

# Mutual Exchange application



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St George Housing

Our scheme enables you to swap your home not only with St George Housing tenants, but any housing association or council tenant anywhere in the UK.

Please fill out this form if you have an exchange partner who you are ready to exchange with.

## Both parties should read this before completing this application form

### You can apply for an exchange if:

- You live in permanent, self-contained accommodation (e.g. a flat or a house); and
- Both of you have secure, flexible or assured tenancies;
- and
- Your landlord and the landlord of the home you want to move to has given you the permission to make the exchange.

### You are usually not entitled to an exchange if:

- You have a starter tenancy, an introductory tenancy, a demoted tenancy or an assured short hold tenancy; or
- You are a shared ownership leaseholder; or
- You live in supported accommodation.

### If you have not found a tenant to exchange with:

Contact your landlord to check if you can exchange your home. This is very important, as you may be evicted if you try to swap your home without permission.

You then need to register online with nationwide exchange website Homeswapper. Register online at: [homeswapper.co.uk](http://homeswapper.co.uk)

### Further information:

For more information, you may benefit by viewing the Housing information on our website: [stgeorgehousing.co.uk](http://stgeorgehousing.co.uk)

**If this form is not completed in full this will delay your application.**

## Why we may have to refuse your application

**All applicants in this exchange must read this carefully.**

We may refuse your application if any of the following reasons apply. They are based on the reasons stated in the Housing Act 1985:

1. A court order has been made giving the landlord possession of the tenant's home.
2. A notice seeking possession has been served on either the tenant or the person with whom the tenant wants to exchange the tenancy and the notice is still in force.
3. The tenant's home is substantially larger than is reasonably needed by the person with whom the tenant wants to exchange the tenancy.
4. The tenant's home would be too small for the needs of the person with whom the tenant wants to exchange the tenancy.
5. The home has been let to a tenant who was an employee of the landlord and the home is within the boundaries of an operational building or within a cemetery.
6. The landlord is a registered charity and the exchange would result in the new tenant's occupation conflicting with the purposes of the charity.
7. The home is designed or adapted to suit the needs of a physically disabled person and the exchange would result in it being occupied by someone without those needs.
8. The landlord is a housing trust that caters for people with special needs and the exchange would result in the home being occupied by someone without those needs.
9. The home is in a group of homes let to people with special needs near some special facility (for example an old people's club) and the exchange would result in the home being occupied by someone without those needs.

Please do not exchange properties until both landlords have given you permission to do so.

# Application to Mutually Exchange

## Your details

I have carefully inspected the home I want to move to. Having discussed the idea with the present tenant(s) and knowing the present condition of their home, I am prepared to accept it in that condition. I understand that if my application is granted, St George Housing will not have to pay for or do any repair, improvement, redecoration or special work.

Title (Delete as appropriate):	Mr / Mrs / Miss / Ms
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First name:	Surname:
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Date of birth:
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Address:
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	Post code:
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Contact number(s):
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Are you a St George Housing tenant?	Yes / No
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If no, please give the name and address of your landlord

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## Your property

Do you occupy a:	House / Flat / Studio Flat / Maisonette / Bungalow
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If flat/maisonette, what level do you live on?
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Number of Bedrooms:	Is there a lift?	Weekly rent
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Do you have any pets? If yes, please specify:
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Is there a garage? If yes, it is attached or separate?
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Are you downsizing?	Reasons for exchange:
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Is your property adapted? If yes, please provide details
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Was your home provided with your job?
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## Your household

Please give details of every person living in your household.

Surname	First Name	Relationship to you	Date of birth

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## Important information

Before a mutual exchange can go ahead, we will need further information on both properties.

We will request:

- a report from your landlord about your rent account and your tenancy record.
- a full internal and external survey of the property. You **MUST** inform us of any alterations i.e. kitchens, bathrooms. Any structural changes i.e. removal of walls or doors. Any changes to standard fittings i.e. lights etc.

If you are not sure about any changes you have made, we recommend you contact your landlord.

Have you made any alterations to the property?

If yes, please give details below.

## Your tenancy

What kind of tenancy do you currently have? If you are unsure about this, please speak to your landlord.

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## Housing benefit

How much Housing Benefit do you receive per week? (If any)

Do you have a registered physical or mental impairment? If yes, please state the nature of your disability

Has your property been adapted for your needs? If yes, please give details

Will you require any adaptations at the exchanging property? If yes, please give details

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## Under-Occupation Charge

If you have one 'spare' bedroom your housing benefit will be cut by 14% and if you have two or more 'spare' bedrooms you will lose 25%. If your benefit is cut you will have to pay your landlord the difference between your housing benefit and your rent. **You will not be able to exchange to a property if you are affected by the under-occupation charge and cannot afford to meet the shortfall payment.**

### This could affect you if:

- you are of working age (aged 16 to 61 years old)
- you are only claiming a small amount of housing benefit because, for example, you are working
- even if you are sick or disabled.

### This won't affect you if:

- you or your partner are old enough to receive pension credit
- you live in a shared ownership property, or sheltered or supported housing scheme
- you are a foster carer
- you are a parent of a teenager in the armed forces.

## Your exchange partner's details

Title (Delete as appropriate):	Mr / Mrs / Miss / Ms
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First name:	Surname:
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Date of birth:
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Address:
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	Post code:
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Contact number(s):
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Are you a St George Housing tenant?	Yes / No
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If no, please give the name and address of your landlord

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## Your exchange partner's property

Do they occupy a:	House / Flat / Studio Flat / Maisonette / Bungalow
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If flat/maisonette, what level do they live on?
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Number of Bedrooms:	Is there a lift?	Weekly rent
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Do they have any pets? If yes, please specify:
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Is there a garage? If yes, it is attached or separate?
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Are they downsizing?	Reasons for exchange:
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Is their property adapted? If yes, please provide details
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Was their home provided with their job?
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How did you find your swap?	Homeswapper / Swap and Move / Other (please detail):
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I declare that I have read and fully understood the conditions above and agree to be fully bound by them.

Signature (1)

Signature (2)

Signature (1)

Signature (2)

Signature (1)

Signature (2)

If you have a joint tenancy, both tenants must sign the form.

## Equalities monitoring

St George Housing has a policy of equal opportunities aimed at ensuring that all applicants for housing are fairly treated, irrespective of race, colour ethnic or national origin. In order that we can monitor the success of our policy, please indicate your ethnic origin below.

### To which group do you consider you belong to?

Please tick here if you prefer not to say

#### White

- British
- English
- Welsh
- Scottish
- Northern Irish
- Irish
- Turkish
- Turkish Cypriot
- Greek
- Greek Cypriot
- Gypsy/Irish Traveller
- Other (please state)

#### Black or Black British

- Caribbean
- African
- British
- Other (please state)

#### Asian or Asian British

- Indian
- Pakistani
- Bangladeshi
- British
- Chinese
- Other (please state)

#### Mixed or Multi-Ethnic

- White & Black Caribbean
- White & Black African
- White & Asian
- Other (please state)

#### Other Ethnic Group

- Arab
- Any other (please state)

### Religion or belief

- Buddhist
- Christian
- Hindu
- Jewish
- Muslim
- Sikh
- No religion
- Prefer not to say
- Other (please state)

### Sexual orientation

- Heterosexual/straight
- Gay man
- Gay woman/lesbian
- Bisexual
- Prefer not to say

## Contact details and privacy statement

To contact you in the future, we want to ensure we have your correct contact details. Please complete the boxes below.

The answers you provide will be used by St George Housing to improve the services we offer and we may share this information with our partners for the same purpose.

By signing this privacy statement, I give St George Housing permission to use my information in accordance with this privacy statement. The full St George Housing privacy policy can be found at <https://stgeorgehousing.co.uk/polcies>

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## Further information

If you need further assistance or information on the mutual exchange process, please speak to the St George Housing Mutual Exchange team on 02074195140

Please send your completed form to 182-184 Office 1574 High Street Eastham London E6 2JA. Alternatively, you can email it to [info@stgeorgehousing.co.uk](mailto:info@stgeorgehousing.co.uk).



St George Housing