

**At PCHA we want to support residents' mobility and empower choice as much as possible. As a small association we have a limited opportunity to offer transfers for existing tenants. However, mutual exchanges are an excellent way for residents to have more mobility and choice about where they live. We actively promote and support such mobility. Only residents with Secure or Assured tenancies who have a permanent and self-contained home with PCHA can use these schemes to move. Residents where PCHA is not the Landlord who wish to transfer should contact us for specific advice on eligibility.**

## **What is the difference between a transfer and a mutual exchange?**

A **transfer** is where a current PCHA resident applies to transfer to another PCHA home.

A **mutual exchange** is where you can exchange homes with another PCHA resident or a resident of a local authority or other housing association.



**How do I transfer to another PCHA property?** We operate a choice-based transfer scheme for PCHA residents who want to move to another PCHA property. Any PCHA resident may apply to transfer once a tenancy has been held for 12 months. However, the likelihood of any offer being made is dependent on how well your tenancy has been managed; we will not usually process any transfer request or shortlist you for a transfer if your rent account is in arrears or if you have breached your tenancy agreement.



Your transfer application will be assessed by a tenancy visit and property inspection. Once approved, your application will be given points based on need, for example if you have medical or support needs or are overcrowded etc. During this visit a financial assessment will be made to ascertain the most suitable options of housing available to you.

## How can I do a mutual exchange?

We encourage anyone who wants to transfer to consider a mutual exchange. This is where you exchange homes with a PCHA resident or a resident of a local authority or other housing association. Mutual exchanges are not limited to geographical areas. It is your responsibility to find an appropriate person to exchange with. PCHA subscribes to a mobility scheme – Homeswapper – and you should register under this scheme if you wish to complete a mutual exchange. It is free to use by subscribers. Your Tenancy Services Officer can provide you with further details.

You will be responsible for visiting and viewing the property of the person you wish to exchange with, and you will need to satisfy yourself that the property and the tenancy conditions meet your requirements.

We will not normally agree to an exchange if there are rent arrears or a history of anti-social behaviour by either party. We will also not agree to an exchange if it will result in severe under-occupation or over-occupation. The other resident will need to have written consent from their landlord and have the same right to exchange. PCHA will only grant permission to exchange on receipt of consent and a satisfactory reference from the other landlord.

If the other resident has any pets, permission to keep the pet in the PCHA property they want to move to will be considered under PCHAs' Pets Policy before the mutual exchange is approved; conditions may be imposed.

Mutual exchanges are by way of an assignment of tenancy – for example, a secure tenant exchanging their home with an assured tenant takes on the assured tenancy and gives up any benefits associated with their secure one and vice versa. No new tenancy is issued but the incoming tenant will be given a handbook and details of our key policies etc.

## Other options for moving

There are sometimes other options available for residents who wish to move. These may include other mobility schemes, private rented and low-cost home ownership schemes. Residents are also encouraged to register with the local authority for housing. If you are aged over 55 and wish to move to a new area you may be eligible to apply to move via the Seaside and Country Homes scheme.

If you want to discuss your options for moving, please contact your Tenancy Services Officer by phone: 020 8659 3055 or email: [housing@pcha.co.uk](mailto:housing@pcha.co.uk)

