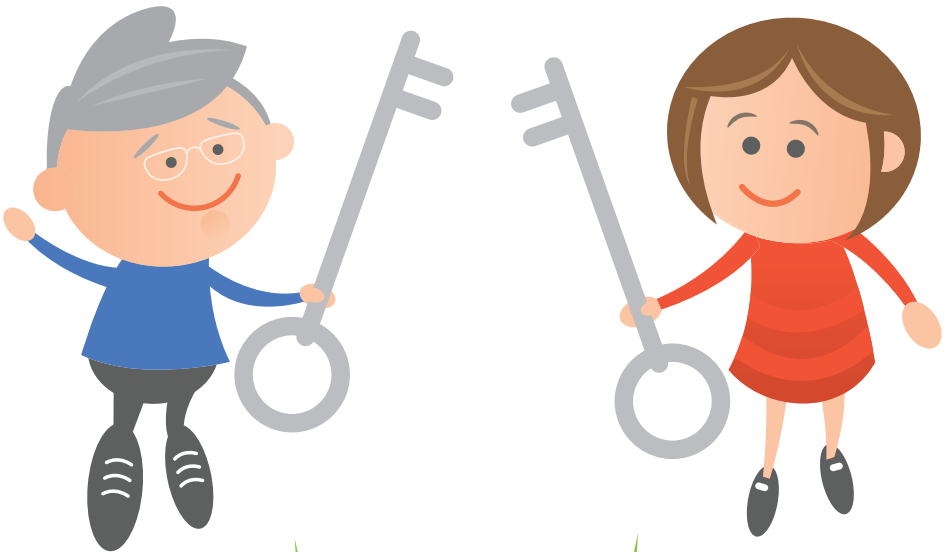


Mutual Exchanges



Exchanging your Home

There are not enough homes in East Lothian to go around, so you may be faced with a long wait to be rehoused if you need to move, or simply fancy a change. A mutual exchange, where two tenants with a secure tenancy agreement swap homes, can be a quicker way to get the home you want.

You can exchange your home with anyone who has a secure tenancy:

- A Housing Association tenant - either with us or any other Housing Association
- A Council tenant - either East Lothian Council or any other UK Council
- Any other secure housing provider, e.g. a housing co-operative

We would only refuse an application for an exchange if we have a good reason to do this. For example if you, or the person you want to exchange with:

- have rent arrears or owe money for other tenancy debts such as chargeable repairs, legal expenses or benefit overpayments, etc.
- have been involved in anti-social behaviour
- have allowed your home to deteriorate to an unacceptable condition or breached any other tenancy condition
- have applied to exchange into an unsuitable property (more than one spare bedroom, too small, medical adaptations that you don't need)
- if you have altered your home without our permission and the work isn't to an acceptable standard

If you are on Housing Benefit or Universal Credit, and apply to exchange into a property where you will have a spare room, you will have an under occupation charge deducted from your Housing Benefit or the rent element of Universal Credit. You may be able to claim a Discretionary Housing Payment from East Lothian Council to cover this shortfall.



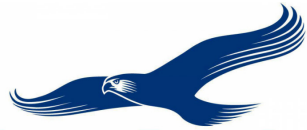
East Lothian X-Changes

To make it easier for secure tenants in East Lothian to find an exchange, we run a joint list with East Lothian Council (ELC) called East Lothian X-Changes. The X-Changes list is easy to join and use. You can join the list and search for a new home on **elha.com** and on ELC's website **www.eastlothian.gov.uk**.

If you don't have access to the internet, you can fill out a paper application form and ask our staff to run a search on suitable available exchange listings at our Head Office, or check the printed listings in ELC offices.

Your address and property details will appear on the website, with a contact phone number or e-mail address, whichever you prefer. You do not have to provide contact details, but we will not contact you on someone else's behalf. This means that if you don't leave a phone number or e-mail address, anyone who wants to exchange with you will have to write you a letter or visit your home.

elha.com
east lothian housing association



East Lothian
Council



Applying for an Exchange

Before you apply, make sure you can afford to move. As well as removal costs there may be other costs you need to consider, e.g.: decoration, prepayment meters or an increase in Council Tax that you may not have expected. You also need to make sure you are happy with the condition of your own home and garden, ensuring you have permission for any alterations you may have carried out or completing any repair work you may need to do.

When you find someone you think may be a good match for an exchange, you should first arrange to visit each other's homes. For safety, you should not do this alone or, if you do need to go by yourself, you should make sure someone knows where you are.

You need to have the permission of both landlords before you can swap your home, and you will have to sign a new tenancy agreement before you move. When you agree to exchange, you also agree to accept the property as it is. If there are any repairs or decorating to be done, you must be willing to do the work yourself, so it's very important to check the condition of the property thoroughly. We may refuse an exchange if there is a lot of work needed in either property, until such time as it's been carried out.

If you apply to exchange with someone who is not one of our tenants, you will have two sets of forms to fill in – one from us and one from the landlord of the person you want to exchange with. Our forms can be downloaded from **elha.com** or picked up at our Head Office.

It is very important that all the forms are sent back to all landlords at the same time, as we only have 28 days to assess an application. If one form is late or missing, we may have to refuse the exchange.

When we have received your forms, we will check for anything that would cause us to refuse the exchange (e.g. rent arrears), and if there are no problems, we will visit you and the person you want to exchange with. We will ask for a tenancy reference from the other landlord, and they will ask us to provide a tenancy reference for you.

When your Exchange is Approved

Once we have agreed that you can exchange your home, we need to complete various safety checks. We can't agree a date for you to move until these have been done. You should not arrange any removal vans until you have heard back from both landlords that the exchange can go ahead and a date to sign your new tenancy agreement has been arranged.

Getting Ready to Move

- If you have a joint tenancy, you will both have to sign your new tenancy agreement. Please make sure you are both available to sign up.
- Do not move until you have signed your new tenancy agreement. If you move before you have signed your new agreement and the person you are exchanging with changes their mind, you will have to move back.
- If the person you are exchanging with said they would carry out repairs, make sure they have done them. If they have not completed any repairs, they will become your responsibility as you have accepted the property in the condition they've left it. While we will repair any damage due to wear and tear, we will not carry out any repairs which are the tenant's responsibility, e.g. damage to walls, chips in bathroom fittings, etc.

Other Information

- If you change your mind about exchanging, you can drop out at any time before you sign your new tenancy agreement.
- If you change your mind after you have signed your tenancy agreement, you cannot move back to your old home unless the other tenant agrees, and you go through the exchange process again.
- If you, or the person you are exchanging with, have no intention of moving into the property, and the exchange has been contrived so that someone can 'jump the queue' to a new home, we will take legal action to end your tenancy and force you to return to your home or end your tenancy.

If you have any questions and would like to know more about mutual exchanges, please contact us by clicking on the **Live Help** button on **elha.com**, by e-mail at **info@elha.com** or telephone us on **01620 825032** and select the options for mutual exchange enquiries from the phone system.

Our Contact Details

Through your My Home account:

<https://myhome.elha.com>

Website: www.elha.com

E-mail: enquiries@elha.com
(general enquiries)

By post or in person:

East Lothian Housing Association
18-20 Market Street
Haddington
East Lothian
EH41 3JL

Telephone: 01620 825032 (Main switchboard)
03000 999 247 (Repairline)

SMS: 'elha' and then your message to 88222
(message charged at standard rates)

Office opening hours:

Monday, Wednesday & Thursday:
9am to 4.30pm

Tuesday: 10am to 4.30pm

Friday: 9am to 4pm

Live Help opening hours:

Monday, Wednesday & Thursday:
9.30am to 12 noon and
2pm to 4.30pm

Tuesday: 2pm to 4.30pm.

Friday: 9.30am to 12 noon and
2pm to 4pm

elha.com
east lothian housing association



18–20 Market Street, Haddington, East Lothian EH41 3JL

Scottish Charity No SC028900 Registered under the Co-operative and Community Benefit Societies Act 2014 No. 2266R(S)

W: elha.com E: enquiries@elha.com

T: 01620 825032

Text: elha then your message to 88222
(message charged at standard rates)

