

What you need to know before swapping your home

There are several things you should check and be aware of so as not to lose out in any way.

Check your tenancy rights

Carefully check what type of tenancy you will exchange with and what rights you may gain or lose. For example, you could potentially lose your preserved Right to Buy discount.

If you were a previous tenant of North Hertfordshire District Council who automatically transferred to North Hertfordshire Homes and you exchange into another one of our properties, you will keep all your protected rights. However, if you exchange to another landlord's property you will lose those rights.

Check your current home

Have you made any alterations to your home? Such as a new kitchen, bathroom, driveway, shed etc. Did you get permission from settle?

If not, you will need to get retrospective consent. Please get any consents dealt with before applying for a mutual exchange. Email customer.service@settlegroup.org.uk to start the process.

Is your garden clear? Is your loft clear? These will need to be cleared before the mutual exchange can happen and it can take some time to sort these out. Please get any clearance works done before you start applying for a mutual exchange.

Check the condition of the property you want to move into

Thoroughly inspect the property you want to move to. You will be responsible for any decoration, cleaning, gardening and other work that is required to the new property. You will sign a letter to say you accept the property in its current condition.

Agree with your exchange partner exactly how your properties will be left and who will be responsible for any outstanding repairs. Don't assume we or your new landlord will take responsibility for carrying out any repairs unless you have written confirmation.

Check the names on the tenancy agreement

The tenancy agreements for all people involved in the exchange must be in the name(s) of the person or people wishing to move. If not, this must be resolved first.

Common reasons home swaps are declined

The reasons given below may also apply to your home swap partner(s) and their landlord(s).

- If there are rent arrears on your account (conditional permission can be given, but the arrears must be cleared before the exchange is completed)
- If there is a Notice of Seeking Possession or Court Order outstanding on any of the tenancies
- If your property is too large (by more than one spare bedroom) or too small for the incoming tenants
- If your home has been adapted to your needs (for example a wet room has been fitted for you) or if the person who you are swapping with needs some special features immediately
- A combination of the above