Mutual exchange

If you are a tenant of a council or housing association you could consider applying for a mutual exchange to give yourself a better chance of finding a move.

If you are a tenant of a council or housing association you could also consider applying for a mutual exchange to give yourself a better chance of finding a move. You can register for free at [www.exchangelocator.org.uk](http://www.exchangelocator.org.uk) and with [www.homeswapper.co.uk](http://www.homeswapper.co.uk).

If you find someone you'd like to swap with, the next step is to contact your landlord. You must have written permission from your landlord before you can do a mutual exchange.

If you exchange without permission, you will have no security of tenure and you may be evicted or forced to return to your original home. If you give or receive money or goods to persuade someone to exchange with you, you could be liable to eviction and/or receive a fine.

A request to mutual exchange may be refused if:
- you have rent arrears, these must be cleared as a condition before you can exchange homes
- you have been served a notice seeking possession
- you have not kept to the terms of your tenancy agreement.
- the home you are wanting to move to will be overcrowded or under occupied
- you or a member of your family has had an anti-social behaviour court order against you/them.
- the property was built for, or has been adapted for a disabled person and you do not meet the criteria or need the adaptations
- the property has been designed for the elderly only and you do not meet the age related criteria

Depending on the details of your exchange (eg, how many parties are involved and whether you are moving long distance or moving within the local area), it can take up to 42 days from the day all parties involved hand in their mutual exchange application forms, for landlords to agree an exchange and give you permission to move.

When you do a mutual exchange you make an agreement to accept the property in the condition that you viewed it in. You will not be eligible for assistance with decorating your new home and you will need to pay all costs incurred in moving.
Safety tips

For your own safety when arranging to view an exchange or to show your home, it is always sensible to take some basic precautions.

If you are viewing a property:

- Plan your journey in advance and check bus or train times. If possible, order a taxi to come to the property you are viewing at a set time, or arrange for someone to collect you at a pre-arranged time.
- Arrange your visit during daylight.
- Take someone with you. If you can’t take a someone, leave the following details with a friend or in an obvious place in your own home:
  - the address and telephone number of the property you are visiting
  - the name of the person you are meeting
  - the time of the viewing
- Ask the person you are meeting if there will be anyone else there when you view the property. Don’t be ashamed to say that you are aware of your own personal safety and need to know as many details as possible so that you can tell someone of your whereabouts.
- Don’t accept a lift before or after viewing a property - no matter how tempting the offer.
- Carry a personal alarm on you.
- Take your mobile phone. Keep it switched on and in a safe place, out of view. If you don’t own one, see if you can borrow one.
- Use your mobile phone to let someone know you have arrived. Phone a friend or relative to say “Hi, just to let you know I’ve arrived at … and Mr (or Mrs)... is showing me around. I’ll meet you in 20 minutes, but give me a ring if I’m running late.”
- Trust your instincts. If you have a funny feeling about something, leave straight away. Be prepared with an excuse to leave before attending the viewing (that you are feeling sick or the room sizes not big enough or too large for your needs. Be polite about the property you are viewing).

For more help and advice:
Visit:  www.home-options.org where there is a ‘need help’ section
Email:  home.options@chesterfield.gov.uk
Phone:  01246 345700
You can also visit the Home-Options Team at On the Move, 73 Low Pavement, Chesterfield, S40 1PB