



Mutual Exchange Fact Sheet for Ferguslie Park Housing Association

What is a Mutual Exchange?

A Mutual Exchange is when two, three or more tenants exchange (swap) their properties. Each tenant must move and a tenant cannot exchange into an empty property.

Any tenant who wants to move to a property more suitable for them should consider a Mutual Exchange as a way to improve their re-housing opportunities.

Who can get a Mutual Exchange?

Any of our tenants (except those who have a Short Scottish Secure Tenancy) can swap with another tenant from

- *Ferguslie Park Housing Association or*
- *Another Housing Association or*
- *Any Local Authority anywhere in the UK.*

However, landlords need to have given their permission before the swap can go ahead.

How do I find someone to exchange with?

You can try to arrange a swap in a variety of ways including

- *using the Mutual Exchange Notice Board in the Tannahill Centre Housing Office*
- *by word of mouth*
- *by advertising in newspapers*
- *with postcards in shop windows or*
- *by HomeSwapper.*

HomeSwapper is an internet system that works like a dating agency to help tenants link up with other suitable tenants looking to swap homes. It covers Renfrewshire and anywhere else in the UK and it is **free** for any of our tenants to use.

I have rent arrears; can I still go ahead and swap?

If you, or any tenant you want to swap with, owes more than one month's rent and /or have not kept to a regular arrangement for at least 3 months to clear what you owe your swap can't go ahead. There may also be other reasons that a swap can be refused by landlords e.g. it would result in overcrowding.

If your swap is refused we will tell you why and give you advice. We would never tell the tenant you are swapping with why your swap was refused and similarly are not able to give you details if it was them who were refused permission.

Will it affect my right to buy?

The legislation relating to right to buy is complicated, dependent on many factors and is expected to be amended again in the near future. We are happy to give advice on an individual basis to tenants on Right to Buy before any swap is finalised.

I have found someone to swap with, what happens next?

Once you have found someone to swap with, each of you needs to contact your own landlord to request a Mutual Exchange Application Form. This should be completed and returned to your own landlord.

How long will I have to wait before getting an answer?

The Association will make its decision on whether or not to agree to any Mutual Exchange request within 28 days of receipt of a fully completed application.

What if I am refused permission?

You can initially contact your Housing Officer to discuss the matter informally. If you are still dissatisfied after speaking to your Housing Officer, you may appeal against the decision by contacting our Housing Manager. If you remain concerned you can pick up a leaflet about our Complaints Procedure and follow the instructions given in it. You also have the right to raise a Summary Action in the Sheriff Court.

How do I get more information?

You can phone our office on 0141 887 4053, call in to our office at The Tannahill Centre, 76 Blackstoun Road, e mail us at admin@fpha.org.uk or check out our website www.fpha.org.uk.