Mutual Exchange

All you need to know

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Thinking of mutual exchange?

A mutual exchange is often the quickest and easiest way to find a new home. Here's some key pointers you'll need to know if you're planning a mutual exchange.

The basics

- A mutual exchange is when you swap your social tenancy with another person's
- Exchange partners can be with the same or different social landlord
- It's down to you to find an exchange partner then apply to both landlords. Register with www.homeswapper.co.uk for free to find an exchange partner. See the back page for more information
- Properties being swapped must be the right size for each family
- Both parties take on the other home in the condition it's seen
- You're responsible for any resident repairs in the property you swap into
- You need a clear rent account before we'll agree your exchange
- Your home will need to be in good condition
- Permission to exchange is not automatic - all applications must be formally approved by the relevant landlords before the move
- Don't forget that moving home can be expensive so please don't apply unless you're sure you have enough funds to pay for your move
- To kick off the process we'll ask you and your exchange partners to fill out a simple application form
- We'll only start formally processing the exchange once we've had applications from all applications from all parties

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Processing your application

Landlords have up to 42 days to process your exchange and give you a decision so it's important to plan around these timescales.

- We'll check that the exchange properties are the right size for both families
- We'll check that you don't owe us any rent or other charges
- You'll need good conduct of your tenancy with no legal action against you
- We'll come and see you to explain the process in detail and check round your home
- We'll also visit your exchange partner unless they live outside the local area
- Once our checks are complete, we'll exchange tenancy reports with the other landlord
- We'll agree with the other landlord if the exchange can go ahead or not

Getting the go ahead

- You mustn't move until you've received written permission from us
- Please don't arrange your removals or change your utility suppliers until we've agreed your move and confirmed the date in writing

If we say no

- If we cannot agree to your exchange we'll let you know why in writing
- We'll state clearly why we're saying no
- We'll explain what changes are needed to enable an exchange in future

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Moving Day

- Moving days are always Mondays unless we agree otherwise
- You need to make your own arrangements for removals
- Make sure you and your exchange partner agree on moving plans
- Remember to advise electric, gas and water suppliers of your change of address
- You must attend your sign-up appointment or your exchange won't be legal
- For your saftey we require access on your move-in day to carry out a gas check

Whether you pay your rent to us directly, or through housing benefit, you have to pay four week's rent in advance when you sign up to your exchange. So it's important that you can afford this. If you don't have the full amount on the day your exchange won't go ahead.

Finding an Exchange Partner

You'll need to register with one of the following services to be able to swap your home:

- Homeswapper (this if free to LiveWest residents. If you're not a LiveWest resident, check with your landlord to see if they cover the cost). It's easy to register and you'll see homes in your area and across the UK. There are thousands of potential swaps every week that you can search and get match alerts by email and text
- UK home swap (you have to pay to register)
- House exchange (you have to pay to register)

Get in touch

talktous@livewest.co.uk

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If you need this information in another format please contact us.

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