

TRANSFER AND MUTUAL EXCHANGE POLICY AND PROCEDURE

1. INTRODUCTION

Everyone's housing needs change over time. English Rural Housing Association will try to assist tenants who wish to exchange or transfer to another property more suitable to their needs. Because of the nature of our developments, local connection will always be key and approval of any mutual exchange will be subject to the local connection criteria in the relevant s106 agreement being satisfied, details of which will be provided to the applicant at the time.

2. WHO CAN APPLY

Any tenant can apply for a transfer or mutual exchange. When considering such requests the following will be taken into account;

- Is the current property overcrowded/underoccupied?
- Is there a need to move to be closer to family, work or schools?
- Is there a need for more suitable accommodation on safeguarding grounds?

3. HOW TO APPLY

Residents can seek a mutual exchange partner through a number of portals, the best known of which is HomeSwapper. English Rural HA is happy to assist in the process by refunding the cost of a year's subscription to residents once proof of membership has been provided.

All requests for transfers or mutual exchanges should be made in writing or by email to the Regional Housing Manager or the Head of Housing Services.

4. TRANSFERS

Transfer requests received in writing will be considered by the Regional Housing Manager or the Head of Housing Services who will check if the existing tenancy has been conducted satisfactorily, the rent account is up to date and that there are no court orders or possession proceedings in progress against the tenant. If a transfer request is approved, the tenants' details will be held on a mailing list until a suitable property becomes available. Should a suitable vacancy arise the tenant will be asked to complete a standard application form which will then be assessed in the usual way.

5. MUTUAL EXCHANGES

BETWEEN ENGLISH RURAL TENANTS

Where a request for a mutual exchange between English Rural tenants is received, both parties will be asked to complete an application form and checks will be made on the existing tenancies. Usually such requests will be approved as long as it does not result

in either property becoming overcrowded, neither tenant is subject to a possession order and both tenants meet the local connection criteria.

Legally a landlord has 42 days to approve or decline a mutual exchange application. Once a mutual exchange has been approved both tenants will be required to exchange their tenancies through signing a deed of assignment.

BETWEEN AN ENGLISH RURAL TENANT AND A TENANT OF ANOTHER LANDLORD

Where an English Rural tenant requests a mutual exchange with a tenant of another housing association or local authority landlord we will ask the incoming tenant to complete an application form so their suitability for the property can be assessed. A landlord's reference will be sought for the incoming tenant and an interview undertaken with the applicant in their home. The mutual exchange will only be agreed if satisfactory references are received, the property will not be overcrowded or underoccupied and the incoming tenant meets the local connection requirements for the area. The incoming tenant should also note that English Rural's properties are not subject to the Right to Buy, and they may as a result be giving up an existing right by moving. The only work English Rural will undertake on exchange of tenancies will be a gas and electric check.

6. REPAIRS UPON EXCHANGE

Before any mutual exchange is approved, the relevant Housing Manager will visit to carry out an inspection of the Association's property or properties. A non-exhaustive list of items of disrepair or damage will be noted in the inspection and the incoming tenant will be asked to sign a document confirming that they are aware of and take on responsibility for those items noted. Incoming tenants must therefore be careful when deciding whether to carry out an exchange because the property will be accepted 'as seen'. The incoming tenant will take on the property in the condition they find it, including but not limited to gardens, boundaries and items therein (sheds etc) and will be responsible for any non-standard items, such as flooring, décor and any alterations/additions made by the existing tenant.

English Rural will respond to subsequent repair requests in accordance with the published target response times according to the priority we allocate to the repair requested and in line with the above and any issues identified after the completion of the mutual exchange will be assessed accordingly

Legally a landlord has 42 days to approve or decline a mutual exchange application. Once the mutual exchange has been approved the tenants will be required to exchange the tenancies and sign the necessary deeds of assignment with both English Rural and the exchanging Landlord.