

Mutual Exchange Charter

Mutual exchanges make a positive contribution to meeting housing need by making the best use of stock, reducing void costs and increasing housing choices.

This Charter is intended to actively promote mutual exchange to all tenants by working with other landlords to facilitate as many swaps as possible for Tower Hamlets tenants.

As landlords we will encourage every tenant seeking a transfer to join an on-line swapping scheme, offer one-to-one support for those looking for a swap and consider all requests in a flexible and constructive way.

This Charter has 8 main objectives:

- **Common Housing Register applicants encouraged to register for a mutual exchange**
 - All new applicants to be sent exchange forms at point of application.
 - Exchange on-line scheme details to be included on all generic letters
 - Exchange forms sent with annual transfer review letters
- **Actively promote and publicise exchanges as the 1st option to move**
 - Maximise use of IT publicity/telephone apps/social media
 - Issue 'dummy' guide to exchanging your home
 - Participate in 'Swap Days'
 - Provide practical assistance with move i.e. packing / taking down curtain poles
 - Consider financial assistance if swapping with other CHR landlord
- **Provide practical and financial help to those looking to downsize by swapping**
 - Incentives considered on case by case basis
 - Partial/full arrears write offs
 - Arrange and/or cover removal expenses
 - Recharge waver
- **Make the process of swapping as quick and easy as possible**
 - Process application and request landlord reference (if applicable) within 5 days
 - Provide on-line information regarding policies and procedures
 - Have a clear point of contact for those going through an exchange
 - All applications to have written response within 42 days
- **Take a flexible approach to bedroom need and property size**
 - Allow under-occupation by up to 1 bedroom
 - Allow overcrowding by 1 bed space
 - Consider size of property when making decision to under occupy/overcrowd
 - Do not use housing benefit bedroom tax restriction to refuse permission
- **Take a flexible approach to outstanding repairs**
 - Do not refuse permission due to 'reasonable' tenant responsible repairs
 - Seek to obtain agreement between exchanging parties to take responsibility for any repairs, unless they are health and safety related or the property has been significantly damaged or altered by the existing tenant
 - Make it clear to tenants exchanging they will not have the same repair rights through as they would if they transferred (lettable standard does not apply)
- **Offer swapping tenants a tenancy equivalent to the one they are giving up**
 - Take a flexible and equitable approach to tenancy types to minimise swaps failing due to loss of tenure security
 - If possible offer social rent regime if current rent is social
- **Record and monitor applications and moves to enable us to improve service**
 - Follow up on failed applications to establish reason
 - Complete and submit quarterly monitoring spreadsheet
 - Use data to publicise that higher number of moves happen by exchange than transfer