

MUTUAL EXCHANGE POLICY

1.0 INTRODUCTION

- 1.1 As part of our overall allocations arrangements, our tenants may apply to exchange properties with other Almond tenants or with the tenants of other landlords, if certain criteria are met. The decision to allow a mutual exchange will always be at our discretion.
- 1.2 This policy sets out the criteria that must be met before a mutual exchange can be granted. The policy is supported by detailed procedures.
- 1.3 This policy complies with Performance Standard AS1.2 and with Raising Standards Chapter 1 on Allocations.

2.0 ELIGIBILITY

- 2.1 Before a mutual exchange will be considered or approved, the following conditions must be met:

- a) All chargeable repair accounts must have been paid.
- b) There must be a clear rent account. **OR**

Where there are arrears, they must either:

- be less than one month's rent, **OR**
- if they are more than 1 month's rent, a satisfactory payment arrangement must have been in place for at least 3 months (in accordance with our Allocations Policy)

AND

- it is agreed that it is in both the applicant's interest and our interests to approve the exchange.
- c) There must not be any current Notice of Proceedings issued to the applicant.
- d) There must not be a decree for repossession awarded against the applicant.
- e) Where the applicant for an Almond property is the tenant of another landlord, a satisfactory reference must be received from the other landlord.
- f) The exchange must not result in the overcrowding or under-occupation of a house, e.g. a single person moving to a 3 or 4 bed-roomed house or a family with three children moving into a two bed-roomed house.

- g) The exchange must not result in children under the age of 12 years old living in a flat in a common stair as this would contravene our Allocations Policy. However children under the age of 12 may live in ground floor flats with direct, exclusive access to a private garden.
- h) The condition of the property, e.g. the decoration or any alterations/improvements carried out, must be accepted by us.
- i) In the case of alterations or improvements, the outgoing tenant must have received our written permission to carry out the work and we must have approved the final work, in accordance with our policy 'Tenant Alterations & Improvements' Ref: MNT/03/08. If permission was not received the outgoing tenant must apply for and be granted retrospective permission before a mutual exchange is approved.
- j) Any work that should be carried out by the existing tenant must be completed to our satisfaction prior to the exchange being approved.
- k) We will carry out gas and electrical safety checks, which will identify any appliances installed by the tenant.

2.2 Mutual exchanges involving specially adapted bungalows will only be approved if the incoming tenant has a medical need for that type of property. Mutual exchanges involving one bed-roomed bungalows will only be approved if the incoming tenant has medical priority or is over the age of 50, in accordance with our Allocations Policy. Generally mutual exchanges involving other bungalows will also be subject to the applicant or a member of the applicant's household having a medical condition.

2.3 We will not allow three way exchanges.

2.4 Both parties must agree in writing to stay in the respective houses for at least six months following an exchange.

3.0 APPROVING AN APPLICATION

3.1 The process for considering and approving an application is detailed in the procedures supporting this policy.

4.0 REFUSING AN APPLICATION

4.1 If an application for a mutual exchange is refused because it does not comply with one or more of the eligibility criteria listed in section 2 above, the applicant will normally have the right to make a further application in the future.

5.0 APPEALS

5.1 The applicant will have the right to appeal against any decision to refuse a mutual exchange. Details of how the appeal will be handled are given in the procedures supporting this policy.

6.0 MONITORING AND REVIEW

- 6.1 The Head of Housing Management is responsible for ensuring that this policy is implemented.
- 6.2 The Head of Housing Management will include information about any mutual exchanges approved as part of the regular housing management reports submitted to the Management Committee.
- 6.3 The Head of Housing Management will ensure that this policy is reviewed at least every three years.

FIRST APPROVED IN	MARCH 1997
VERSION 2.0 APPROVED IN	APRIL 2006
NEXT REVIEW DUE BY	APRIL 2009
COMPLIES WITH	Performance Standard AS1.2 & Raising Standards Chapter 1