



Mutual Exchange

Frequently Asked Questions

Can I mutual exchange?

You can usually exchange homes with your landlord's permission if you have a secure, assured or fixed term tenancy and you have successfully completed any probation period. Exchanges can not take place if a swapping party has debt to a social housing provider. All exchanges are subject to a tenancy reference.

What size property am I entitled to?

Your exchange could be refused if the landlord considers that the home is either too big or too small. Landlords may have different policies on the occupancy size of a property, but generally, the number of people who live with you, is used to work out how many bedrooms you are entitled to.

Bedroom requirements are determined in line with the Local Housing Allowance (LHA) regulations. For example, you are assessed as needing a bedroom for each of the following that you have in your household:

- Every adult couple;
- Any other adult aged 16 or over;
- Any two children (aged under 16) of the same sex;
- Any two children (of any sex) under the age of 10;
- Any other child aged under 16;
- You must always check with the landlord to make sure that you are eligible to move into the home that you have found.

Will I have the same rights if I swap my home?

When you exchange you may find that your tenancy terms will be different, for example you may lose the right to buy. You need to check with the new landlord before you go ahead as it's very important to have a look at what type of tenancy the other tenant has before you apply to swap.

Where you have different types of tenancies, the swap can usually be done, but through a process where you surrender your existing tenancy and are granted a new one. This will usually be the same type of tenancy you had before but there are some exceptions to this. You may also need to check on what kind of rent you will be charged.

Before you go ahead with your application, you should find out what the other landlord's policy is. Check what type of tenancy you would be offered if you swap and what the terms and conditions are.

You can also speak to your own landlord if you are unsure about what this means or want more information about how it works.





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Will I be allowed pets?

This will depend on the policy of the landlord who manages the property; confirmation will be detailed in the tenancy agreement. You can ask the current tenant if they know their landlord's stance on pets or check with the landlord themselves.

Someone has offered me money to move. Can I accept this?

You should not accept money offered to you to move. Most landlords consider this an illegal activity and as such, you and the other person could have your mutual exchange application refused and both could be evicted and lose your homes. Please contact your landlord for further information if in any doubt.

How long do exchanges take?

It can take up to 42 days from the day all parties involved hand in their mutual exchange forms to their landlords and permission to move has been received.

Timescales for moving into your new home will depend on your exchange. Multi-swaps may take longer as multiple parties are involved. It also depends on the distance of your new property location as this could affect timescales.



Can I change landlords and move anywhere in the UK?

You can swap with other social housing tenants around the UK (Council, Housing Association or Arms Length Management Organisation) as long as their tenancy allows them to qualify for a mutual exchange.

Remember that you will need written agreement from all landlords before the exchange can take place.

The right to withdraw from the exchange

Any party can cancel the exchange at any point before the tenancy/assignment documents are signed.

Can I move back to my old home if I don't like the property?

If the person you exchanged with is willing to swap back you can reapply for an exchange, and provided this is agreed by your landlord the exchange could go ahead.

Will I pay the same rent?

As part of the registration process, tenants are asked to put the current band of their rent on the advert, but you will need to confirm this with them and their landlord.

What is a multi-swap?

A multi-swap is a mutual exchange which involves three or more properties. It can be useful if you're struggling to find a direct home swap. It creates a chain which is similar to the housing market.