



Mutual exchanges

What is a mutual exchange?

A mutual exchange is where two or more tenants decide to swap homes with their landlord's written permission. This fact sheet explains what happens if you have found someone to swap with.

Who can exchange?

If you have an assured or secure tenancy with a housing association or local council you will usually have the right to exchange. Tenants with assured shorthold tenancies cannot take part in mutual exchanges. If you are still within the probationary period of a starter tenancy, you will be eligible to apply for an exchange once you have become an assured tenant.

Finding an exchange partner

Most housing associations and local authorities keep details of households who are seeking to exchange. You can also place adverts in local papers or shops.

If you want to move out of your existing area, national mobility schemes are also helpful. There is sometimes an administration cost charged when you want to join these schemes. Go to www.HomeSwapper.co.uk or www.ukhomeswap.co.uk.

How to apply for a mutual exchange

Once you have found someone to swap with, you will both need to complete a mutual exchange application form. If the person you wish to exchange with is not a Longhurst Homes tenant you will also need to complete a mutual exchange application form with their landlord.

Reasons for refusing a mutual exchange

We can refuse a mutual exchange. The main reasons are:

- if your home is too large or too small for the people moving in
- if your home is linked to your work
- if your home is suitable for people with special needs, which the person you want to swap with does not have
- if a court order has been made or a Notice Seeking Possession has been served
- if legal action has been taken for antisocial behaviour.

Reasons for refusing a mutual exchange (continued)

If you owe money to us such as rent arrears or for rechargeable repairs we will ask you to pay this off as a condition of the mutual exchange. Your account must be clear 10 days before the agreed exchange date, and remain clear until the date of the exchange. If the account is not clear we will refuse the exchange.

If you have damaged the property, failed to carry out repairs that are your responsibility, or you need to return your home to its original condition, we will ask you to put this right as a condition of the exchange. Ten days before the agreed exchange date, we will check that any work needed has been completed to the required standard.

If this work is not completed, or if we find serious damage when inspecting your home, we will serve a Notice Seeking Possession and the exchange will be refused.

These rules also apply to the person you want to exchange with. If we do not give you permission we will explain why the exchange has been refused or delayed. We will tell you how to appeal against this decision.

Processing a mutual exchange

Once we have received completed application forms from both parties we will write to you requesting a home visit, to survey your home and discuss your request in more detail.

If you want to swap with a tenant of another landlord we usually try and visit the person you wish to exchange with as well.

Once we have visited you and received all the information, we will consider your request and write to you with our decision. We aim to make our decision within 28 days although legally we have up to 42 days to make our decision.

If the person you wish to exchange with is not a tenant of Longhurst Homes, we will write to the landlord giving details about:

- you
- your household
- the type of property you live in
- any breaches of tenancy including rent arrears, damage to the property and antisocial behaviour.

We will ask the other landlord for the same information about their tenant.

We will write and let you know if we can approve the exchange; this may include adding conditions that need to be met before the exchange can proceed. We will ask for any conditions to have been met, no later than 10 days before the intended date of the exchange. If the conditions have not met we will not allow the exchange to take place.

You will be expected to remove all of your personal possessions, except for any items that are to be 'gifted' to the incoming tenant. You must also make sure you leave your home in a safe condition. We will recharge you for the costs of any works that are identified to make the property safe once you have moved.

As part of making sure the property is safe for the incoming tenant, we will carry out a gas and electrical safety check at the property on the day of the exchange.

Getting permission

You will need to get our written permission before you move and complete the exchange paperwork. If you do not obtain our written permission we will ask you to move back and may start legal proceedings against you. This may result in you losing your home.

Exchanging tenancy agreements

A mutual exchange means you will take on all the tenancy rights and responsibilities of your exchange partner. Different landlords offer different tenancy conditions. If you have the Right to Buy you may lose it if you exchange to another landlord. The rent you pay may also be a different amount. You should check these details with the new landlord before deciding to move.

The condition of the property

By agreeing to the mutual exchange you:

- take on the new property in the condition you find it, including gardens, sheds, and outbuildings
- you become responsible for any alterations, disrepair, or damage caused by the previous tenant.

You must accept the property 'as seen'. We will not carry out any additional work or bring the property up to our usual lettable standard. If the previous tenant has caused any damage to the property that has not been identified as a condition of the exchange it will be up to you to put it right.

Whilst we do our own survey of the property, it is very important that you are happy to move into the property in its current condition. You should advise Longhurst Homes of any repairs/damage that you have noticed that you wish to be a condition of the exchange.

Once the exchange paperwork has been completed you will need to make your own arrangements for exchange of keys.

The costs of moving

Check out the costs of hiring removal vans, connecting and disconnecting services. Try not to spend too much money until your move has been approved by Longhurst or in case the person you are exchanging with changes their mind.

Unfortunately, because an exchange may be approved subject to certain conditions, if these are not met, an exchange can be cancelled at any time, and any money that you have spent will be lost.

What to do if you need more information

If you need more information or advice about mutual exchanges, please contact us on freephone 0800 111 4013.