

# Mutual Exchange

## What is a Mutual Exchange?

The Housing Act 1985 gave social housing tenants the right to exchange homes. A mutual exchange is when 2 or more tenants agree to swap their homes. Each year over 100 households move via a mutual exchange.

## How do I find someone to exchange with?

Swan are members of [www.homeswapper.co.uk](http://www.homeswapper.co.uk) and Swan tenants can register on this website free of charge. You may also find someone to swap with through friends and family, advertising in a local paper or shop window or via social media. Three-way exchanges are not uncommon and increase your chances of finding someone to swap with.

## Can all tenants exchange?

No, only tenants who hold Assured or Fixed Term tenancies are eligible. If you hold a Starter or Assured Shorthold Tenancy you will not be eligible to exchange. Also note that the 'right to buy' or 'right to acquire' may not be transferrable.

## Why might my mutual exchange be refused?

An exchange may not be agreed if:

- One of the tenants involved has a possession order (including a suspended order) or Notice Seeking Possession in force
- One of the tenants involved has rent arrears that they are unable to clear.
- One of the tenants involved has been found guilty of a breach of tenancy, such as acts of anti-social behaviour.
- The size of the property is not suitable for the needs of the household due to overcrowding or under-occupying.
- The property has been adapted for someone with a medical condition and the incoming tenant does not have such needs.
- The property has repairs outstanding that are the current tenant's responsibility.

## What do I do once I have found an exchange partner?

A mutual exchange form must be submitted for each property. Forms are available to complete online at [www.swan.org.uk](http://www.swan.org.uk) or are available by calling **0300 303 2500**.

## What happens next?

Your Housing Officer will need to carry out an inspection of your property. They will also check to see how you have conducted your tenancy and whether you owe any payments to Swan such as rent arrears or recharges. If your exchange partner is the tenant of a different landlord each landlord will need to supply a reference for their tenant.

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

We aim to give you a decision on whether the exchange can proceed within 42 days of receiving your application. Once you receive written agreement you will need to agree a moving date with your exchange partner (we advise you do not book removals until you have received agreement from all landlords). You will then be asked to meet with our officers to complete the tenancy paperwork.

Contact the Allocations Team on **0300 303 2500**

Email: [allocations@swan.org.uk](mailto:allocations@swan.org.uk)

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