

# Mutual Exchange

## About this factsheet and who it is for

If you are a council or housing association tenant and wish to live in a different local authority area then mutual exchange may be an option. This factsheet aims to explain what mutual exchange is, how it works, and where you can go for further information.



The artwork on the front of this factsheet was done by an older artist for EAC's over 60s Art Awards.



## What is mutual exchange?

If you are a council or housing association tenant and want to move to another area you may be able to exchange your home with another council or housing association tenant.

Most tenants of councils or housing associations can request permission to exchange but you must be living in your current property before you can do so.

## Council schemes

Some councils operate their own exchange scheme or have a mutual exchange register. Many councils have conditions about who can exchange, and what exchanges are permitted. No exchange may take place until it has been approved by both landlords. Criteria may vary from one area to another.

- Usually an exchange will not be permitted if it results in one, or both, properties being under-occupied or over-crowded. However, some councils will co-operate in a 'three-way exchange' and find a property for an in-coming tenant who wants a small flat, if the result is that a larger family property comes back into the council's stock.

- Most councils will not permit an exchange if either tenant is in arrears, or has a Notice of Seeking Possession or court order against them for some breach of tenancy conditions.
- Most councils require that no costs will fall on the local authority as a result of an exchange e.g. for repairs or re-decoration. The property should be accepted as seen.
- Some landlords require an outgoing tenant to make good any damage before an exchange is approved.

You may also be able to find an exchange partner by advertising in shop windows, or, in the case of sheltered/retirement housing, by placing a postcard on the notice board at the scheme itself (with the permission of the scheme manager).

## Other exchange schemes

The following are internet based schemes for tenants of councils and housing associations who wish to exchange. EAC is not responsible for the content of these websites, and does not recommend or endorse any of the providers.

### HomeSwapper

UK-wide database. There is a charge for this service, but where landlords have a partnership arrangement with

HomeSwapper there is no charge to the tenant. Currently over 600 landlords have partnered with the scheme. If the landlord is not a member the tenant will have to pay a small fee.

**Web:** [www.homeswapper.co.uk](http://www.homeswapper.co.uk)

### **House Exchange**

Mutual exchange database and forum. There is a one-off payment required to become a member.

**Web:** [www.houseexchange.org.uk](http://www.houseexchange.org.uk)

### **East London Lettings Company**

On-line scheme for exchanges with homes in East London: Barking and Dagenham, Hackney, Havering, Newham, Redbridge, Thurrock, Southwark and Waltham Forest.

**Web:** [www.ellchoicehomes.org.uk](http://www.ellchoicehomes.org.uk)

### **The Seaside and Country Homes Scheme**

This is not a mutual exchange scheme, but can enable tenants of councils or housing associations who are living in London boroughs, and are over 60, to move to the coast.

There are nearly 80 schemes in various coastal locations from Cornwall to Lincolnshire. These properties were originally provided by the London County Council/LCC (later the Greater London

Council/GLC) to encourage older Londoners to move away and free up larger properties for families with young children.

People who move out of London under this scheme need to be aware that they are most unlikely ever to be able to return to London, except on an exchange basis.

For more information and applications forms contact:

**Address:** Housing Mobility Team, Greater London Authority, Third Floor, City Hall, The Queens Walk, London SE1 2AA.

**Tel:** 0207 983 4583

**Web:** [www.housingmoves.org](http://www.housingmoves.org)

**E-mail:** [housingmobility@london.gov.uk](mailto:housingmobility@london.gov.uk)

## About FirstStop Advice

FirstStop is a free information and advice service designed to help older people decide how best to meet their needs for support, care and suitable housing. It is provided jointly by a growing number of national and local organisations and it is led by the charity, Elderly Accommodation Counsel (EAC).

## Contact us

- Visit us online: [www.housingcare.org](http://www.housingcare.org)
- Use our self-help tool at [hoop.eac.org.uk](http://hoop.eac.org.uk)

*The information contained in this factsheet is intended to be, and should be regarded as, a brief summary and is based on our understanding of present legislation, regulations and guidance. No responsibility can be accepted for action based on this information.*

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