



Empowering People.
Inspiring Communities.

Mutual Exchanges

A Customer Guide

WHAT IS A MUTUAL EXCHANGE?

You can apply to 'swap' your home with another housing association or local authority ('council') tenant. This is provided you follow certain rules and **get permission from us and any other landlord**. If successful this can be a quicker way of moving than applying for a transfer to another EPIC property. Your request can be refused if you have rent arrears or there are other breaches of your tenancy. Also you cannot apply if you haven't completed your probationary tenancy (Assured Shorthold Tenancy).

STEP 1: SEARCHING FOR PARTNERS TO SWAP WITH

You can 'advertise' for exchange partners in local shops or on social media. You can also register through www.homeswapper.co.uk – we can help you do this and cover the registration fee.

STEP 2: MAKE AN APPLICATION

Once you have found someone to exchange with, you and your exchange partner would need to complete an application form with us (and also a form for the other landlord where applicable).

STEP 3: DECISION

Once we have all of the information we need, we will make a decision within 6 weeks. If we cannot give permission for the exchange to go ahead we will write to you with the reasons why. We will send a copy to your exchange partner's landlord. You will be given the opportunity to appeal.

STEP 4: ASSIGNMENT & MOVING HOME

If your application is accepted, we will ask both exchange partners to sign the necessary paperwork, including the 'Deed of Assignment'. You can then make arrangements to swap homes.

MUTUAL EXCHANGES:

IMPORTANT THINGS TO CONSIDER

- ✓ We will not unreasonably refuse consent for an exchange to take place. Some examples where we would refuse are:
 - You (or your exchange partner) have rent arrears or have committed some other breach of the Tenancy Agreement.
 - If legal action has been started against either of you.
 - The exchange would result in overcrowding or under-occupancy of the property.
 - Our property has been adapted for someone who has a disability.

- ✓ Before you think about moving you should carefully check the condition of the home of your exchange partner. They should also do the same with your home.

- ✓ By signing a 'Deed of Assignment' (the legal document that transfers or assigns the legal rights of the tenancy) you are accepting the terms of your exchange partner's tenancy. You should read the tenancy agreement carefully before signing the assignment paperwork.

- ✓ Properties are exchanged 'as seen' so you are accepting the condition of the other property. This includes the standard of decoration and any alterations that have been made.

Our contact details:

email: mailbox@epichousing.co.uk

www.epichousing.co.uk

General Enquiries
01782 252575

Report a Repair
01782 818577

Emergency Repair line (out of hours)
0800 694 0434

You can request a copy of our Allocations Policy by contacting us

You can also ask for a copy of our Assignment, Mutual Exchange & Succession Policy upon request

February 2025 (Version 1.2)