



# We can help you make your next

## Frequently asked questions

### Transfer vs. mutual exchange, what's the difference?

The Transfer allows you to bid on EMPTY properties. It is based on priority and tenants who bid are put in a queue in order of priority. All under-occupying tenants are placed within BAND A and are considered high priority moves. To get a transfer application, call the Wise Move team on 020 7926 6399. Mutual Exchange allows you to swap your property and tenancy with another social housing tenant including council and housing association tenants both within and outside of Lambeth.

### What are the benefits of swapping?

A mutual exchange is often the quickest way of moving – there is a much larger amount of properties available which means you have many more options.

### Are you eligible to exchange homes?

Any tenant in social housing i.e. in a property rented by the Council or a Housing Association is eligible to move. You do not qualify if you are a tenant of a private landlord, own your own home, or are in a shared ownership scheme.

### Can an exchange be refused?

An exchange can be refused if:

- You or the person you wish to swap with have a possession order on the property
- If by swapping you or the person you are swapping with would be under-occupying by two or more bedrooms
- If there is substantial disrepair being dealt with that would cause a health and safety risk and delay our ability to provide a response within 42 days
- If you are overcrowded and have outstanding arrears
- If we have already received a warrant to evict you from the premises

### Am I eligible for a transfer incentive?

If you have more rooms than you need or an adapted property which you don't need, you could benefit from the transfer incentive.



## Exchange tips

### Frequency

Check for properties on a regular basis! People register every day and our list changes all the time.

### Flexibility

Go and explore other areas – don't write off an area based on reputation – being too rigid on location means you could miss out on finding your dream home!

### Accuracy

Make sure your property description is thorough and describes all of the things you would want to know about other people's properties! Do you have a beautiful view, or something special about your home or location? Tell us!

### Initiative

Go the extra mile - Send in a picture of your property! People like to see visuals – look at our tips on how to best take a picture and how to send a picture in below.

### Positivity

Be positive and pro-active when communicating with other tenants. Send texts to tenants if they don't respond to your calls with your own details so they know who you are and why you are contacting.

### Persistence

Finding a new home doesn't happen over night. Remember – all parties involved have to like each other's properties. Don't give up if you have no luck within a short space of time, keep trying!

## Why downsize?

### Cut down your rent costs!

By under-occupying you are losing either 14% or 25% of your housing benefits depending on how many rooms you are under-occupying by.

As well if you are not in receipt of Housing Benefits you are paying a more expensive rental charge.

### Save on utilities and upkeep

Paying gas and electric for a large property is expensive and by downsizing you can save approximately £500/year on costs.

### Get £500 for each room you give up

Our incentive payment could help you towards clearing arrears on your current tenancy or contribute towards your new property.



## Wise Move swap shop checklist

Before searching for a property to exchange with it is a good idea to prepare in advanced the things you need to be able to exchange property. Below is a checklist of what you need to have ready before you exchange:

### Check to make sure you are a secure tenant

Tenants who are still in the introductory phase of their tenancy will not have the chance to swap. For Housing Associations – contact your housing officer for advice.

### Make sure you clear your arrears

For tenants downsizing, you should also have a clear rent account, however, an incentive payment may help towards your arrears and allow you to move. Please call your income officer or welfare officer for advice

### Ensure you have no notices seeking possession on your account

If you still have an active notice and no arrangement in place to bring down arrears you may be refused an exchange – contact your income officer or welfare officer for advice.

### Have all household members registered on your tenancy

Make sure all the tenants in your property who will be moving with you are registered on your current tenancy.

### Find out how many bedroom property you are entitled to

Make sure you are looking to move to the correct sized property, if you would be underoccupying in the new property you will be refused.

### Sort out all repairs issues

It is a good idea to ensure all repair issues are sorted both the ones that are our (or your housing associations) obligation, and ones that are your duty. Contact the service centre or your local area office to book repairs in.

## How to register to Wise Move swap shop

### Visit the website: <https://housingmanagement.lambeth.gov.uk/swap-shop>

If you fill in the application form here this will be sent to us for processing – you will then be contacted with details on how to use the system and provided with a unique reference number

### Call us on: 020 7926 6399

If you have trouble accessing the internet please call us and we can help you to register – we can also help you to get access to the internet and assistance on how to use the internet if you have trouble with this.



## Get your pictures on Wise Move

**Email us your pictures on: [HMcitiesenquiries@lambeth.gov.uk](mailto:HMcitiesenquiries@lambeth.gov.uk)**

Please quote your name, address and Mutual Exchange Reference Number

We are in the process of re-vamping our website so we can best advertise your properties. Why not give yourself a better chance of moving by advertising your property as best as possible?

### Tips for taking pictures of you property

#### Switch on all lights

This will make your property feel warmer even on a sunny day.

#### Prepare your property

Showing your room at its best could help you exchange your property soon. Simply cleaning and temporarily repositioning furniture, putting lamps on table and flowers in vases will make your property more attractive.

#### Take exterior a shot in the morning

Morning lighting is the best for photos and there are normally fewer people around at this time of day.

#### Find the best composition

Walk around your property and identify the best view points to take a photo. Often this is found by aiming from one corner of the room to another.

#### Take plenty of photos

Digital photos are really cheap, so try different viewpoints to ensure you get the best photo possible.

#### Take pictures of all the important rooms

It is essential to always take pictures of the exterior, living room, kitchen, bathroom and master bedroom.

## Navigating Wise Move

**To find the list of properties available:**

**Visit: <https://housingmanagement.lambeth.gov.uk/swap-shop>**

**Call us: 020 7926 6399** – we can arrange to post a copy over to you or email you if you have trouble downloading the list from the website

**Visit our Office: The Springfield Centre, 110 Union Road, SW8 2SH**



If you visit the website – select the list that is most relevant to you. For Example: If you are in a 3 bed property and want to move to a 2 bed – you should click on “2 bed properties looking for larger”.

#### **Two-bedroom home available**

- [Two bed properties looking for larger.pdf \[pdf\] 845KB](#) - these are details of two bedroom homes available, where tenants are looking for a larger property e.g. three bed plus - please look if you have a three bed home or larger and looking to down size).
- [Two bed properties looking for smaller.pdf \[pdf\] 355KB](#) - these are details of two bedroom homes available, where tenants are looking to downsize to a smaller home - please look if you have a one bed home in need of two-bedrooms).

Now you have selected the link a PDF file will open containing properties with a description and location.

Look through the properties – specifically what they’re offering and what they’re looking for. If you feel like they meet your requirements AND you meet their requirements:

**Note down their MX reference number – you can either email us or call us to get more information.** We will then disclose contact details for the matches so you can contact them directly. Make sure when you email us you quote your own name, address and Mutual Exchange Reference number – just so we know who you are!

## **What happens when I have found a swap?**

### **Fill out the MEX1 form**

Make an appointment with us for yourself and the tenants you are exchanging with so you can fill out the application to exchange. This form asks for all of your tenancy details – that’s you and who lives with you – as well as your landlord details if you are coming in from a Housing Association.

### **Surveying the property**

Surveyors will come and inspect both properties to ensure there are no outstanding health and safety issues or serious disrepair that may prevent the exchange from going through. This will be done within the 42 day deadline.

### **Requesting landlord references**

Whilst the surveyors are being booked the area office housing team will send out an MEX2 form to be completed as a landlord’s reference for the outgoing tenant. This queries your details and reviews your arrears history, rental charges, and any historical or present tenancy issues that may be outstanding. This indicates if there are any tenancy breaches that may withhold the exchange.



### Consenting to the exchange

If the references are satisfactory and both landlords agree the exchange can go ahead, the area office housing team will inform you and the tenant you're exchanging with of a date to sign up to your new tenancy.

The conditions for this to go ahead are that:

- The council incurs no cost of any kind
- The vacated property must be left clean and tidy and no fixtures or fittings are to be removed
- A moving date is agreed between both parties and the housing officer
- Both parties sign tenancy agreement on the same date or in the same week for both addresses
- The rent account is cleared up to and including the last week of occupation

If all conditions are met you can then exchange your property!

## Contact Us

 020 7926 6399

 [HMcit enquiries@lambeth.gov.uk](mailto:HMcit enquiries@lambeth.gov.uk)

**Visit us: Springfield Centre, 110 Union Road, SW8 2SH**