



Mutual Exchange

A guide for Hammersmith & Fulham council tenants

This guide contains useful information about what mutual exchange is, how to find a swap and what to do once you've found someone to swap with.

What is mutual exchange?

Mutual exchange is a scheme for people who live in a council or housing association property who would like to swap their home with another tenant. People often swap to get a larger or smaller home or to move to a different area.

Technically, in a mutual exchange you are swapping tenancies with someone else. This means it's really important you check what type of tenancy the other person has before you swap. For example, if you swap with a tenant living in a housing association property they may not have the right to buy.



Who can do a mutual exchange?

Anyone with a full social housing tenancy in their name with a clear rent account.

Who is NOT eligible for a mutual exchange?

You cannot swap your home if you have an introductory or probationary tenancy or if you are in temporary housing.

There are many reasons why a landlord can refuse a mutual exchange, even if you're a full secure or fixed term tenant. More information about this can be found on page 10 of this guide.

What are the advantages of mutual exchange?

There is very high demand for housing in Hammersmith & Fulham with 1000s of people on the housing list. This means if you are waiting for a housing transfer you might wait for years to be offered somewhere and you will not get much choice about the type of property you're offered.

With mutual exchange you can move to anywhere in the UK and there is far more choice available. You don't have to wait to be offered a property, but can take matters into your own hands and find a swap.



How do I find someone to swap with?

There are lots of ways to find someone to swap with. Some people swap with family members or neighbours, others find swaps by posting adverts in local housing offices or in newsagents' windows. But the most common way people find someone to swap with is online.

Finding a swap online

There are lots of mutual exchange websites. Some of them are nationally recognised and some are provided by councils or housing associations. Others are private companies and these often charge you for registering your advert.



The most popular website people use is **www.HomeSwapper.co.uk**. HomeSwapper is free for Hammersmith & Fulham council tenants to use and has 100,000s of adverts for properties in London and across the UK.

Another nationally recognised website is **www.houseexchange.org.uk**. There is a charge for Hammersmith & Fulham tenants to use this site and it's probably only worth registering if you don't have many matches on HomeSwapper.

As well as these two specialist mutual exchange websites people often advertise for swaps on sites such as Facebook and Gumtree. This is most common when people want to move a long way away and have fewer matches on the main websites.





How do the mutual exchange websites work?

The websites work by automatically matching you to people who have advertised properties you've said you want and who are looking for a property like yours.

Some people have hundreds of matches for their home. To get the best matches possible it's important you give as much information about your property as you can as well as giving accurate information about the sort of home you want.

Once you've registered with a mutual exchange website it's up to you to decide which properties you're interested in and to contact those people to see if they are interested in your home.

Some people put their phone number or email address on their adverts but you can also message other users directly through the website.


What should I put in my advert?


On the mutual exchange websites you are competing with other users who are advertising their homes. For this reason you should try to make your advert as good as you can.

Think of yourself as your own estate agent. Here are some things to consider when creating your advert:

- **What are the best features of your home** – is it spacious, are the bedrooms big, has it been recently decorated or had a new kitchen or bathroom fitted?
- **What's good about the local area** – do you have good transport links, are there shops, parks, doctors' surgeries, schools etc. close to your home?
- **What's the neighbourhood like** – do you live in a quiet area or is it lively and bustling, are the neighbours friendly?
- **Anything else that's good about your home** – do you have a garden or a balcony, does your building have a lift, do you have double glazing and central heating, does your building allow pets?



 **The most important thing to do is to add pictures of your home to your advert. Having photos will more than double your chances of finding a swap.**

 When taking the photos try to do it during the daytime so your property looks bright. Make sure the pictures are in focus and the rooms look clean and tidy where possible.



Are there any risks of advertising my home online?

The national mutual exchange websites such as HomeSwapper will never show your name or your full address for other users to see. You can choose whether you want your phone number and email address displayed or if you just want to be contacted through the website.

If you're worried other people will be able to identify your home through your advert you should avoid posting pictures of the outside of your home.

If you advertise on another website you should check to make sure your name, full address and contact details are not displayed unless you want them to be.

I'm struggling to find anyone to swap with

If you're not finding many matches on HomeSwapper it might be because they don't have very good coverage in the area you want to move to. If you want to move to Kent for example and you aren't finding many matches it would be worth looking at Kent's advice for their residents looking for an exchange. They may use a different website which you can register with to try to find a swap.

If you're not finding many matches in an area that HomeSwapper covers it might be because you've not selected a wide enough search area on the site. If you're only looking in a 1 mile radius try expanding it to 3 or 5 miles and you should get more matches.

Similarly, if you are only looking for detached houses you aren't likely to get many matches. You could look for other types of properties and consider them on a case-by-case basis.

If you're getting a lot of matches but no one is interested, have another look at your advert and see if you can improve it.

Finally, make sure you're pro-active on the site. If someone messages you make sure you message them back even if it's just to say you're not interested in their property. If other users see you don't respond to messages they will think you're not serious about swapping.

Finding an exchange can be hard work. Some people are lucky and find someone to swap with straight away, for others it can take months. It's important not to lose heart and keep plugging away at it.





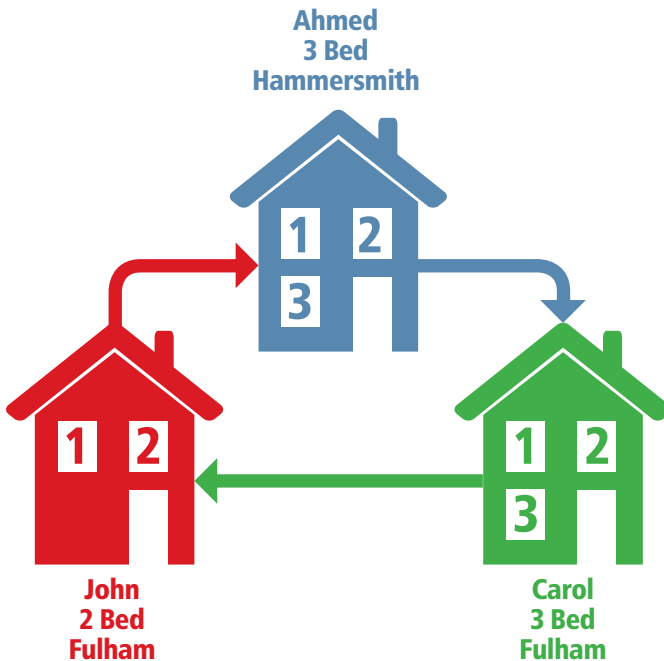
What is a multi-swap?

A multi-swap, sometimes called a chain-swap or a three-way swap, is where you don't swap directly with someone. It's a good way of moving if you can't find anyone to swap with you directly. Here is an example of how it works:

- John is in a 2 bed in Fulham and wants a 3 bed in Hammersmith
- Ahmed is in a 3 bed in Hammersmith and wants a 3 bed in Fulham
- Carol is in a 3 bed in Fulham and wants a 2 bed in Fulham

In this case John can move to Ahmed's 3 bed, Ahmed can move to Carol's 3 bed and Carol can move to John's 2 bed. This way everyone gets what they want without swapping directly with each other.

Usually in a multi-swap one person takes charge of finding swapping partners once they've found someone whose home they like but the person doesn't want to swap with them directly. It's hard work but most websites, including HomeSwapper, have tools to help you build a multi-swap. Multi-swaps can involve as many people as you like who are willing to take part.



Can I offer someone money for a swap?



No, you cannot offer or receive money for a swap. If you do so you may lose your tenancy.

I found someone whose advert I like, what do I do now?

If you've found someone whose home you like you should contact them to see if they like your home. If they do you can arrange to view each other's properties. The better your advert is the more likely it is they'll want to see your home.

If you're going to view someone's property it's best to take a friend or family member with you. They might notice different things about the property or ask questions you don't think of.

If someone is coming to view your property try to present it as best you can. If your home is cluttered or untidy it might put people off.

Before going ahead with an exchange it's wise to view each other's properties more than once. You might notice different things you want to ask about on a second viewing. You might want to visit during the evening if you saw the property during the day the first time and you could even knock on

a neighbour's door to introduce yourself and ask them questions about the local area.

It's important you're sure about a property before you swap because once you have exchanged tenancies you can't swap back unless the other person wants to.

I've found someone I want to swap with – what now?

If you've found someone you want to swap with you both need to inform your landlords you want to swap.

Landlords all have their own mutual exchange application forms and the sort of information they will ask is:

- Your name, address and contact information
- Who will be moving with you?
- How many bedrooms you currently have?
- Whether you have any pets?

They'll also ask the same





information about the person you want to swap with as well as asking:

- Their landlord’s name and address
- Their housing officer’s name and contact information

Once you and the other person have handed in your mutual exchange applications both landlords have 42 days to tell you whether or not they’ll let the exchange go ahead.

What will my landlord do?

Each landlord involved in the swap will provide a reference for their tenant. The landlord’s reference will cover whether there are rent arrears at the address, whether either person has a history of anti-social behaviour or currently has any legal action being taken against them, and whether there is any other reason the exchange cannot go ahead.

Your housing officer will also contact you to arrange to visit your home. This is to check the condition of your property. If you’ve made alterations to your property such as removing doors or partitioning rooms you’ll be asked to put these back before the exchange can go ahead.

When possible the person you are swapping with will also be invited to the inspection so they are aware of any issues with the property before the swap goes ahead.

If the exchange is agreed then your housing officer will confirm this in writing. If the exchange is not agreed your housing officer will write to you telling you why.

You can change your mind and cancel a swap even after both landlords have agreed to it as long as you have not formally exchanged tenancies with a deed of assignment.

Why might my swap not be approved?

The reasons a landlord can refuse a swap are written in law. In simple terms the reasons are:

- your landlord has started eviction proceedings
- you work for your landlord and your home was provided in connection with your job
- your home is adapted for a person with specific needs and nobody in the new tenant's household has specific needs
- the home you want to move to is much larger than your household needs
- the home you want to move to is too small for your household and you would be overcrowded
- a member of your household has behaved in an anti-social way and actions including possession proceedings, injunctions, anti-social behaviour orders or demotion orders against them are in place or are being sought
- the landlord is a charity and the proposed new tenants moving into the property would conflict with the objectives of the charity

- the property;
 - (a) has been adapted or has features that make it suitable for a disabled person;
 - (b) is owned by a landlord which lets properties to particularly vulnerable people; or
 - (c) is for people with specific needs (supported housing) and if the mutual exchange took place there would no longer be such a person living in the property.

How do we actually swap our tenancies?

You will both need to go to each other's housing offices and sign a 'deed of assignment'. This is a legal document formally assigning each person's tenancy to the other. Once the deed of assignment has been completed you cannot go back on the swap unless you both agree you want to.

Do I get any help with moving?

No, we cannot help you with moving or contribute to your moving costs. If you're struggling with money we can refer you to various agencies who may be able to help.





If I give up a bedroom is there an incentive payment?



You can qualify for £2,000 per room you've given up if you meet the following requirements:

- Both residents involved in the swap are Hammersmith & Fulham council tenants
- The person you are swapping with will be using all of your rooms in the same way we would allocate them. This means:
 - children aged under 10 years old share a room regardless of sex
 - children aged up to 18 share a room if they're the same sex
 - no rooms are being used by adult children aged 18 and over (this is because the council do not count over-18s as part of the household when allocating rooms)

If you would like more details about how this works please contact the occupancy team. Our contact information can be found on the back page. We can tell you whether you might qualify for an incentive payment for giving up a room.

A final bit of advice – be realistic

Finding a swap can be time consuming and hard work but it is one of the best ways of getting what you want.

But, you do need to be realistic about the sort of property you can get. If you are overcrowded in a one bedroom flat in a high rise block you will find it difficult to swap to a three bedroom house with a garden. But remember, there's no limit to how many swaps you can do. Some people swap several times to finally end up in a property they really love.



Useful Links

Information about mutual exchange

- www.lbhf.gov.uk/housing/council-tenants/exchanging-your-home
- http://england.shelter.org.uk/get_advice/social_housing/transfers_and_exchanges/exchanges

Mutual exchange websites

- www.homeswapper.co.uk
free for Hammersmith & Fulham tenants
- www.exchangelocata.org.uk
free for all tenants in social housing
- www.houseexchange.org.uk
there is a charge for Hammersmith & Fulham tenants
- www.swapandmove.co.uk
there is a charge for Hammersmith & Fulham tenants

Advice about moving

- www.bbc.co.uk/homes/property/moving_movinghouse.shtml
- www.helpiammoving.com
- www.reallymoving.com/moving-advice/removals/five-top-tips-for-moving-day
- www.moveme.com/moving-guide
moving guide

About local areas:

- www.google.co.uk/maps
- www.walkscore.com
shows you how far it is to walk to shops, doctors, schools etc.
- www.streetcheck.co.uk
gives you information about a particular street
- www.mouseprice.com/area-guide
overview of areas across the UK

If you have read this guide and have more questions, please contact the occupancy team:

By phone: 020 8753 4390

By email: housing.solutions@lbhf.gov.uk

In person: North Area Housing Office
New Zealand Way, White City Estate, London, W12 7DE

Open: 9am – 5pm

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