
Mutual Exchange – Frequently Asked Questions



What is a mutual exchange?

A mutual exchange (also known as tenancy exchange) allows you to swap your home with another council or housing association tenant anywhere in the United Kingdom, with the written consent of both your landlord and the landlord of the tenant you wish to swap with.

In a mutual exchange, two or more tenants swap their homes and take on the terms of each other's tenancy. There is no limit to the number of households that are involved in the exchange chain.

A mutual exchange differs from a tenancy transfer. A tenancy transfer is an offer of accommodation made through Homes First Lettings (a choice-based lettings scheme where you place bids of interest on eligible properties), where tenants move into a new property.

Mutual exchange is now the main mechanism through which many local authorities expect tenants to secure a move.



How can I find a mutual exchange?

You can use tenancy exchange websites to find other tenants to swap homes with, either locally or nationally. On these websites you can list your current home and search for properties that suite your needs.

You can register for free on the HomeSwapper website www.homeswapper.co.uk. 

Other websites include, House Exchange, Swap and Move and Exchange Locata; however, registration fees may apply.

- www.swapandmove.co.uk
- www.exchangelocata.org.uk

Other options include local newspapers and advertising in your area.

What should I look out for?

Dos and don'ts before proceeding with a swap:

- ✓ Check if any repairs or redecoration are needed. When you exchange, you accept the property as seen.
- ✓ Find out the rent you will be expected to pay.
- ✗ Do not move until you have all the necessary permissions in writing and have signed the relevant documents – you risk eviction if you move without permission.
- ✗ Do not make or accept any payment for the exchange. This is illegal and could result in prosecution and put you at risk of eviction.

Number of bedrooms

Is the size of the property suitable for your household? A mutual exchange can be refused if a property is too large or too small for the household's need.

The number of bedrooms needed by a household is calculated as follows:

- 1 bedroom for every adult couple
- 1 bedroom for any other person aged 16 or over
- 1 bedroom for any two children under 16 of the same sex
- 1 bedroom for any two children aged under 8, regardless of sex
- 1 bedroom for any additional child under 16

(Subject to a maximum of four (4) bedrooms in total.)

Joint custody of children: where a child lives part-time with both parents, they are not normally counted as part of your household if they already have a bedroom at another parent's/guardian's home.

Expected baby: an unborn baby expected within 12 weeks will be included in the household count. Until birth, it is assumed the baby can share a bedroom with an existing child under 16, regardless sex.

Disabled adaptations

If either property has been adapted for a disabled person, the exchange will only be approved if the incoming tenant requires those specific adaptations.

A letter from a medical professional or occupational therapist will be required.

Tenancy type

You may only exchange your home if you are a secure or assured tenant of a local council or housing association.

How do I apply?

The easiest way to apply is via SwapTracker, accessible through your HomeSwapper account.

If you or your landlord do not have a HomeSwapper account, you can request a link to the online mutual exchange application by e-mailing Mutual.Exchange@lewes-eastbourne.gov.uk with your name. A link to the application form will then be e-mailed to you.

After applying online, you can upload supporting documents and track the progress of your application in real time via your dashboard.

Applicants without internet or e-mail access, or the support of somebody who does, may request a manual application. However, this process takes longer and does not provide live updates. Signing of documents will also require postal delivery or an in-person meeting rather than online signatures.

What happens after the applications have been received?

- References will be requested and checked against all tenants involved.
- An Energy Performance Certificate (EPC) will be issued if one is not already available.
- Gas and electrical service checks will be carried out.

Note: The home you are moving into may not be inspected, other than mandatory gas and electric checks.

To support informed decisions, all parties are encouraged to provide photographs in advance.

We strongly recommend that you conduct a thorough inspection of the property you intend to move into. Please be aware that any non-standard fixtures or fittings will become the responsibility of the incoming tenant. Most landlords, including us, will only carry out essential health and safety repairs after the exchange has been completed.

It is also your responsibility to make sure the property meets our lettable standard at the point you choose to end your tenancy in the future, even if this was not the case when you moved in.

In accordance with your tenancy agreement, please make sure that no items are stored or left in the loft. Any required clearance will result in a re-charge.

You will be contacted to arrange gas and electrical safety checks. Please comply with any necessary risk assessments to enable these checks to take place.

Mutual Exchange Photographs

If no on-site inspection is carried out, please provide clear photographs of:

- All internal rooms
- Front and back of the property
- Any repairs needed
- Any changes or improvements (e.g., doors, fittings, decking, sheds)

If your application is not managed via SwapTracker, please e-mail photos in manageable file sizes to your housing officer. Include your address and a short description in the e-mail title (e.g., "Town Hall, Grove Road, Eastbourne, BN21 4UG - Kitchen, Bathroom").

Photos will be reviewed by the surveying team. If unclear, a virtual or in-person visit may be requested.

Exchanges may be refused or conditionally approved if:

- There are unauthorised alterations
- Significant damage is present
- Other breaches of tenancy are found
- Repairs are needed due to gas/electrical checks.

Under what reasons can a mutual exchange be refused?

- Eviction proceedings have been started
- Rent arrears or recovery action (approval may be conditional on arrears being cleared)
- Property was provided in connection with a job.
- The home is specially adapted and the new household does not need the adaptations
- Property is significantly too large or too small for the incoming tenant's household.

Note: If another party's tenancy causes the refusal, we cannot disclose the details due to data protection laws. Please contact the other party directly.

How long does it take to get a decision?

A decision will be made within 42 days of receiving applications from all parties.

Please note this is not your moving date. The moving date will be agreed upon after all parties receive approval.

How do I get my decision?

You will receive written notification confirming whether the exchange is approved or refused.

If conditionally approved, the letter will explain what actions are still required.

If refused, the grounds (under Schedule 3 of the Housing Act 1988) will be specified.

What if I change my mind?

Any party can withdraw from the exchange at any point before the deeds are signed.

How are the tenancies swapped?

The required documents will be uploaded to your SwapTracker dashboard. These will not be dated until all parties have returned their paperwork.

You will receive a DocuSign link to sign the forms electronically, or an officer may arrange to meet in person.

Required documentation:

- Your original tenancy agreement
- Two forms of ID per tenant
- Witnessed signatures (an independent witness is required, and their ID must also be provided)

Tenancies always begin on a Monday and end on a Sunday.

Mandatory documents include:

- Deed of Assignment
- Licence
- Disclaimer (only required if not using SwapTracker);

⚠ If you move in before the tenancy start date or without permission, you risk eviction.

What happens after I have moved in?

You accept the property in its current condition, including all fixtures and fittings. You will also be responsible for anything left at the property, including rubbish.

A housing officer will contact you approximately six weeks after you move in.

What steps must I take after the Mutual Exchange has been approved?

You must notify all relevant parties of your change of address. These will not automatically be updated.

This includes but is not limited to:

- ✓ Local Authority
- ✓ Utility providers (gas, water, electric)
- ✓ TV Licence
- ✓ Phone and internet providers
- ✓ Mobile contract provider
- ✓ DVLA (if appropriate)
- ✓ Bank / building society
- ✓ Doctor / Dentist

You can start notifying these organisations once your mutual exchange has been approved and a confirmed move date has been agreed. This helps ensure a smoother transition and avoids any disruption to services.

Successions and Assignments

Assignment can be used to transfer a tenancy in limited circumstances (e.g., to a would-be successor), but this can only occur once during a secure tenancy.

Mutual exchange is also a form of assignment but does not count as a succession. If you are already a successor, this status carries over to your new tenancy.

For advice, speak to your housing officer.

Right to Buy

After a mutual exchange, council tenants may still be eligible for Right to Buy, provided:

- You become the secure tenant of your new home
- You have completed at least (3) years as a council or social housing tenant.
- ⚠ You will not inherit the tenancy length of the tenant you are exchanging with.
- ⚠ Right to Buy does not apply to retirement blocks.
- ⚠ Housing association tenants may not be eligible.

How long will I have to wait before I can mutual exchange again?

There is no waiting period. You may apply for another mutual exchange at any time after your current exchange is completed.

**If you have any further questions, please contact your
housing officer or retirement housing officer**
