

Mutual Exchange – Frequently Asked Questions

This document is intended as a quick reference guide. Please refer to the Fareham Borough Council Mutual Exchange Policy for full details.

What is a Mutual Exchange?

A mutual exchange is where two or more social housing tenants swap their homes with each other.

A mutual exchange can take place for many reasons, such as the need for a larger or smaller home or moving to be closer to work or family support.

Can anyone apply for a mutual exchange?

Any tenant with a secure, flexible or assured tenancy can exchange with a tenant from another social landlord that has one of these tenancies.

Introductory tenants will not be able to mutually exchange until they have completed their trial period. Non-secure tenants cannot exchange their properties.

Do I need permission to exchange?

Yes, you must have the permission of your landlord before you can exchange.

If you move without permission, you may be putting your tenancy at risk.

Can my landlord refuse a mutual exchange?

Generally your landlord cannot refuse an exchange.

However, if you are in breach of any of your tenancy conditions, the property you want to move to is substantially larger than what you need or has been specifically adapted for a disabled person and no one in your household is disabled, your landlord may say no.

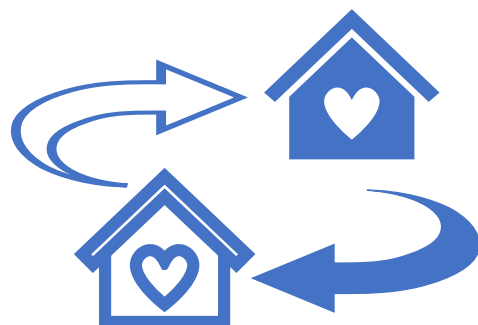
Full details can be found in our Mutual Exchange policy [\[LINK\]](#)

How do I find someone to exchange with?

Fareham Housing tenants can sign up to Homeswapper® free of charge. Their website address is:

www.homeswapper.co.uk

You may also be able to find details of any potential exchanges in shop windows and on social media.



Do I have to swap with another Fareham Housing tenant?

No, you are free to swap with a tenant of any other registered social landlord in the Country.

What size property am I entitled to?

Different landlords have different rules and so you should always check. Usually, you will only be allowed to move to a property that is suitable for your household size.

If you are allowed to move to a larger property than you may need, you will need to consider the impact of this on any benefits you may receive.

Do I need to do anything before applying for an exchange?

There are a number of things you should do before you apply for an exchange:

Your tenancy/property

- Have a clear rent account with no arrears outstanding.
- Any outstanding repairs on your home have been carried out.
- Your home and garden are in good condition and both clean and tidy.
- You put right any work you have carried out without the permission of your landlord.

Exchange property/tenancy

- Make sure you view the property to ensure it is right for you.
- Check the local area and services, as well as transport links.
- Check the terms of the tenancy agreement, as these may be different to yours.
- Check the condition of the property as you may be responsible for any changes made by the previous tenant.

Will my tenancy rights be affected?

They may be, depending on the type of tenancy you have. If you held a tenancy before 01 April 2012, you should get another lifetime tenancy. If it was after this date, you could lose this. At the time you make an application, we will inform you of the tenancy impact that the proposed exchange will have.

Your Right to Buy and some other rights could also be affected, and so you should also seek independent advice from someone such as Citizen's Advice.

How long does it take?

The entire process can vary depending on a number of factors, such as the number of people exchanging at the same time, but we will give you a written decision within 42 days.

I've found an exchange and done my checks. What's next?

Once you have found a tenant to exchange with, you must both complete a Mutual Exchange application form (available from your Neighbourhood Officer) and return it to our Tenancy Services team.

We will then carry out some checks to make sure you fit the criteria and will write out to you and let you know if the process can go ahead.

What happens once my application is approved?

Your Neighbourhood Officer will contact you to arrange an inspection of your property with a maintenance surveyor. They will let you know if you need to carry out any work on the property before the exchange can go ahead.

Your Neighbourhood Officer will also answer any questions you have about the exchange and, if we have approved the application 'with conditions', they will let you know what you need to do before the move can go ahead.

When can I set an exchange date?

Once you have final approval for the exchange to go ahead, you can set an exchange date.

Can I exchange properties now?

No. Before you can move you must sign the 'Deed of Assignment.'

If you move before this, both tenants may be putting their homes at risk.

What if I have changed my mind?

Either tenant can change their mind and pull out of the exchange at any point, until the point that you sign the Deed of Assignment.

After that, you would not be able to change your mind.

Someone has offered me money to exchange. Can I do this?

No. Absolutely not. This is illegal and may lead to you both losing your homes. You should make your Neighbourhood Officer aware if this happens.

Can I exchange again?

Yes, you can exchange again, and there is no time limit on this.

I have other questions...

If you have any other questions, please speak to your Neighbourhood Officer, or seek independent advice from Citizen's Advice or Shelter.

