



How to...

support tenants to find a mutual exchange



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1 More and more landlords are recognising that mutual exchanges play a key part in making the best use of social rented homes and helping tenants to move to the right size home in the right place. This has become even more important since the introduction of the under-occupation penalty in April 2013 as many landlords just don't have a ready supply of smaller homes for under-occupying tenants to down-size in to.

Exchanges are a great option because they:

- can meet at least two cases of housing need at once
- can offer more choice and a quicker solution than waiting for a transfer
- help to make better use of homes
- are cost effective from a landlord perspective, saving an average of £1,800 compared to a re-let.

This 'How to' encourages you to think about how you can make your approach to promoting mutual exchange more successful, to ultimately encourage more moves, through:

- advertising campaigns
- matching events/swap days
- dedicated mutual exchange match makers
- developing partnerships to maximise potential exchanges
- improving property adverts on mutual exchange systems
- minimising the barriers which can prevent an exchange.

Promotional campaign

Within some organisations the promotion of mutual exchange can be little more than directing tenants to the mutual exchange website the organisation has subscribed to. Times are changing however and success in getting the messages about mutual exchange across to tenants requires a planned promotional campaign.

Your campaign will have the greatest impact if you use a range of marketing techniques such as:

- 'for exchange' boards in gardens
- training all front-line officers to promote mutual exchange during home visits
- automatically registering your transfer applicants onto your mutual exchange system
- leaflets: to maximise the impact include short case studies of success stories which your tenants can identify with
- local radio adverts
- displays in the foyers of supermarkets and community events
- offering a downsizing allowance as an incentive to move.

Many tenants talk about exchange when they mean a transfer, as part of your campaign to promote mutual exchange use language such as 'swapping homes' so it is clear to tenants what you are talking about.

Learning from others

The **London Borough of Islington** is working to encourage tenants to find a new home through a mutual exchange rather than the traditional transfer route. Their Smart Move Scheme offers tenants who downsize via a mutual exchange £750 per bedroom freed up compared with £500 if they transfer.

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Matching events/swap days

An increasing number of landlords are holding matching events to bring people together that are looking to exchange. Holding an event creates impetus to encourage tenants to register on your mutual exchange system and to look for a suitable match.

So what are the key ingredients for a successful event?

Planning the day

As with all big events, careful planning will go a long way to making your 'swap day' a success.

Things to think about:

- choose your venue carefully; people need to know where the venue is and how to get to it. Is it easily accessible by public transport?
- think about the timing; if it is too long you may not have enough people attending at anyone time to create a 'buzz'. If it is too short you may not have enough staff to manage the number of people who attend. Consider the timing of the school run and school holidays when planning your event
- invite other organisations or departments to attend to maximise the benefit of attending the event for your tenants: consider having representatives from housing advice, lettings, tenancy support, money advice services, local credit unions, and employment support services
- choose the geographical area of tenants you wish to invite to your event; if you know your tenants prefer to move within defined areas then plan your event this way. Understand what your tenants want and use this to plan who you invite
- involve your regional press to generate as much interest from potential exchangers as possible
- contact your mutual exchange website provider as they may wish to be involved and support you with your event; they may for example provide you with the artwork for the day which can save money on design costs
- it doesn't have to just be one day; you may decide to hold a week of events across different towns or estates.

Managing the day

A carefully organised matching event will ensure you maximise the opportunity for your tenants to find potential 'swappers'. Things to consider:

- greet people as they walk in and tell them how the event will run; your tenants may feel nervous about attending so ensuring there is a friendly face when they enter the event will go along way
- take a register of people who attend; ask them how they found out about the event so you can evaluate the success of your promotion activities
- ensure you have the IT available so your tenants can sign up to your mutual exchange system and undertake searches
- to encourage your tenants to talk to each other, ask them to wear stickers showing 'what property I have' and 'what property I want'. Your tenants may feel nervous about approaching each other. Ensure there are staff 'working the floor' to make this happen
- ensure your tenants can easily find information on the properties they are interested in swapping to; you could use boards to pin up property adverts categorised by bedroom numbers and/or area
- organise activities for children to keep them occupied such as colouring competitions and play areas
- advertise and offer advice on other housing options available to your tenants. For example, you could take along information on properties which are difficult to let in a bid to attract exchange applicants to transfer to these properties.

Once the event is over you will need to keep the momentum going. From the information you have gathered you may be able to initiate matches and chain lettings; ensure you have the resources to get these started as soon after the event as possible.

Learning from others

Stockport Homes held a 'Big Exchange' event to help match tenants who are under-occupying and overcrowded. The event was located in the town hall's main ballroom which was ideal, not only for size but also for its central location.

Tenants affected by the under-occupation penalty, everyone already registered on their mutual exchange register, and tenants registered to transfer on their CBL system were all invited to the event. Housing association partners involved in the event were issued with a branding pack. The pack was designed by Stockport Homes' marketing team and included logos, press release, web content, posters and leaflets. This made the marketing easier for partners and ensured a consistent approach to the marketing of the event.

The invite letters contained a property information sheet for tenants to return if they wanted their properties advertised. A prize draw to win a £50 high street voucher was offered as an incentive for tenants to advertise their property.

On the day, they took a register of the tenants who attended and everyone received a card on which they could write down which properties they were interested in. Cards were handed in before leaving, and these were then collected by the mutual exchange assistant who went through and contacted all the tenants after the event to arrange viewings.

On the day 165 properties were advertised, from which 15 exchanges will be completed, with others in the pipeline. Over 50 per cent of tenants who attended found at least one property that interested them. The event has also resulted in a significant increase in mutual exchange enquiries.

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During their mutual exchange event, **Hull City Council** identified people living in the same blocks of flats that could potentially swap homes. These exchanges would satisfy the tenants' requirements to stay in the local area and to find a property with a different number of bedrooms. As a result of this learning they have decided to hold smaller localised events as well as continue with the larger matching events.

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Dedicated mutual exchange 'match makers'

To effectively generate more exchanges some organisations have dedicated mutual exchange 'match makers' to initiate and manage moves. Match makers can proactively undertake matches with tenants registered to exchange, liaise with tenants to organise property viewings, and generally support tenants throughout the process.

Learning from others

London Borough of Islington's Smart Move scheme is a pro-active approach to help match overcrowded families with tenants who under-occupy their home.

A team of six staff work inter-changeably on mutual exchanges, overcrowding and under-occupation and do a range of things such as:

- improving mutual exchange adverts for tenants
- producing a catalogue advertising homes for match
- organising matching events

- helping people to apply for discretionary housing payments
- completing tenancy assignments
- helping vulnerable people to move including packing, de-cluttering and decorating.

Smart Move Officers have a flexible approach to encourage exchanges; they may for example use a void property to complete a 'chain' of moves, or undertake small repairs once a tenant has moved into their new home.

Smart Move is an increasingly successful way of meeting people's housing needs, in 2012/13 there were a total of 220 under occupation moves, including 51 Smart Moves. During April-December 2013; 245 tenants downsized, including 48 Smart Moves.

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Partnerships to maximise potential exchanges

Various research has shown that tenants generally like to move within a small geographical area, within which properties may be owned by a number of different social landlords. Landlords can subscribe to several mutual exchange web providers; it is therefore unlikely that landlords operating within a particular area will be using the same system, making it harder for a tenant to find a potential swap.

Some landlords are setting up partnerships, or utilising ones which already exist, in a bid to maximise the pool of potential exchanges for tenants.

Learning from others

DMeX (Derby Mutual Exchange Service) is a partnership of 10 social landlords working in the City of Derby whose remit is to share information about their tenants who need to exchange and facilitate inter-landlord exchanges via Derby Home Swap (an extension of the Derby Homefinder CBL scheme). Each social landlord involved in the DMeX partnership has a designated mutual exchange 'champion' in their organisation to facilitate exchanges between different landlords .

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The **West Midlands Best Use of Stock** (WMBUS) partnership includes seven local authorities and 21 partner housing providers working together to find innovative ways to make best use of homes and to maximise opportunities for customers to move if they need to, regardless of local authority boundaries.

In one strand of its work, WMBUS has worked in partnership with Abris to launch a new West Midlands mutual exchange platform. Called 'Let's Swap', it went live in 2013 and is funded by partner contributions so registration is free to tenants. It enables the majority of all social tenants living within the West Midlands to access mutual exchanges across the region, avoiding the necessity for duplicate registrations with numerous local housing providers. This enhances housing options for customers who are under-occupying, many of whom are affected by the size criteria.

Since the launch of the 'Lets Swap' scheme over 4200 people have registered for a move and 58 people have successfully moved. You can view the Lets Swap Mutual Exchange scheme at www.lets-swap.org

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Learning from others

Hull City Council's RSL Operational Group is being utilised as a vehicle to find matches for tenants whose housing need could not be resolved in their own stock. The partnership, which meets every six weeks, has developed a pro-forma, which summarises the property details and the match the tenant requires, this is then circulated to the key contacts on the partnership. The provider that has a suitable match contacts the officer who has circulated the form direct to organise a viewing.

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Improving property adverts on mutual exchange systems

Over half of the property adverts on mutual exchange websites do not include a photo. Your tenants will have a greater chance of finding a successful match if they have a good property advert which includes photos and a good description; even if the property is less desirable it is better to be upfront about this from the start. It is therefore a good idea to pro-actively work with your tenants to improve the standard of their property adverts.

Learning from others

The mutual exchange website provider **House Exchange** undertook a pilot project with selected partnering organisations. They contacted tenants registered on their site directly to offer help to improve the property descriptions and upload photos. They have also recently introduced a new feature that enables users to capture an image using Google Street View. This provides those without access to a digital camera or a smart phone an option to include a photograph of their property. This has resulted in a 75 per cent increase in the number of new users adding an image to their account.

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Minimising the barriers which can prevent an exchange

Despite all the efforts, finding a match will not always result in a move; the tenants may cancel the request, or it may be declined by the landlords. It is important to monitor the level of aborted exchange requests and the reasons why; it may highlight the need for you to review your policies to effectively increase the number of exchanges. Consider:

- allowing tenants to mutually exchange with arrears. If you do this ensure you are consistent in your approach and have a transparent policy. You will also need a system in place to collect the arrears once the tenant has moved. If you offer a downsizing payment you could deduct the rent arrears from this
- allowing downsizers to move into a property even if they will still be under occupying; if they are affected by the under-occupation penalty it may still improve their situation to meet a 14 per cent shortfall in housing benefit compared to a 25 per cent shortfall. Undertake an affordability assessment to satisfy yourself that they can reasonably afford their new property
- agreeing to repairs being undertaken once the tenant has moved into their new home; an increasing number of landlords are doing this to ensure a mutual exchange takes place.

It is important that you understand how to undertake a mutual exchange particularly between tenants with different tenancy types. For further information see [practice online](#).

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call 01603 703783 or visit www.houseexchange.org.uk



House Exchange

Useful resources and information

CIH practice online has a chapter on mutual exchange (CIH members have access to this resource as part of their membership package)

www.cih.org/practiceonline

How do I help tenants move to another home

www.cih.org/publication-free/display/vpathDCR//templatedata/cih/publication-free/data/How_do_I_help_tenants_to_move_to_another_home_October_2013 (CIH member only briefing)

How to... manage tenancies in a changing landscape

www.cih.org/publication-free/display/vpathDCR/templatedata/cih/publication-free/data/How_to_manage_tenancies_in_a_changing_landscape_-_November_2013 (CIH member only briefing)

How to... develop partnerships that make a difference

www.cih.org/publication-free/display/vpathDCR/templatedata/cih/publication-free/data/How_to_develop_partnerships_that_make_a_difference (CIH member only briefing)

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