

# Your guide to mutual exchanges through Impact Housing Association



## An alternative way to find a new home

Cumbria Choice is a lettings service that allows you to search and apply for properties across Cumbria.

Part of the service also allows you to swap homes with other social housing tenants across the county.

This is known as a 'mutual exchange'.

### What is a mutual exchange?

A mutual exchange is when two or more social housing tenants – be that local authority, housing association or other social provider – agree to swap homes. Under Cumbria Choice, mutual exchanges are advertised online at [www.cumbriachoice.org.uk](http://www.cumbriachoice.org.uk)

### Why should I consider a mutual exchange?

Once you have a 'secure tenancy', which is usually for a minimum of 12 months, you may be able to exchange your home with another tenant from Impact Housing or one of the Cumbria Choice partners.

By joining the scheme, you could find alternative accommodation quicker.

### Can anyone apply for the scheme?

You don't have to be registered for rehousing with your authority to apply; you just need to be a secure tenant or an assured tenant with another registered social landlord.

### How do I apply for an exchange?

You can register your interest online at [\*\*www.cumbriachoice.org.uk\*\*](http://www.cumbriachoice.org.uk).

Once you have completed the registration process, you will be sent a registration number in order to search for mutual exchange's online. If you do not have access to the internet, contact your housing office.

### What information do I need to provide when I apply?

In your application you will need to provide details of your current home, including:

- The area
- Street name
- Type of property
- Number of bedrooms
- Your preferred contact details

You will also need to supply similar information on the type of property you are looking for.

### How will my home be advertised?

Once you have completed your application, it will be sent to your housing office for verification.

When approved, your property will be advertised online at [www.cumbriachoice.org.uk](http://www.cumbriachoice.org.uk) together with other homes for exchange.

You will then be able to express an interest in other advertised properties as well. If you do not have access to the

internet, contact your housing office.

### What happens when I find a suitable exchange?

If you see a property that you'd like to exchange with, you can contact the tenant directly using the contact details provided. Likewise, when someone is interested in your property, they can contact you using your preferred contact details.

### What happens when I find a suitable tenant to exchange with?

You and the exchanging tenant should arrange to meet to view each other's homes. If you would like to proceed with the exchange you must contact your Neighbourhood Co-ordinator for approval. If the exchange is agreed, both properties will be withdrawn from the Cumbria Choice website.

**IMPORTANT - you must not proceed with any removal arrangements until you have received written consent from your current landlord.**

## Can I add photo's of my home to the website?

Yes, you can and we encourage you to do so. After your application has been registered you can upload photos in JPEG format direct to your own page.

Please note that all photos will be forwarded to your housing office for verification first before going live.

## Can I update my application if my circumstances change?

Yes, you can update your details online at any time. Again, your details will be verified by your landlord before being uploaded to the website. Alternatively, you can pass your changes to your housing office who will make the amendments for you.

## What if I no longer want to advertise my home for exchange?

Don't worry, you can remove your property from the website at any time. Your property will also be deleted from the lists of those applicants who have expressed an interest in it. Alternatively, you can contact your housing office to remove your application on your behalf.

## Can I only see exchanges online?

Details of available properties can be made available from your housing office.

## Can an exchange be refused?

Yes. Your landlord can refuse to grant permission for the exchange if, for example:

- You have court or possession orders over your tenancy.
- You do not hold a secure tenancy.
- The home you want to exchange with is too large or too small for your household's needs.
- Your home has been specifically designed for someone who is disabled and is substantially different from other homes.
- You owe rent arrears.
- Your home and garden must also be in good condition. Unauthorised alterations or damage will need to be remedied prior to approval.

## Is there anything else I should consider?

Moving home is a big step. If you move and are unhappy, you may not be able to move again for some time.

Things to think about:

- The condition of your new home - we may not carry out some repairs or alterations after you have moved.
- The size of the property.
- The rent.
- The running costs of the home, like gas, electricity and water charges.
- The size of the garden, if applicable.
- How your furniture will fit.
- Local facilities, like shops and schools.
- Transport links.
- The support of your neighbourhood.

## What happens to my housing application following an exchange?

If you agree to exchange homes with another tenant, your current rehousing application will be closed.

For more information on mutual exchanges or finding a home in Cumbria visit [www.cumbriachoice.org.uk](http://www.cumbriachoice.org.uk) or contact your housing office.