

Mutual Exchange

Frequently Asked Questions

A mutual exchange is one way for eligible social housing tenants to move home by swapping properties with another tenant.

These FAQs explain how the process works, what you need to do, and what you can expect from us. You must not move until all landlords involved have given formal written approval and the exchange has been legally completed.

If you need this information in another format, language, or need support to complete an application, please contact us.



Q. What is a mutual exchange?

A mutual exchange is when two or more social housing tenants agree to swap homes. It can help tenants move to a property that better meets their needs without applying through the housing register.

The exchange can only go ahead once every landlord involved has approved it in writing and all required paperwork has been completed.

Q. Who can apply for a mutual exchange?

Most secure and assured tenants have the right to apply for a mutual exchange. Whether you can exchange will depend on your tenancy type, the terms of your tenancy agreement, the type of home you live in, and any legal or policy restrictions that apply.

Some homes, such as specialist, adapted or supported accommodation, may have additional eligibility criteria. If you are unsure whether you can apply, please contact us for advice.

Q. How do I find someone to swap homes with?

You can look for an exchange partner through mutual exchange websites such as HomeSwapper, social media groups, local community networks, friends, family or word of mouth.

You should never pay, offer money, accept money, or offer any incentive to secure an exchange. Any information provided as part of an application must be accurate and truthful.

Q. Do I need permission from my landlord?

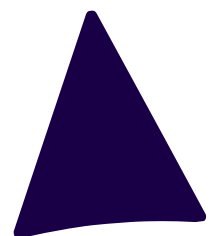
Yes. You must get written permission from your landlord before moving. If other landlords are involved, they must also give written approval.

Moving without permission could be a breach of your tenancy agreement and may put your tenancy at risk.

Q. How do I apply for a mutual exchange?

Once you have found a suitable exchange partner, you will need to complete a mutual exchange application and provide any information we ask for. We may also need to inspect your home and complete checks before a decision can be made.

Please contact us if you need help completing the application or using our online services.



Q. How long does the process take?

Timescales can vary depending on the number of landlords involved, whether the application is complete, and whether inspections or further checks are needed.

We will keep you informed, tell you if we need anything else, and confirm the decision in writing. You should not make moving arrangements until formal approval has been given.

Q. Can my application be refused?

Yes. A mutual exchange can only be refused for specific legal or policy reasons. These may include serious tenancy breaches, ongoing legal action relating to the tenancy, the property being too large or too small for the incoming household, adaptations needed by someone with specific needs, or the home being linked to specialist housing criteria.

If we refuse your application, we will explain the reasons in writing and tell you what you can do if you disagree with the decision.

Q. Can I exchange if I have rent arrears?

Rent arrears do not automatically mean your application will be refused, but they may affect whether the exchange can go ahead.

Please contact us as early as possible so we can discuss your circumstances, any repayment arrangements, and the options available to you.

Q. What happens during the property inspection?

We may inspect your home to check its condition, identify any changes or alterations, confirm any repairs you may be responsible for, and make sure the incoming tenant understands the condition of the property.

Our statutory repair and health and safety responsibilities will still apply.

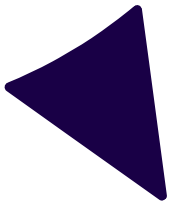
We will explain any issues identified during the inspection and what needs to happen before the exchange can proceed.

Q. What should I check before agreeing to an exchange?

Before committing to an exchange, you should visit the property where possible, check the room sizes and storage space, consider travel to work, schools and services, ask about heating costs and energy efficiency, and understand which repairs or improvements may become your responsibility after you move.

You are choosing to accept the property in its current condition, subject to the landlord's legal repair and safety responsibilities.





Q. Will my tenancy agreement stay the same?

Not necessarily. The tenancy type, rent, rights and responsibilities may be different after the exchange, depending on the landlords and tenancy arrangements involved.

We will explain any important changes before you decide whether to proceed.

Q. Can I exchange with someone from another housing association or council?

Yes. Mutual exchanges can often take place between tenants of different housing associations and local authorities, as long as all landlords involved approve the exchange and the relevant criteria are met.

Q. What happens once the exchange is approved?

Once all approvals have been granted, a completion date will be agreed, tenancy documents will be signed, and keys will be exchanged on the agreed date.

You must not move before the exchange has been formally completed.

Q. Is there a charge for a mutual exchange?

We do not charge tenants for processing a mutual exchange application. You will be responsible for your own moving costs and any associated expenses.

Q. What if I disagree with a decision?

If you disagree with a decision about your mutual exchange application, please contact us and explain why you think the decision should be reviewed. We will tell you how to request a review and what information you need to provide.

If you remain unhappy with how we have handled your request, you can use our complaints process.

For more information or to request support with a mutual exchange application, please contact us through our usual customer contact routes.

