tenants, both parties are required to sign.
- **Agree on a Moving Date:** Once the new agreements are signed, a moving date is agreed.

8. Moving

- **Organise the Move:** Tenants will plan and execute their moves themselves. The Council will not be involved in the process of moving. The tenants will also be responsible for ensuring that the relevant utility providers are updated.

9. Post-Move

- If the tenant discovers any issues with their new property, they can report them to the council. The Council will usually only complete major repairs i.e. a leak.

Any other repairs not identified at the original assessment will be the responsibility of the tenant.