

# Make a mutual exchange



**Does your current property 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 Colne resident, a different housing association or a council tenant might be the answer you are looking for.



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## What is a mutual exchange?

Put simply, a mutual exchange is when residents exchange or swap, their properties. You can exchange with another Colne Housing resident, a resident of another housing association or a council tenant.

## How can I apply?

You can apply to make a mutual exchange in a number of ways.

1) Colne residents get three months free subscription (usual cost £10 per three months) for the mutual exchange website Homeswapper.  
[www.homeswapper.co.uk](http://www.homeswapper.co.uk)

Homeswapper allows you to look for an exchange nationwide and matches you up with people who may be interested in moving into your property.

2) Visit the House Exchange website. This is an online database of all the properties available for exchange across the country. To register visit [www.houseexchange.org.uk](http://www.houseexchange.org.uk) and select 'Gateway to Homechoice' from the 'choose your landlord' tab. Then click the register button on the left side of the page, fill in your details and click submit. Once approved your property will appear in the database and you will be able to start your search for a swap.

Approval is likely if you are not on a starter tenancy, have been in a property for more than a year, have no arrears and no anti-social behavior incidents.



## Are you eligible?

You will not be able to make a mutual exchange if:

- The property you wish to move to is too big or too small for your requirements – this will be considered on an individual basis
- There are court orders against you or the other resident you wish to exchange with
- You or the other resident you wish to exchange with live in tied accommodation, for example, a caretaker
- Either home has been designed or adapted for someone with a disability and one of the residents does not require the facilities
- Either home has been built for a specific age group and one of the residents does not meet the criteria

- You are in the first twelve months of your tenancy
- You are in rent arrears
- You are living in temporary accommodation and/or have a short hold tenancy

## What happens next?

Once both parties are happy with an exchange, we will inform you within six weeks of the original application if your application has or has not been successful.

Before you swap properties you should check that you are happy with the condition of the property you are moving to. Any property accepted under the Mutual Exchange scheme is taken as seen, and any existing repairs will not be carried out.

We will be reasonable in our decision to consent to the swap.

Moving home may affect your welfare benefits claim, so check before you decide to move home.

You will need to pay a minimum of one week's rent in advance to Colne at the time of signing the deed.

If you are unhappy with the service or the decision we have taken, please let us know.

## Do I need permission to swap?

Yes. The landlords of all properties involved will need to visit you and agree to the exchange. You cannot swap homes until you have permission in writing.



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We will make every effort to provide information in alternative formats on request, including audio, large print and translations.

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