

If you want to move to a different home, a Mutual Exchange is probably the quickest way. A Mutual Exchange is where you swap your tenancy with another social housing tenant. You take on responsibility for their property and tenancy, and they take on yours.

## Who can apply for a swap?

Tenants with an Assured, Secure or a Fixed-Term Tenancy can swap their home, but you will need permission from Willow Tree Housing Partnership Limited (WTHP) before you go ahead. Rentplus tenants are not permitted to exchange. New Tenants who have a Starter Tenancy have to wait until the Starter Tenancy is converted into an Assured Tenancy before they can exchange.

## Is there any reason why we might refuse a swap?

A Mutual Exchange can only be refused in certain circumstances. In practice the main reasons would be:-

- either you or the tenant you want to swap with are subject to a Court Order from your landlord; this might be for rent arrears, anti-social behavior, or some other reason
- legal action has started to get you to leave your home
- one of the homes is too large or too small for the incoming family (spare bedrooms are not permitted)
- the home is designed for a disabled person and there is no one in the incoming family with a matching disability.

## Size Criteria

We will only accept Mutual Exchanges where the size of the property is suitable for the incoming family. In deciding whether a property is suitable for a family, the following criteria will be used:-

- the tenant (or joint tenants) will have the largest bedroom
- each adult or adult couple will have their own room (anyone aged over 16 is counted as an adult)
- two children of the same sex may share a bedroom, whatever their age
- two children of opposite sex may share a bedroom until the oldest is 10
- only one child or adult may occupy a single room (under 9.5m<sup>2</sup> in area). Rooms over 9.5m<sup>2</sup> may be occupied by one or two people
- allowance is made for applicants who need separate rooms for medical reasons or where there is a need for an overnight carer; evidence of the need will have to be provided.
- spare bedrooms are not permitted

Where the property will be under-occupied, for example, because of medical reasons, and the resident will be in receipt of housing costs benefits, we will carry out a financial assessment to ensure that the tenant is able to afford to pay the rent.

## Charges for a Mutual Exchange

WTHP may make a charge to cover the cost of the gas and electric check required for a mutual exchange, but only where the Mutual Exchange is not completed. Currently this charge is £100 and is only refundable if the checks are not carried out.

## What about rent arrears?

If you, or the family you want to swap with, have any rent arrears or owe any money for repairs or Court Costs, this will not stop the swap from happening. However, you will have to clear the debt in full before the exchange goes ahead.

## How do you find someone to swap with?

WTHP subscribes to a website called HomeSwapper.

Alternatively, you can sometimes find lists of tenants who want to exchange, at your local authority or via adverts on social media. If you cannot find someone to swap with, you might think about putting an advert on social media yourself.

## Where can you move to?

You can swap with any tenant of a social landlord anywhere in the UK.

## What happens when you find someone to swap with?

You should contact us and we will send you the forms so that you can apply for an exchange. We will then carry out an inspection of your property, to see what condition it is in. Any damage or improvements you have made to the property will be noted, as the new tenant will be taking responsibility for these.

We will also carry out a gas and electric safety check to make sure that the property is safe for the new tenant on the day of the exchange. In addition, it is important to note that WTHP will not be responsible for repair works to defects that are present at time of the exchange and that it is understood that the property is taken 'as seen'.

## How long will it take?

Normally you will receive a decision on whether the exchange will be allowed, within 6 weeks. You do not have to then move, as the date of any move will be agreed between you, the other tenant and the landlords involved.

Remember, you are also taking on responsibility for the home you are moving to so make sure you are happy with the condition of the property before you apply.

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