

A TENANT GUIDE TO MUTUAL EXCHANGES

1. INTRODUCTION

A mutual exchange is a means of swapping your home with somebody else. Every Scottish Secure Tenant can apply to swap their home with other Scottish Secure Tenants. River Clyde Homes welcomes applications for Mutual Exchanges between our tenants and tenants of other social landlords, including Local Authorities and Housing Associations.

RCH do not operate a mutual exchange scheme where tenants can advertise their homes and find someone who wants to swap with them.

Tenants should make their own arrangements to advertise their wish to exchange and where to display this information. In order to increase your chances of finding someone to exchange with it is recommended that you are flexible in terms of the areas and type of housing you want.

2. HOW TO APPLY

Tenants who wish to apply to swap their home with another tenant must complete a Mutual Exchange Request Form. This form is available on request from RCH.

Once we receive this we will arrange for a survey of your home and that of the other tenant you are seeking to exchange with. If appropriate, we may seek references from another landlord.

We will then write back to you advising if your application has been approved or not. We must do this within 28 days of receiving your application.

3. GROUNDS FOR REFUSAL

River Clyde Homes will not unreasonably refuse consent for you to swap your home. However, the grounds under which we may refuse consent include the following:.

1. You and/or the exchanging tenant, have not completed the application correctly or provided the necessary information within 7 days of request.
2. the tenant and/or exchanging tenant have not held their tenancy for a minimum of 12 months.
3. we have served you with a Notice of Proceedings warning you that we are seeking to have you removed from your home under Schedule 2, grounds 1-7 of the Housing (Scotland) Act 2001

4. we have obtained an order against you for recovery of possession of the property (eviction)
5. you have rent arrears equivalent to three month's rent charge and where an arrangement to repay this debt has not been adhered to for kept for a period of three months.
6. your house has been designed or adapted for occupation by a person whose special needs require accommodation of the kind provided by the house and. If the exchange took place, there would no longer be a person with such special needs occupying the house
7. this change would result in the property becoming overcrowded or under occupied following the definition found in RCH Allocation Policy.
8. your house is included in any River Clyde Homes sensitive lettings initiative and the party you wish to exchange with does not meet the entry criteria
9. the above conditions will also be applied to the application of the other exchanging tenant and may be sought by a tenancy reference request to their landlord or visit to their property.
10. using our Allocation Policy guidelines, we have discovered an issue related to the proposed exchange tenant and have written to them separately about this
11. the other landlord has refused permission

The above examples do not in any way alter our general right to refuse permission on reasonable grounds and we will consider every case in its own merits.

Please make any enquiries to River Clyde Homes 24/7 Customer Experience Team, full contact details can be found on our website www.riverclydehomes.org.uk.

- Telephone 0800 013 2196
- Email customerexperience@riverclydehomes.org.uk
- Visit River Clyde Homes Customer Hub, Clyde Square, Greenock

THIS INFORMATION LEAFLET IS AVAILABLE IN A VARIETY OF OTHER FORMATS SUCH AS LARGE PRINT, TAPE AND IN OTHER LANGUAGES. PLEASE DO NOT HESITATE TO CONTACT US IF YOU FEEL THAT YOU WOULD BENEFIT FROM THIS.