

Mutual Exchange

swan



Guidance notes

Q. What is a mutual exchange?

A mutual exchange is when at least two tenants wish to exchange homes with each other. The Housing Act 1985 gave tenants the right to exchange properties with another housing association or local authority tenant.

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.

Q. Can all tenants exchange?

No, only those with assured or secure tenancies. Tenants with starter or assured shorthold tenancies can not exchange.

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

An exchange can not go ahead for any or 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 advice that 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 0845 6124700

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



our contact details

Contact us

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