

# Mutual Exchange Factsheet



## What is a mutual exchange?

A mutual exchange is where social housing tenants (council/housing association or other registered providers) can swap properties with other social housing tenants.

## Who is eligible to mutual exchange?

Anyone who has one of the following tenancies with Paradigm;

- Secure
- Assured
- Five Year Fixed Term Assured Shorthold

## Can I swap properties with anyone, anywhere?

Yes, providing they have the right to mutually exchange within their tenancy agreement and they are a social housing tenant within the UK.

## Could a mutual exchange be rejected?

Yes. We might refuse your mutual exchange for reasons such as;

- we have served you with a Notice of Seeking possession within the last 12 months
- we have started Possession proceedings against your home
- a relevant order is in force against you or a member of your household, such as an Anti-Social Behaviour order, Anti-Social Behaviour Injunction or a Demotion Order
- by allowing the mutual exchange to take place the property would be substantially over or under occupied
- the property has been adapted for a disabled person and is not suitable for the person with whom you wish to exchange.

If you think that your mutual exchange might be refused because of these or any other reason, please contact us to discuss your circumstances before submitting your application.

## How do I find an exchange?

We have partnered with both HomeSwapper and Exchange Locata to give you free access to two national registers of people wanting to swap homes. You will need to register with either HomeSwapper ([www.homeswapper.co.uk](http://www.homeswapper.co.uk)) and/or Exchange Locata ([www.exchangelocata.org.uk](http://www.exchangelocata.org.uk)) or contact our Customer Services team on **0300 303 1010** for assistance.

Once your details have been registered, the HomeSwapper and/or Exchange Locata websites will try and locate matches for you and will contact you directly with potential swap details.

You may also wish to advertise locally in newspapers, shop windows, through friends or family, etc.

Once you have someone you wish to exchange properties with, you must apply to us for permission to mutually exchange.

## How do I apply for a mutual exchange or where can I get more information from?

You can download an application form from our website [www.paradigmhousing.co.uk](http://www.paradigmhousing.co.uk) or contact your housing officer or our Customer Services team on **0300 303 1010**.

## How long does the process take?

We have to provide you with our decision to either grant or refuse the exchange within 42 days of your application, however the time for whole process from application to exchange can vary from case to case.

## What will happen to my tenancy, can I keep it?

No, for exchanges between the following tenants, you will actually swap tenancies with each other.

The types of tenancies that can swap are;

- Secure and Secure
- Secure and Assured
- Assured and Secure
- Assured and Assured
- Fixed Term and Fixed Term.

For those who have a Secure or Assured Tenancy and are swapping with a Fixed Term Tenant, you will surrender your existing tenancy and will be granted a new one. Please contact your housing officer to discuss this further as they are some exceptions to this process.

## Is there anything else I should know?

- You must obtain our permission to mutually exchange properties
- You must not offer or accept any incentives including money between yourself and the other tenant to make the exchange happen
- It is your responsibility to inspect the property that you will be moving into thoroughly before the exchange happens
- Please ensure that you have fully considered all of the costs that involved when moving properties, e.g. utility bills and actual moving costs
- We will do our best to facilitate a mutual exchange where possible, if you feel that you may be refused an exchange please contact your housing officer first to discuss your situation.

## Paradigm Housing Group

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For more information, go to [www.paradigmhousing.co.uk/customer-zone](http://www.paradigmhousing.co.uk/customer-zone)