Exchanging your home
A guide to mutual exchanges
WHAT IS A MUTUAL EXCHANGE?

A mutual exchange is basically a home swap with another tenant. It could be a house exchange, flat exchange, bungalow, maisonette or any other type of property. You can swap homes with any council tenant or housing association tenant in the UK as long as they have the right to mutual exchange and want to swap homes with you.

HOW DO I GET ON AN EXCHANGE LIST?

If you want to move through an exchange, you can register on the HomeSwapper (www.homeswapper.co.uk) or HouseExchange (www.houseexchange.org.uk) websites. These are websites where tenants can look for swaps within their town or in different parts of the country. The websites are easy to use and when you enter your details you will be given a reference number which you need to enter every time you look for houses online.

If you do not have access to a computer you can go to your local library or come into your nearest Cairn office where a member of staff will help you.

WHAT HAPPENS NEXT?

Once you have found someone to swap with, you must always get our approval before you carry out the exchange. We will not refuse permission unless you owe us rent, the swap will mean either property is underoccupied or overcrowded, or if either home is adapted and the person moving in does not need this type of home.

Your home and your garden must be well maintained. We may ask you to carry out repairs before we give approval.

You must not give or accept money to make the exchange go through.

WHAT DO I DO WHEN I FIND SOMEONE I WANT TO SWAP WITH?

Before you agree to an exchange you should always look at each other’s homes and make sure you are happy with the condition they are in. We will not be responsible for any internal decoration or repairs that are not our responsibility or for any damage that has been caused by the tenant.

Once you have viewed the property and are happy to go ahead, you both need to fill in an exchange form and return the forms to us. If you are exchanging with a tenant who has a different landlord you also need to check what forms their landlord needs.

We will inspect both properties (if we are the landlord of both). Following this inspection we may ask you to make any repairs before the exchange can go ahead. If you are exchanging with a tenant of another landlord we will have to get them to carry out an inspection and get their approval before the exchange can go ahead.

Once you have both signed the necessary documents you can move in. You must not move before all the documents have been signed.

It is your responsibility to arrange all removals and tell your local authority and all other relevant organisations and services about the swap.
For more information or to apply for a mutual exchange, please contact your Housing Officer using the details below.

0800 990 3405

www.cairnha.com

enquiries@cairnha.com

This Mutual exchange leaflet is available on CD, in braille, in large print and in community languages from Cairn, Bellevue House, 22 Hopetoun Street, Edinburgh EH7 4GH. Email enquiries@cairnha.com or call 0800 990 3405.