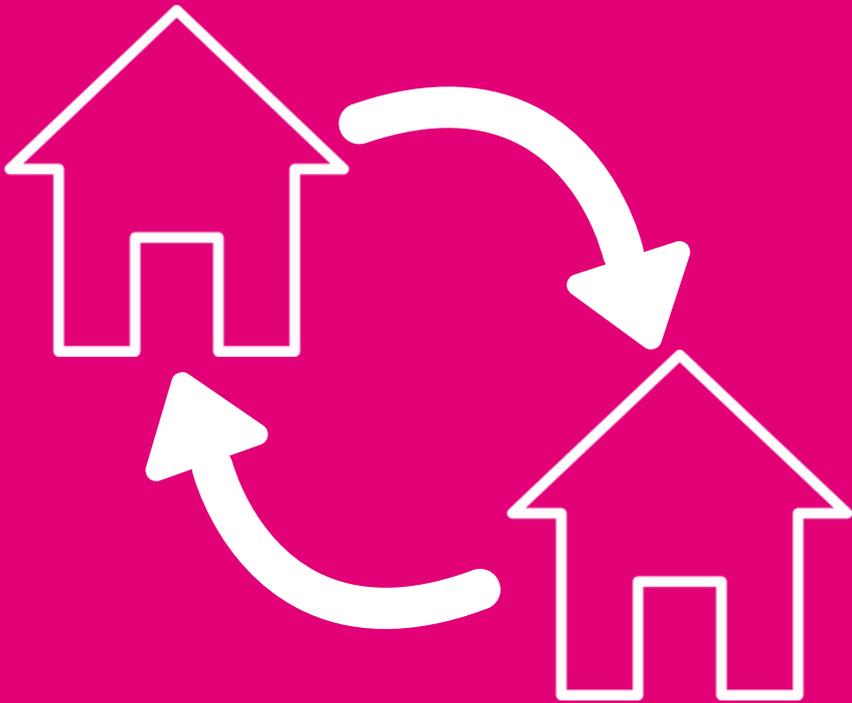


Mutual Exchanges



Following your request to mutually exchange

Please read this leaflet carefully as it provides information that will help guide you through the mutual exchange process.

Property Standard Guidance

This information sheet details the standard we expect your property to be in when we carry out a property inspection and when the exchange completes. Please note, that if your property does not meet this standard, it may result in a delay or your application to mutually exchange being refused.

The property, garden and any outbuildings should be clean and clear of all rubbish.

Bathroom

- All sanitary ware should be clean, free from lime scale and in good working order.
- If a shower has been installed by you, this must have the relevant safety certificates and be in good working order. If the incoming tenant does not wish to accept this, you must arrange to have this removed at your own cost, as Havebury will not accept any repair or maintenance responsibility for showers installed by the tenant.
- All plumbing must be watertight.
- Stopcock to the property should be functional.



Electrical

- All electrical installations will be inspected, safety checks carried out and a safety certificate issued before the mutual exchange can go ahead. A copy must be left at the property for the incoming tenant.
- The consumer board must comply with the current legislative standard and not have been tampered with in any way.



- If there are any electrical fittings and appliances not supplied by Havebury, the incoming tenant must accept full responsibility for these, or the outgoing tenant must remove them before we carry out our electric check.

Kitchen

If supplied by Havebury:

- All original storage cupboards must be intact.
- Washing machine connection points and drainage are installed.
- The kitchen should have an electric cooker point or a gas cooker connection point, or both where appropriate.

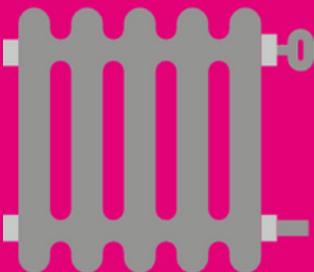


If supplied by the tenant:

- Any kitchen installed by the tenant must be of a reasonable standard. Havebury may maintain the kitchen units, but not freestanding or fixed appliances and the incoming tenant will be responsible for any non-standard items supplied or installed. If Havebury undertakes maintenance for a non-standard kitchen, units or doors, these will be replaced with our standard fittings.

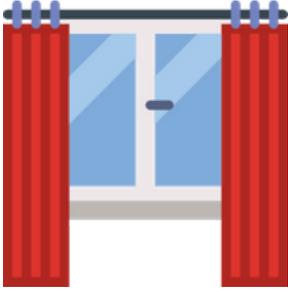
Heating

- All heating systems will be tested for safety on the first working day after the exchange completes. To maintain gas safety for all parties, gas systems will be completely shut down during the move. If it is found that any faults or problems with the heating system or appliances are not due to everyday wear and tear, you may be recharged for the cost of putting this right.
- Ventilation should be in good working order.



- Where Havebury has carried out the work, lofts should be insulated and pipes lagged where appropriate.
- If there are any gas appliances not supplied by Havebury, the incoming tenant must accept full responsibility for these, or the outgoing tenant must remove them.

Doors and Windows



- You should have a minimum of two sets of keys for all external doors to give to the incoming tenant. Please note: Havebury do not undertake lock changes for mutual exchanges. Should tenants wish to have the locks changed they may do so upon completion of the exchange at their own expense.

- All external doors should be weather tight and secure.
- All windows should be secure, open and close correctly, and where appropriate, a minimum of two window keys should be available to give to the incoming tenants.
- All rooms should have internal doors that open and close correctly with functional door furniture,
- If the outgoing tenant has replaced any of the standard doors provided by Havebury, we will not maintain these. Either the incoming tenant must accept repair and maintenance responsibility or the outgoing tenant must reinstate standard doors similar to those provided by Havebury before the mutual exchange can go ahead.
- Any glass panels in internal doors must meet safety glass standards.

Gardens

- Gardens must be in a reasonable to good condition. If the garden is overgrown and not to the standard set out in your tenancy agreement, Havebury may refuse permission for the mutual exchange to take place unless the incoming tenant signs a mandate agreeing to return the garden to a reasonable condition and maintain it in line with the tenancy agreement. If this is not possible the outgoing tenant is expected to bring the garden to an acceptable condition before the exchange completes.
- All garden boundary fences that adjoin a public highway should be in good condition.



Stairs and Floors

- All stairs should be safe and secure with a minimum of one handrail.
- All floorboards should be secured and floors should have an even surface.
- Any bannisters or balustrades which have been removed must be replaced.



Loft

- Loft space must be cleared of all stored items and any non-standard fixtures installed by the outgoing tenant.

Decoration



- Wall and ceiling plaster should be in good condition, and cracks over 5mm wide should be made good.
- The property should be in reasonable to good decorative order and acceptable to the new tenant.

Tenant Handbooks

- Tenant packs should be left in the property for the incoming tenant as it contains important and useful information, about the property and tenancy.
- If you have one, tenant packs should be left in the property for the incoming tenant as it contains important and useful information about the property and tenancy.



External

- All brick built outbuildings supplied by Havebury should be functional with doors that are secure and operational.
- Any garage supplied by Havebury that belongs to the property must be secure, garage door operational and all belongings cleared.
- If there is a garage, shed or any other type of structure not supplied by Havebury, these must be removed or the incoming tenant must sign a mandate agreeing to accept repair and maintenance responsibility.
- If the property has an intercom or door entry system, this must be fully operational.



Asbestos



- If we think the asbestos needs to be removed because of damage caused by you or anyone in the household, we may recharge you for removing this.
- Havebury must hold an up to date detailed Asbestos survey on file before the exchange completes. If no record is held for your home, you will need to provide access for your home to be surveyed.

What is the Social Housing Size Criteria?

The Government will reduce the amount of housing benefit or housing element for working-age households if you are considered to have a 'spare' bedroom (also known as 'The Bedroom Tax').

1 bedroom spare?	2 or more bedrooms spare?
Based on an average 3 bed social rent property	
£14.19 per week deducted from housing benefit.	£24.34 per week deducted from housing benefit.
Based on an average 3 bed affordable rent property	
£19.93 per week deducted from housing benefit.	£35.60 per week deducted from housing benefit.

How do you know if you have a 'spare' bedroom?

One bedroom **IS** allowed for:

- Each adult couple;
- Any other person aged 16 or more;
- Two children of the same sex under the age of 16;
- Two children under the age of 10 regardless of their sex;
- A carer (who does not normally live with you) if you or your partner need overnight care.

A spare bedroom **IS NOT** allowed for:

- You or your partner if you need to sleep apart because of a medical condition;
- You share custody of your children but they do not live with you all of the time.

Budget Planner

Spend less. This may be very difficult for you and your household to do but it may be the only option if you are affected by the cuts and do not want to lose your home.

Income	Weekly/ Monthly £	Outgoings	Weekly/ Monthly £
Wages		Rent	
Housing Benefit		Council Tax	
Statutory Sick Pay		Home Contents Insurance	
Working Tax Credits		Utilities (oil, gas, electricity)	
Benefits (JSA, ESA, UC)		Other fuel (coal etc)	
DLA Mobility		Groceries	
DLA Care		Mobile Phone(s)	
Attendance Allowance		Home Telephone	
Carer's Allowance		Internet Package	
Child Tax Credit		TV Package (i.e. Sky)	
Child Benefit		TV Licence	
Statutory Maternity		Car Payments (loans, tax)	
Maternity Allowance		Car Insurance	
Non Dependants		Travel (taxi/bus/train/car)	
Any other income		Childcare	
		School meals	
		Clothing	
		Any other outgoings	
Total Income		Total Outgoings	

Havebury
Housing Partnership