

Mutual exchange



Q. What is a mutual exchange?

A mutual exchange is when two or more tenants swap homes with each other. The Housing Act 1985 gave tenants the right to exchange homes with another housing association or council tenant. It is carried out by an assignment of tenancies. Over 100 Swan tenants move by exchanging homes each year.

Q. How do I find someone to exchange with?

Swan are members of Homeswapper.co.uk and therefore Swan tenants can register on their website free of charge to find someone to exchange homes with.

As well as the internet you may find someone to swap with through friends or family, advertising in a local paper or shop window or your local council's housing department may have exchange books in their reception area for you to look through. Three way exchanges are not uncommon and increase your chances of finding someone to swap with.

Q. Can all tenants exchange?

No, only those with assured or secure tenancies. Tenants with starter or assured shorthold tenancies can not exchange. Also if you have the 'right to buy' this right may not exchange to the person you are swapping with.

Q. Are there any reasons why a mutual exchange may be refused?

An exchange can not go ahead for any of the following reasons:

- The exchange will lead to a worse housing situation for one of the tenants, such as overcrowding
- One of the tenants involved has a possession order (including a suspended order)
- One of the tenants involved has a notice seeking possession in force
- One of the tenants involved is in rent arrears
- One of the tenants involved has been found guilty of a breach of tenancy such as committing acts of anti-social behaviour

- The size of the property is not suitable for the needs of the tenant proposing to exchange
- The property is designated or adapted and the tenant proposing to exchange does not have such needs
- The property has repairs outstanding which are the tenant's responsibility

Q. I have found someone suitable to exchange with, what do I do now?

You should contact Swan for a Mutual Exchange Application Form. There is a different form if the person you are hoping to exchange with is not a Swan tenant. You should send the completed forms (together if possible) back to Swan for your application to be considered.

Q. What happens next?

Your Housing Officer will need to carry out an inspection of your property; they will also check records to see how you have conducted your tenancy and whether you owe any monies, such as arrears or recharges. If the person you are proposing to exchange with has a different landlord we will need to write to them for a reference for their tenant, they will also want a reference about you.

Q. How long will it take for a decision to be made?

You will be advised on whether the exchange can proceed within 42 days of submitting your application form. Once you receive written confirmation you can exchange you will need to agree a moving date with the person you are exchanging with. You will then be asked to sign a deed of assignment to complete the exchange.

Q. How do I find out more?

Contact the Lettings Team

by email allocations@swan.org.uk

by phone 0300 303 2500

In writing Swan Housing Group, Pilgrim House, High Street, Billericay CM12 9XY



Guidance notes

If you would like a copy of this Guidance Note in large print, braille, CD or in your language please contact your nearest office.

Haddaad jeclaan lahayd nuqul kamid ah buugyarahan oo ku qoran qoraal waaweyn, qoraal indhoole, cajal ama luqaddaada fadlan kala xiriir xafiiskaaga kuugu dhow.

যদি বড় অক্ষর, ব্রেইল, টেপ অথবা আপনার নিজের ভাষাতে এই লিফলেট দরকার হয় তাহলে আপনার কাছের অফিসে যোগাযোগ করুন।

Nếu quý vị muốn một tờ thông tin này bằng chữ to, chữ dành cho người mù (Braille), thu băng hoặc bằng ngôn ngữ của quý vị, xin liên lạc văn phòng gần nhất.

若想索取此小冊子的大字體版，盲文版，錄音帶或翻譯成你的語言，請聯絡最近的辦事處。

Contact us

phone 0300 303 2500

email allocations@swan.org.uk

In writing Swan Housing Group, Pilgrim House, High Street, Billericay, CM12 9XY