

MUTUAL EXCHANGE GUIDE

WHAT IS MUTUAL EXCHANGE?



If you want to move from one of our rented homes, you may be able to swap with another social tenant through a process called “mutual exchange.” If successful, this can be a quicker way of moving as CDS does not maintain a transfer waiting list or allow residents to apply to transfer from one CDS property to another. You and your exchange partner must apply for and get permission from your landlord(s) before proceeding with an exchange.

STEP ONE: FINDING SOMEONE TO SWAP WITH

You are responsible for finding someone to exchange with. You can register for free with homeSwapper - www.homeswapper.co.uk. As your landlord, we will verify your eligibility for the site.

- This service allows you to search for homes you'd like to move into and advertise your home to people looking to move.
- You may also be able to find an exchange partner by speaking to friends, family members, and your housing officer. Your housing officer may be aware of another CDS tenant who is also looking to move and can connect you with them.
- Please get in touch with us if you need help with registering.

STEP TWO: MAKING AN APPLICATION

Once you have found someone to exchange with, and each sees the other's home, both of you need to complete an application form (and a form for the other landlord, where applicable). Contact your housing officer for a mutual exchange form.

- Once we receive your application, we will check if you can proceed. This includes checking your household details on our system, inspecting your home's condition, and checking whether you have rent arrears and other tenancy breaches.
- If the person you want to swap homes with is not a CDS tenant, we'll also need to write to their landlord to request a reference and forward them your reference.
- You must be available for property, gas, and electric checks.

STEP THREE: MAKING A DECISION

Once we have all the information we need, we will decide within 42 days, and you'll receive a letter granting or refusing permission to swap your home. If we refuse your application, we will write to you with the reasons why.

STEP FOUR: ASSIGNMENT AND MOVING HOME

If your application is successful, we will ask both exchange partners to sign the necessary paperwork, including the Deed of Assignment'. You can then make arrangements to swap homes. Anyone moving into one of our properties must provide supporting documentation to prove their identity.

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WHAT YOU NEED TO KNOW

Please NOTE:

- ✓ You may be eligible to exchange homes with anyone who rents another CDS home or another housing or local council tenant if you hold a secure or assured tenancy.
- ✓ Your rent account must be clear, with no arrears, throughout the exchange
- ✓ Before you consider moving, you should carefully check the condition of your exchange partner's home. They should also do the same with your home – properties are taken as seen.
- ✓ By signing the deed of assignment, you agree to continue with the type of tenancy your exchange partner holds.
- ✓ You must check if your right to buy or acquire, where applicable, will be affected by moving.

Please DO NOT:

- ✗ Move until you have written approval, and all landlords agree on a date.
- ✗ Book any removal vans, etc, until CDS has given you permission
- ✗ Leave gas or electric meters in debt

WE WILL GENERALLY PERMIT YOU TO EXCHANGE YOUR HOME UNLESS:

- A Court Possession Order is in force against you or your mutual exchange partner.
- Proceedings have commenced for possession of either property.
- Either resident is subject to a court order for antisocial behaviour.
- Either a resident, a person residing with the resident, or a visitor is the subject of an antisocial behaviour injunction.
- The property you want to exchange into is larger than you need or too small for the incoming tenant and their family.
- Your property has adaptations or alterations designed explicitly for a physically disabled person, which the incoming tenant does not need.
- The rent account of either tenant is in arrears.
- You offered a financial incentive to your exchange partner - this is illegal, and we won't allow exchanges where this has occurred.

OUR CONTACT DETAILS:

If you've found someone to swap your home with, you can contact us on
020 4551 0080 or email us housingteam@cds.coop