


YOUR GUIDE TO A MUTUAL EXCHANGE

FOR OCEAN CUSTOMERS



TEN STEPS TO COMPLETING A MUTUAL EXCHANGE AND TIPS

It normally takes a few weeks to process a mutual exchange application. We aim to approve a mutual exchange within 42 days from notifying you that the process has commenced. This is because several important steps need to be completed before we can let you move. Keep this list to help you track what point your application has reached whenever you get an update from the Neighbourhood Services Team.

	1	Fill in the application form in its entirety
	2	We check your Tenancy. If you are not keeping to your conditions, we may have to refuse your application or ask you to put things right
	3	We check the tenancy of whoever will move into your home. If you are moving to another landlord, we will get to know our new customer before any move, to ensure their tenancy with us works out
	4	We will inspect your home. This takes about an hour, and we will take photos.
	5	You and/or Ocean may need to complete repairs to your home. If you have damaged your home, you will need to fix the items and we will check that they have been returned to standard before we agree to the exchange. If something we should repair is unsafe, we will normally complete it before you move
	6	We will agree an exchange date. You will need to talk to other people involved in the exchange and decide on a preferred moving date.
	7	We will carry out safety checks. Your home must be safe, so we carry out both gas and electrical safety checks within two weeks of any move date.
	8	Final confirmation of exchange date. We will write to you with final details of your move.

	9	Pay Rent & Sign You pay any agreed rent in advance and then sign all legal documents before you move
	10	Moving day Ensure all belongings and rubbish are removed from the property

1. Save for your first rent payment

Ocean and many other social landlords will expect you to make an upfront payment of rent at any mutual exchange sign-up.

At Ocean, we require a 4-week rent payment upfront. If you get Universal Credit or Housing Benefit to help with your rent, you'll still have to pay.

So, if you haven't already got this money to hand, make sure you save up all the time you're looking for a swap.

2. Check out the neighbourhood

Make sure the area is going to be right for you. Look at public transport options for getting about, particularly if you rely on this for getting to work, school, shopping etc.....

Do you need to be close to local shops?

Do you need to be close to health services, e.g., your doctor's surgery?

If so, you need to take all these things into account.

3. Make sure the property is right for you

Things to consider:

If the property is on the top floor, how will you manage the stairs?

What are the parking arrangements?

4. Plan your move

Think about how you'll pay for removals, reconnecting your phone, broadband or gas cooker etc. Save up if you need to.

Who will do your removals?

Mutual Exchange Application

Please complete one form for each Ocean property being exchanged.

Address of current Ocean property: Property type..... Number of bedrooms..... Numbers of properties involved in exchange
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Who are your current household members?

Name	Date of birth	Relationship to you

Name, address and contact number of person(s) moving in:
 (The person wanting to move into your home will need to complete a separate application form.)

Name	Address	Telephone Number

Have you got any outstanding repairs in your home? Yes/No

(If yes please give details):.....
.....
.....
.....

Has your home been adapted in any way? (For example, a wet room, stairlift)?

Yes/No

(If yes please give details):.....
.....
.....
.....

Have you made any changes to your home? (For example: replaced the doors, light fittings, changes to kitchen/bathroom)

Yes/No (If yes please give details):.....
.....
.....
.....

You will need to have our permission for any of these changes for us to proceed with a mutual exchange.

Do you have any pets? Yes/No (If yes please give details):.....
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.....

Declaration – person moving out:

I can confirm that I accept the following:

- This is only an application to mutually exchange and Ocean's acceptance of it does not signify approval. The exchange can only proceed after Ocean has put its consent in writing and a deed of assignment has been signed by all parties.
- I have checked the weekly rent and can afford to pay it. I understand that Ocean will complete a credit check in order to process this application and that I will have to pay up to one month's rent in advance of the exchange taking place.
- I have inspected the property myself.
- I understand that Ocean accepts no responsibility for any failure by the person moving out to observe the conditions of the mutual exchange.
- All of the information I have supplied is accurate and complete.
- I am happy for Ocean to request information about the conduct of my tenancy with my current landlord.

Signed by tenant(s): Date:

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Please return your completed application form to:

Ocean Housing Neighbourhood Services Team, Stennack House, Stennack Road, St Austell, PL25 3SW

Or email your scanned in application to help@oceanhousing.com with 'Mutual Exchange application' in the subject line.