

Mutual exchange: swapping your home

Does your current home no longer suit your requirements? Are you looking to move to a different area? If the answer is yes, then a mutual exchange with another Vico Homes tenant, a tenant of a different housing association or council might be the answer you are looking for.

Here's what you need to know if you are thinking about a mutual exchange.

What is a mutual exchange?

Put simply, a mutual exchange is when tenants exchange, or swap, their properties. You may be able to exchange with another Vico Homes tenant or a tenant at another housing association or council. If you do complete an exchange you would also be swapping tenancies with the tenant you exchange with.

Can I apply for a mutual exchange?

If you are a permanent tenant of Vico Homes you can apply to exchange. You can't apply to exchange if you are a shorthold (starter), Rent to Buy (Intermediate Rent) tenant.

How do you find someone to exchange with?

We have partnered with House Exchange who operate a website which matches social housing tenants who want to swap homes. The service is free for our tenants to use. To join you will need a current working email address or phone number to register on the House Exchange website.

If you don't have access to a computer, you can get help from one of our Hubs. You need to register your details and then we will either approve or reject your account. Once your account is approved you can start to look for a suitable tenant to swap homes with.

What to check in the property you want to exchange into?

Most adverts on House Exchange will contain pictures and information about the property size and local facilities. However, you need to be sure the property you want to swap to meet your needs. Ask yourself whether it is the right size and near to the type of facilities that you need such as shops, doctors and schools. You also need to make sure you can afford the rent and running costs.

Make sure you view the property. We think you should do this more than once. You should check that the property is in good condition. If the tenant of the other property has carried out certain improvements or installed non-standard features the landlord will not be responsible for maintaining them.

Do I need permission to swap?

Yes. You will need to complete an application form. We, and any other landlord involved, will need to visit you and decide if the exchange can take place. You cannot swap homes until you have our permission in writing.

Who is eligible?

You will not be able to exchange homes with another tenant if:

- The property you wish to move to is too big or too small for your requirements
- There are court orders against you or the other tenant
- You or the other tenant have been served with a notice seeking possession because of arrears of rent or another breach of tenancy
- You or the other tenant are subject to a court order relating to antisocial behaviour
- You or the other tenant live in tied accommodation, such as a caretaker
- Either home has been designed or adapted for someone with a disability and one of the tenants does not require the facilities
- Either home has been built for a group of specific need and the tenant has been assessed as not having those needs

What happens next?

Once both parties have applied for an exchange and we have all the information we need, we will tell you within 42 days if your application has been successful.

We may give consent for the exchange to take place subject to some conditions being met. Conditions can include clearing rent arrears or completing repairs. If the conditions are not met within the timescale we set, permission will be withdrawn, and the exchange will be cancelled. You can re-apply when the conditions have been met.

What do you do once consent has been given?

We will agree a date to meet to sign the paperwork. Once the paperwork has been signed you can move. Before moving we recommend that you arrange for qualified people to remove your appliances and re-install them. You should also let people know you are moving.

When someone new moves into one of our properties we will carry out a gas and electrical safety check. We will also visit a new tenant to make sure they have settled in to their new home.

If you need further information about exchanges phone us on 0345 8 507 507.



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