

Easy read guide for tenants: mutual exchange

A mutual exchange is when you swap homes with another tenant. You must have permission from your landlord before you move.

You can usually apply if your tenancy allows mutual exchange. If you are not sure, ask your neighbourhood officer.

How it works

- Find another tenant who wants to swap homes.
- Look at each other's homes to make sure you are both happy to swap. You accept the property as it is. MHA or another social landlord may only do essential repairs in the first 12 months.
- Check the area before you move to make sure it is right for you and your family.
- Both tenants complete an application.
- Your landlord checks if the exchange can go ahead.
- Your landlord may inspect the property and check your rent account.
- You must wait for written permission before moving.

How long it takes

We will usually give you a decision within 42 days of receiving your written application.

Why an exchange may be refused

- You do not have the right to exchange.
- You have broken the terms of your tenancy.
- You have serious rent arrears.
- The home is too big or too small for the new household.
- The home has been adapted for someone with specific needs.
- The other landlord does not agree to the exchange.

Important things to know

- Do not move until you have written permission.
- You accept the home in its current condition.
- Your rent, tenancy rights and responsibilities could change.
- If you are unsure, get advice before you agree to the exchange.