Mutual Exchange Fact Sheet

What Is a Mutual Exchange?

A mutual exchange is when two or more Council or Housing Association tenants swap homes with each other.

How do I swap homes?

To mutually exchange you need to find another Council or Housing Association tenant who you would like to swap homes with.

How do I find someone to swap with?

You can advertise your own home with details such as room sizes, local information and photos (homes with good photos attract more attention) spend some time presenting your home at its best, have a good sort out (you'll need to do this before you move any way)

- Adverts can be placed free of charge on Homeswapper.co.uk
- Local newspapers (in your own local area or the area you wish to move)
- Adverts in local shops

Please exercise caution as there may be scams. You should never be asked for money to complete a mutual exchange. If you are ever unsure speak to your landlord.

So I've found someone what do I do next?

You will all need to apply to your landlords, by completing application forms, that gives details of your home, and your household, and details of the household you wish to swap with. All landlords have their own process.

Before you agree to swap

- Check the rent and service charges for the new property
- Understand the tenancy type you'll be taking on
- Ask for a draft tenancy agreement and look at the terms and conditions.
- Speak to your current and prospective landlords
- Get independent advice if you're unsure

How long does the process take?

All landlords have 42 days from when they've received your application to make a decision to allow the swap to go ahead or not.

Once you've been given permission you can start agreeing a date to move, it is important you involve the landlords in this process, as you have legal paperwork to complete **before** you can move.

Both landlords will get you all to sign the legal paperwork, which transfers the tenancies between all the tenants involved.

You must not move before you've signed the paperwork and received permission from all the landlords involved.

What's the difference between a Council tenancy and a Housing Association tenancy?

Feature	Council Tenancy	Housing Association Tenancy
Type of tenancy	Usually Secure	Usually Assured or Fixed-Term
Rent level	Often lower (social rent), but this will depend on the size of home and where it is in the country	May be higher (affordable which is 80% of the market rent) or target rent)
Rent increase	The Regulator of Social Housing controls the rent increase & any rent increase will follow the Local Authority Policy.	The Regulator of Social Housing controls the rent increase. The Housing Association will have a Rent Setting Policy it follows.
Repairs and services	Provided by the Council	Provided by the Housing Association. Remember to check things like fencing.
Right to buy	With some exceptions, Council tenants have a right to buy their home	Very few Housing Association tenants have a right to buy their home. Ask to see the tenancy agreement.

What else do I need to be aware of?

Your rent might go up especially if you're moving from a council property to a housing association home.

- Rent levels: Housing associations may charge higher rents than councils, particularly if the property is let at an "affordable rent" (up to 80% of market rent). Ask what type of rent it is?
- Service charges: Housing association homes may include additional service charges for things like communal cleaning, grounds maintenance, or lifts.

- Tenancy type: You may lose your secure tenancy and gain a fixed-term or assured tenancy, which could affect your long-term rights to stay in the home.
- Utility bills: Ask the current tenant how much it costs them to heat their home.
- Energy Performance Certificate: Ask what the EPC rating is for the home you want to move to.
- Neighbours: Ask what the neighbours are like and if there is any anti-social behaviour in the area?

Always ask the new landlord for a full breakdown of rent and service charges before agreeing to the exchange and consider if you can afford to pay the new costs.

Need any help?

Contact your local council or housing association’s housing team for guidance. You can also speak to a housing advisor at Shelter or Citizens Advice for independent support.