



Mutual Exchange – Swapping Homes

A mutual exchange is where two tenants, with the permission of their landlord, exchange their properties. This includes local authority tenants, tenants of Housing Associations or Registered Social Landlords, and in some cases private tenants. But remember some tenancies are less secure than a council tenancy. You have the legal right to exchange homes with another tenant, provided you have our permission. We cannot refuse permission without good cause. We will usually refuse permission if :

- you, or the person you wish to exchange with, has been served with a Court Order for the repossession of your home.
- if the exchange would result in overcrowding or severely under occupying your home.
- if the property is unsuitable for you or the person you wish to exchange with, for example, a property adapted for a disabled person or sheltered accommodation for older people.

We may also give permission but require you to carry out an obligation of your tenancy which you have broken for example

- If you are in rent arrears, you must first clear any arrears outstanding.
- If there are any outstanding rechargeable repairs these must be completed or paid for first.

Homeswap register

To register for a mutual exchange you must complete a Mutual Exchange Application Form or be registered on Homefinder.

How can I find someone to swap with?

Once your application has been registered on Homefinder you can search for all available Mutual Exchange properties that are being advertised. You can do this by visiting the Homefinder website.

You can also find your own tenant to swap with by advertising in the local press or newsagents where you can advertise your property for swap and also advertise what sort of property you want in exchange.

If you are seeking an exchange in other parts of the country you can also register on the “Exchange Your Home” website. For full details and to register visit the

[Exchange Your Home Website](#)

What if I have found someone to swap with?

If you think you have found someone you want to swap with, you must contact your local office. Both parties need to complete a Mutual Exchange application form.

We will then consider your applications. If you are a Council tenant we will visit you at your home. This is to check that you are looking after your home and are complying with the tenancy regulations. We will also check your rent account and whether you may have other debts owing to the Council, for example rechargeable repairs. If one of the party is not a Council Tenant we will contact their landlord and arrange for a report about their tenancy.

If we agree to the exchange we will write to you to agree an exchange date and make arrangements for you to visit the right office to sign all the relevant paperwork. If we do not agree to the exchange, we will write to you and explain why we have refused it.

In any case we will make our decision within 42 days of you making your application to exchange.

You must not exchange homes without our permission. If you do move without permission both households may have to move back again.

Tips for visiting a potential swap

It is important to look very carefully at the property and the area before you apply to exchange homes.

Moving home is a big step. If you move and are unhappy, you may be stuck there for sometime.

Remember to check:

- local facilities i.e. shops, doctors and schools.
- bus routes.
- the condition of the property, we may not carry out some repairs or alterations after you have moved.
- the garden, is it big enough, open plan, private etc?
- is the property the right size?
- will your furniture fit in?
- the rent.
- the running cost of the home i.e. gas/electricity.
- how much decorating is needed?

Repairs to the property will be dealt with in the usual way by contacting your Local Office. But we will not carry out any repairs that are not as a result of fair wear and tear. For example, if the previous tenant installed new doors that you do not like, we will not replace them. In short you accept the property as you viewed it.

For Further Information

You can obtain further information from the Estates and Tenancy Services Team.

Estates and Tenancy Services Team, Homes For Northumberland
Dinsdale House
75 Marine Terrace
Blyth, NE24 2LN.

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