

# Mutual exchange guidance and FAQ

## What is a mutual exchange?

A mutual exchange allows you to swap your home with a tenant of a housing association or council. This can be done inside you're allowed to re-apply for housing, so if you feel like your home isn't right for you anymore, then a mutual exchange may be a good alternative for you.

## Things to check before an exchange

- Make sure your tenancy allows an exchange (e.g. no arrears).
- Make sure your property is in an acceptable condition.
- Make sure any repairs that we're responsible for have been reported, and any that you're responsible for have been taken care of. See our [webpage](#) outlining both our responsibilities and yours.
- Make sure both you and the person you're exchanging have had chance to look at each other's properties

## How to apply for a mutual exchange

Once you've found someone to swap homes with, here's what to do:

1. Contact Stonewater to request mutual exchange application forms.
2. Submit your forms, making sure the other party does the same. If other landlords are involved, you'll need to apply to them as well.
3. Wait for approval – we'll keep you updated throughout the process.

We cannot guarantee a mutual exchange will be approved until all the paperwork has been processed, so it's really important you don't make any plans to move until we've confirmed it's gone through. This will save you money and time.

## Timeline for approval

We have up to **42 days** to make a decision once all applications are received. If there are other landlords involved, the timeline may vary, but we'll always aim to meet the 42-day deadline. If delays occur due to missing information, we'll let you know.

## Frequently asked questions

### 1. Finding a mutual exchange

#### **How can I find someone to swap with?**

You can register on Homeswapper, a national service for Council and Housing Association tenants. You can also check local home swap pages on social media.

#### **Who can I swap with?**

You can swap with anyone renting from a council or housing association, as long as your tenancy agreements allow it.

### 2. Eligibility and conditions

#### **Can I apply if I have rent arrears?**

No, your rent account must be clear for the exchange to proceed.

#### **I've already done a mutual exchange. Can I do another one?**

Yes, as long as you meet the criteria you can exchange homes again.

#### **Can I swap if I'm on a starter tenancy?**

No, you must wait until your starter tenancy converts to an assured tenancy before you can apply.

### 3. Multi-way exchanges

#### **How does a multi-way exchange work?**

A multi-way exchange involves more than two households swapping homes. For example, Customer A moves into Customer B's home, Customer B moves into Customer C's home, and Customer C moves into Customer A's home. The largest exchange we've handled involved seven households!

### 4. Inspections and property considerations

#### **What happens during the property inspection?**

We'll do an inspection of your home before the exchange goes ahead to make sure anything that needs to be sorted by us or you gets done. We encourage both parties to attend each other's inspections.

#### **Do I need to prepare for the inspection?**

Yes, ensure your home and garden are clean and tidy. Any damage that's your responsibility, such as missing or damaged doors or holes in walls, must be fixed before the inspection.

#### **What if I'm not happy with the condition of the property after moving in?**

Mutual exchange properties are taken "as seen," so it's important to thoroughly inspect the property before agreeing to the swap. If you're unhappy, you can withdraw from the exchange before signing the paperwork.

### 5. Financial and practical support

**Do I need to pay anything upfront?**

Yes, we require two weeks' rent in advance to complete the exchange.

**I can't afford moving costs. Can Stonewater help?**

If you're worried about the cost of moving, contact us. We can help with grant applications or funding, depending on your eligibility.

**6. After the exchange****Can I change my mind after the exchange?**

Once the deed of assignment is signed and the exchange is complete, it can't be reversed. However, if both parties agree, you can apply for another mutual exchange to move back.

**How do I report repairs after the exchange?**

If you have any concerns after your mutual exchange, we're here to help.

You can call us on 01202 319119, email us via [customers@stonewater.org](mailto:customers@stonewater.org) or talk to us on social media. Remember, exchange properties are taken "as seen", and we can only support you with anything that could pose a health and safety risk. We're always happy to help where we can, and your safety is our priority.

If you need to report any repairs unrelated to the exchange, the easiest way is through [MyHome](#), available online or via the app.