

Mutual Exchange

How to Swap Your Home

What is a mutual exchange?

A mutual exchange is a way of swapping your home with another public housing tenant. That is, another housing association or a council – anywhere in the country.

You can use a mutual exchange to find a larger home, move closer to family, or to downsize.

How do I get started?

First, you need to find somebody whose home you like and who wants to swap with you. You can do this by:

- Registering online with a national home exchange scheme such as HomeSwapper. Because we are members, our tenants can register for free. Visit the website at – www.homeswapper.co.uk. You can also use the website to advertise your home and see details of homes from other people looking to move.
- Advertise in local papers
- Put cards up in your local shops

I have found someone to swap with, what next?

- Have a close look around the property to satisfy yourself that it is in good condition. You should not go through with the swap if you are not entirely happy with it. A mutual exchange means you would be held responsible for any property defects (other than fair wear and tear) – **even if they are there before you move in.**
- Don't be afraid to ask questions such as – How much is the rent? What are the neighbours like? What local amenities are there?
- You and the other tenant need written permission from us (and any other landlord involved) before you can legally exchange. **You must not make any arrangements to move until you have this permission.**
- Before granting permission, we need to consider things like whether each home will be suitable for the proposed new household, are there any repairs or alterations to your home that you need to fix yourself, and whether there is any rent outstanding.
- Ask us for an application form for you and the other tenant. We need both forms to be completed and returned before we can consider giving permission.

Can my application be refused?

Yes. Our most common grounds for refusal are:

- If you have a 'starter tenancy', it is not possible to exchange your tenancy until it has been converted.
- We have a Possession Order against you
- We have served you with a Notice to Seek Possession of your home
- Your home is designed or adapted for a special need (for example, sheltered accommodation or a property with adaptations for a disabled person) and the other tenant does not have any such special need
- Either you or the other tenant have caused anti-social behaviour in the last two years
- If you owe us rent or any other money, you need to clear the debt before we can give permission
- If you have damaged your home or done any unauthorised alterations, you must put things right before we will give permission

Viewing a property and your personal safety

It is really important that you view the property you want to move into because you will be accepting it in its current condition. The other tenant will also want to view your home.

Take care when inviting a stranger into your home, and when viewing theirs. Although the threat is small, be aware of your personal safety:

- Make sure you are not alone when someone is viewing your home
- Don't leave valuables, car keys, etc on display
- Take someone with you when viewing a property
- If you go alone, tell somebody where you are going and what time you will be back

Also, remember your safety when moving your cooker and other gas or electric appliances. Always use properly registered contractors.

Phone **03000 120 120** if you have any queries or would like more information