

# Key information sheet

## Mutual exchange



When two or more tenants swap their homes it is called a mutual exchange. If you have a secure or assured tenancy, you can apply for a mutual exchange.

You can swap with:

- another Circle tenant
- a tenant of another housing association
- a tenant of a local authority.

You do not have to swap like for like, so you can find a larger or smaller home that suits your needs. You can swap with someone in your local area or anywhere else in the country.

### How can I find someone to swap with?

The most popular way of searching for an exchange partner is by using the internet.

We run a service called House Exchange, which is a website designed to help people who want to swap their homes. Membership is free for all of our tenants. You can find out more at [www.houseexchange.org.uk](http://www.houseexchange.org.uk)

Thousands of tenants have registered, from housing associations and councils across the country, including all of our partner housing associations in Circle. You can:

- search for a property to move to
- advertise your current home and search for people who are interested in your property
- search for two way or three way exchange possibilities.

Other ways of finding an exchange partner include using other website services, placing advertisements in local newsagent and other shop windows, advertising in local or national newspapers or on websites such as [www.loot.com](http://www.loot.com) and asking friends, family and neighbours.

### Once I've found someone to swap with, what do I do?

- Get in touch with us, and we can help you to start the process by filling out a mutual exchange application form.
- We will try to make a decision as quickly as possible. We will write to you to tell you whether the mutual exchange has been approved or refused. The maximum time we are allowed to take to make the decision is 42 days.
- If you are exchanging with a tenant of another landlord, we will need to contact them for a reference for their tenant and to get their consent for the exchange.
- You must allow us access to complete gas and electrical safety checks and servicing.

We will give fair and reasonable consideration to your request. However, there are some standard reasons why you would not be able to exchange your home. These include:

- If there is a possession order on your property, or we have started possession action.
- If one of the properties being exchanged is unsuitable for you or the person you are swapping with. Suitability might be judged on size, accessibility, or support arrangements.

Tel: 01732 780 999  
Email: [info@russethomes.org](mailto:info@russethomes.org)  
[www.russethomes.org](http://www.russethomes.org)

## Other things you should know

- If you have a Starter tenancy, you will have to wait until your tenancy is converted to an assured tenancy before you can request an exchange.
- You must not offer or accept an incentive for exchange – this is illegal.
- When you swap home with someone, you will also swap tenancies. This means that your rights and responsibilities as a tenant may change.
- Planning laws sometimes mean that homes can only be let to people with a connection to the local area. If your exchange partner does not have a local connection, we may refuse your request.
- You must clear your rent account of any arrears before you move
- We will inspect your home before you move out, and any damage must be paid for or repaired.
- If you exchange your home without our written permission, you may be at risk of losing your home.
- If you think that we have been unreasonable in not granting permission to exchange, you can appeal this decision. Get in touch with us.

If you are interested in exchanging your home, please get in touch with us using the contact details at the bottom of the first page. It is important that you understand what is involved. We will do our best to advise you and help you move to a new home.