

The **biggest** and **best** way to swap your home!



Welcome Pack

Log in today at www.homeswapper.co.uk

Welcome to HomeSwapper!

We're really pleased you've decided to join HomeSwapper, the UK's most popular way to swap your social home. We have more than half a million members and 11 million matches across the site. Since 2007, HomeSwapper has helped more than 260,000 families and individuals swap their homes and we want to help many more.

You're joining thousands of people who log on to HomeSwapper every day. For many this is because you need more space, or you're moving for work or to be closer to family. Some of you may be in a crisis situation, or need to get out and make a new start. We hear hundreds of these stories every month, and that's what makes us passionate about what we do.

This guide has been developed to help you get the most out of your HomeSwapper account. We've worked with our swappers to bring you advice and guidance about the swapping process, from creating your advert to the actual exchange process. The HomeSwapper blog - Swapper Central - is regularly updated with stories from our swappers, top tips, information on welfare reforms and much more.

We love getting feedback from our members, so please join us on our social media sites:



facebook.com/HomeSwapperOfficial



@HomeSwapperTeam

Good luck with your swap search. We hope you find the home of your dreams!

The HomeSwapper Team

Your Dashboard

When you first log in you'll see your Dashboard. This is where you can easily access all the areas of HomeSwapper.



Creating your advert

Your advert is the most important part of the swapping process and it's really important to get it right. When you registered for HomeSwapper, we asked for lots of information about your home (The Home I've Got), and the type of home you want (The Home I want). These things create your home advert, and it will look a bit like this to other swappers:

About this home



What they're looking for



Top tips

Be honest

When filling out the details of your current home, BE HONEST! It will save you and other swappers a lot of time in the long run if your advert is an honest and realistic portrayal of the property.

Add photos

90% of successful swaps last year had at least one photo of the home – if you're serious about swapping, add a photo. It shows you're keen and it helps screen out people who won't be interested. Try to show your home at its best though – nobody wants to see a close up of dirty dishes in the sink or a blurry image of the fence (both real photos seen on HomeSwapper!)

Ask yourself "what does this show someone who has never seen this room before". Hold the camera in the corner of the room to try and get as much as you can in the picture. If you're worried for any reason about your home being identified, upload photos of the inside or a garden, and make sure you use the description box (tenant comments) to add information about the outside of your home

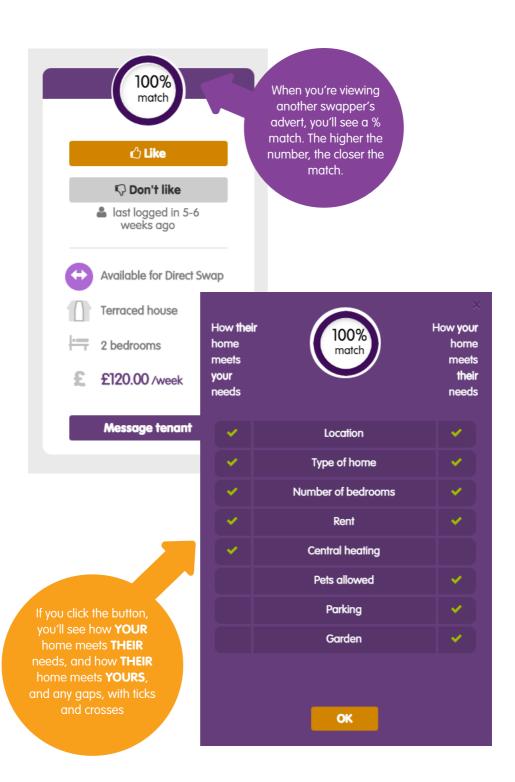
Add extra info

When filling in your home details there is an additional text box. Use this to describe the location as well as the property. Things to think about:

- Do you have nice neighbours?
- Do you have any extra space? E.g. Shed, Garage, Parking Space
- Do you have any close transport links? E.g. Bus stops, train stations
- Do you have any local facilities? Church, school, shops, gym, playground
- Are pets allowed in your property?

Be realistic

Be realistic about what you are swapping from and to and make sure you read the other tenant's requirements before contacting them. Look for what you need in a property rather than what you want. Consider the bedroom tax and the extra costs you might be able to avoid and think about the potential with a lick of paint.



Be flexible if you can

No matches? This is usually because you've made your search area too small. If you set up one location within 0.1. miles, we can only show you homes on that particular street and they may not come up very often. Check your rent amount too – lots of people have the rent they're prepared to pay at £125/month, which may be what they pay, but it's unlikely to be the total rent. Also, remember you might have to be patient as we can only provide you with properties in that area if they are on the site.

Are you receiving matches for somewhere you don't want to live? This is usually because you've added a location and then a large search radius around it. Even if you've specified the areas you're happy to live in the comments, the system doesn't know this and will show you everything within the search radius you've indicated. If you want to be more specific, try adding more locations but with a smaller radius around them. We let you go as small as 0.1 miles which is a street. Be aware though that this will reduce the matches you get and sometimes it's worth being flexible.

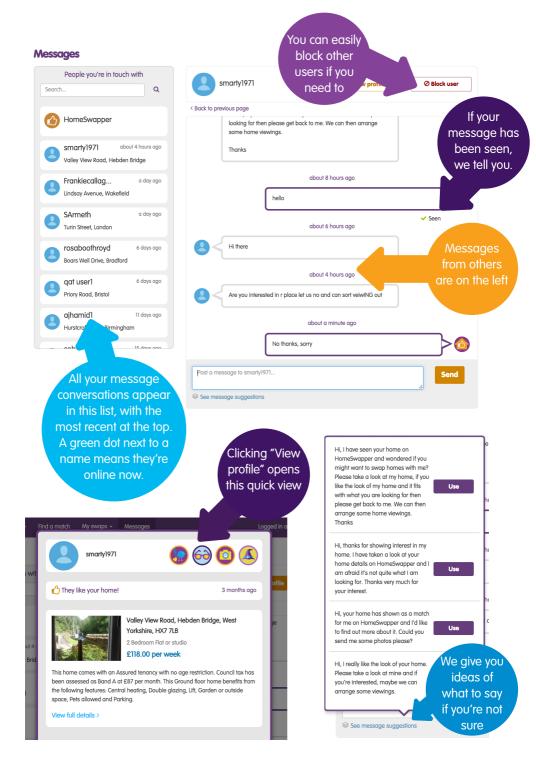
Messages

Get back to people

Respond to all messages. If you are not interested in proposals or have found other matches that better suit you, explain this so that people aren't wasting their time waiting for you. One of the biggest complaints we have from swappers is of 'timewasters' or people who don't reply.

Be nice

We've seen some awful responses from a minority of swappers who have been quite harsh, listing all the reasons why the home isn't suitable. While this could be seen as "being honest", remember you're talking to another person who may be desperate to move for many reasons, and may be going through a tough time. Be polite and be nice – just say "no thank you" then move on.

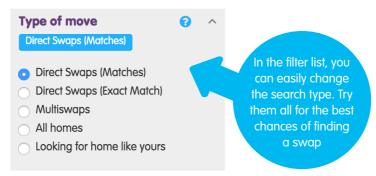


Find a match

You can see all your matches in one place, add new searches and filter your results. Click on any of the matches to view their full home advert.



Filter your results



Direct Swaps (Matches)

This search type shows homes that meet your requirements AND are looking for a home like yours. This is based on type of home, location and the number of bedrooms of each home.

Direct Swaps (Exact match)

This option shows homes that are a perfect match. This means all filters you have selected are met, including all features.

MultiSwaps

This option shows homes which you might be able move into via a chain of swaps. If you like a home then click 'like' and the system will help you build a MultiSwap chain.

All homes

A one-way search. This shows homes that match all of your preferences, but it doesn't take into account theirs.

Looking for a home like yours

Another one-way search. The people in these homes have said they're looking for a home like yours. This is a good search type to use if you just want to see what's out there.

Top 10 tips

Moving home is one of the biggest changes you can make, and it's really important to do it right. When swapping, especially if you're keen to get out of where you're living, it can be easy to get swept away in the excitement and forget the practicalities.

Here are our top 10 tips for a successful swap.

1. Research the area

Think about the area. Is it close to public transport? A busy road? Does it feel safe during the day? What about at night? Are there playgrounds and good schools nearby for the kids? Is it near a hospital? If so, can you hear ambulances all the time? Is it near a noisy pub or club?

2. What's included?

You need to find out what belongs to the tenant and what belongs to the landlord. Even if they say they're leaving something of theirs behind, there is no guarantee they will as this isn't included in the paperwork. If in doubt, assume anything that isn't the landlord's property will be going. Ask specifically about white goods, curtains etc.

3. Decor

While it would be brilliant to swap into exactly the home of your dreams, it can often be necessary to do a bit of decoration (with permission of course!) once you move in to make the property really feel like home. It's worth jotting down what you'd like to change and how important it is, so you've got a realistic picture of any costs before you move in.

4. Tenancy type

Check the tenancy type of the home you want to swap into, and make sure you know yours. If you're not sure, ask your landlord. When you swap homes, you don't take your tenancy with you, so this can be a really important factor for lots of people as it can affect things like right to buy.

5. Rent and bills

Find out how much the rent is. Remember this can be different to the amount the current tenant pays as they may receive housing benefit as a 'top up'. It's also worth asking what the usual bills are – gas, electricity, internet, water, council tax – as these can vary widely between council areas. It's no guarantee that yours will be the same, but at least you'll have an indicator.

6. Neighbours

This is one of the most important things to think about. What are they like? Can you meet them? Are there any disputes or noise issues? Visit at different types of day to really get a feel for the area, and if it's a block of flats, make sure you think about the neighbours above and below too.

7. Condition

Inspect any white goods that will be staying (fridge, freezer, washing machine, cooker, microwave, dishwasher, etc) and check they're in good working order. Remember, you take a property 'as seen' so the landlord will have expected you to do your research.

It's really important to check that the current tenant has has permission to make any changes to the property. If they haven't got this permission, it can be a reason for the landlord to refuse a swap.

Some things you should think about are:

- Is it in good condition? Are there signs of damp, flaking paint or infestations of any kind? Do repairs need to be carried out? Are there any broken items of furniture that will be staying?
- Is there central heating? Do all the radiators function properly? Is it properly insulated? Is there double glazing?
- Is there enough storage space for your belongings?

- Is there any sign of dodgy wiring, loose wires or faulty plugs or lights?
- Are there enough kitchen cupboards and work surfaces?
- Check the bathroom(s) and make sure taps are not leaking. Does the shower work properly? Are the sealants around the bath / shower intact?
- Are there enough electrical and telephone points and are they in the right places for your needs?

8. Any eligibility issues

Some homes have eligibility rules in place that you must meet in order to move in. These often don't come up till late in the process and we've seen plenty of swappers be really disappointed because of this. Some of the things to check are:

- Age restrictions
- Mobility restrictions, e.g. it's a sheltered home
- The need for a local connection
- It's been adapted for disability and this isn't applicable for you
- You have to work for the council or in a specific job to move in

There are others but these are the most common. If you're not sure, ask.

9. Occupancy requirements

If the home is too big or too small for your needs you probably won't be able to move in. Some landlords are more flexible about "over-occupation" than others, but it is a valid reason to decline a swap and it's one of the most common. If you're in any doubt, check the government's eligibility calculator here.

10. How serious is the other swapper?

Anyone on a swapping site will have read stories about 'timewasters'. People selling furniture only to be let down at the last minute, even withdrawing their

children from schools in advance of a move. Our advice is simple:

Don't make any major changes to your life until your swap has been approved and you've signed the paperwork. Swapper (including you) have a legal right to pull out of a mutual exchange at any point before paperwork is signed.

If you're worried about not having time to do everything, sign the paperwork and set a swap date for a couple of weeks later to give you chance to make all these changes. Remember that swaps can fall through for lots of reasons, and someone pulling out usually has a valid reason – they're not doing it to be spiteful. It's really tough but try not to get too emotionally invested in your potential new home before the paperwork is signed.

You've found a swap – what next?

You've spent loads of time on HomeSwapper, probably done plenty of viewings, and you've finally found a swap... so what happens next?

Forms

All tenants are required to complete a mutual exchange form. Ask your landlord for details. It's usually a paper form rather than one you can fill in online and it asks for details about your home and the tenant you want to swap with. Once you've filled it in, return the completed form to your landlord.

Your landlord then has a maximum of 42 days from receiving your form to tell you in writing whether your application has been approved or refused. Some landlords have their own timelines – such as 28 days – but it will never be more than 42 days.

Things you need to check

You must make sure you check the rent amount of your new home and the type of tenancy you will hold with your new landlord. You may lose your 'Right to Buy', or may not have the 'Right to Acquire' so it's worth checking these things. Make

sure you have a few viewings during the exchange process as you're accepting the property "as seen". Ask lots of questions – this could be your new home and it's really important you're happy with it. Things to think about are:

- Condition of the home decoration, layout, state of repair
- Location make sure you visit at different times of day, evening and at the weekend so you can get a feel for the area
- Transport is there parking? Are you close enough to public transport?
- Amenities where's the nearest supermarket? What are the local schools like?
- Neighbours what are the neighbours like? Are there any disputes? Visiting several times can help you assess the situation.

The swap approval process

Landlords may carry out the following visits:

Property Inspection

They will assess the condition of your home and look for any damage or alterations you may have made. They will discuss any items you may be leaving or taking with you, such as fridge-freezers or cookers. They will discuss tenancy matters and any rent arrears. If you or tenant you're swapping with has made alterations without permission, the swap could be refused.

Health & Safety checks

They will complete a thorough health & safety gas and electrical check. Anything that needs to be fixed should be identified and sorted out before your move.

Energy Performance Certificate

From the 1st October 2008 it became a legal requirement for social landlords to provide an Energy Performance Certificate (EPC) on change of a tenancy. They may arrange for an Energy Assessor to contact you for an appointment to complete an EPC prior to your move. If you have moved in after October 2008, it

might not be necessary to complete another as the (EPC) certificate is valid for 10 years.

Property report and review

Following the visits, a property report will be sent to the other swapper to sign and return. Your landlord will check your rent account and any look at any conditions they have asked to be put right. A clear rent account is required. They will confirm the health & safety checks are pass or fail.

Your landlord will send a tenancy reference to your new landlord. They will confirm your new landlord is at the same stage in the process before proceeding. They will confirm in writing their decision to grant you consent to exchange. They will ask you and your swap partner to agree a date to move and you should each notify your landlord of the agreed date. They may require 5 working days notice to prepare the paperwork. All landlords involved in the exchange must give their consent before you can move.

If you move before you have signed the 'Deed of Assignment' or without your landlords permission they will ask you to move back. You could risk losing your home.

You have a date

You will be asked to arrange a time and date that you and your swap partner can attend your landlords offices to sign the 'Deed of Assignments.' This appointment is usually arranged mid week before your move the following weekend. Your assigned tenancy will commence the following Monday.

You will be required to provide your original tenancy agreement and two forms of ID, (please include one photo ID). If you are in receipt of housing benefit please remember to advise your local office you are moving as you may be required to complete a new form/change of circumstances. You will be required to discuss all moving arrangements with your swap partner. Once you have signed the' Deed of Assignment' it is legally binding and you are expected to move on the

date as agreed with your landlord. You, or your swap partner can pull out at any time before this document is signed with no penalties.

Refusing a swap

Landlords may only refuse your home swap application for reasons set out in Schedule 3 of the 1985 Housing Act & Section 15 of the 1988 Housing Act. These are:

- · your landlord has started eviction proceedings
- you work for your landlord and your home was provided in connection with your job
- your home is adapted for a person with special needs and nobody in the new tenant's household has special needs
- the home you want to move to is much larger than your household needs
- the home you want to move to is too small for your household, and you would be overcrowded

They will advise you in writing on what grounds they have refused your application.

Landlords may also require you to correct a tenancy matter – e.g. rent arrears – before permission to move is granted. They will also check if any alterations have been made and approved by the landlord.

Remember: Don't make or accept any payment for exchanging. This is illegal and you could be prosecuted and evicted.

If you get stuck...

Our helpdesk team are here from Monday to Friday, 9am - 5pm and will be able to help with any technical questions. We can't offer individual help with finding a swap, but if something's not working they'll be able to assist you.

To contact us, email tenants@homeswapper.co.uk

Useful websites

HomeSwapper help centre

www.housingpartners.desk.com

HomeSwapper blog

www.swappercentral.co.uk

Government bedroom calculator

www.lha-direct.voa.gov.uk/bedroomcalculator.aspx

Shelter - general housing advice

www.shelter.org.uk

Citizen's Advice Bureau

www.citizensadvice.org.uk

Money and benefits advice

www.moneyadviceservice.org.uk

Benefits eligibility calculator

benefits-calculator.turn2us.org.uk



I found this swap within weeks so I'd like to thank you. I tried 39 different sites and swapping groups with no luck, but after just a few weeks on HomeSwapper I found my perfect swap.

- Norma -

With homeswapper I have found a swap very quickly and easily. We sign the papers next week and move the following day. Thank you very much for your service.

- Christine -

Log in today at www.homeswapper.co.uk