



# Mutual Exchange.



Information about the process of swapping your home and tenancy contract with someone else.

**Belle Isle Tenant Management Organisation**

Aberfield Gate, Belle Isle, Leeds LS10 3QH

General Enquiries: 0113 378 2188 | Emergency: 0113 376 0410

**A mutual exchange is where you swap your home and tenancy contract with someone. It's different to a tenancy transfer where you apply and bid for a new home on a local housing register and are prioritised based on your needs.**

Mutual Exchange can be a good way of finding your new home, one that's best suited to you and your household's needs. You may find a bigger choice of properties than through bidding on the Housing Register, and Mutual Exchange can be quicker than bidding.

To complete a mutual exchange, you will need to:

- find a mutual exchange partner
- get written permission from your landlords
- prepare your home for the new tenant
- have a visit where we check the condition of your home
- complete legal paperwork to swap tenancy contracts

## Who is eligible?

- You must be able to afford the rent in your new home.
- You must be a tenant of a Local Authority or other Registered Social Landlord (like a housing association)
- You can't exchange if your tenancy type is 'Introductory'. If you've moved in to one of our homes within the last 12 months then you are probably on an Introductory Tenancy.
- Before you request a Mutual Exchange with your social housing landlord, you need to: register a Housing Application. If you're a Housing Association tenant, you will also need to register a separate housing application on the Leeds Council website:

<https://www.leeds.gov.uk/housing/finding-a-home/apply-for-council-housing>



## Reasons we will decline your request

We'll decline your mutual exchange if:

- You have significant debt (you need to leave your account with a 'zero' balance)
- You've made any unapproved changes to your home
- Your home is deemed to be in an unacceptable condition
- The property isn't suitable for your exchange partner
- You've broken the terms of your tenancy agreement
- We've gone to court over your tenancy
- Any of your exchange households has paid another household to swap homes (this is classed as an incentive)

We'll also decline your mutual exchange if the home you're moving to:

- Is larger than you reasonably need
- Is 'sheltered' (retirement life) accommodation and you don't qualify
- Has a disability adaptation you won't need

## Where to find a mutual exchange partner

**You can swap with another housing association or council tenant from anywhere in the country.**

- Before you apply for a mutual exchange, you can use a mutual exchange website to find a partner
- We strongly recommend House Exchange which is free to use. This is a national website for social landlord tenants that can help you find someone to swap homes with, either in Leeds or elsewhere. <https://www.houseexchange.org.uk>
- Once you've registered, you can get details of properties, make contact with other tenants and arrange to view their homes.
- You'll be asked for details about your current home, the kind of home you're looking for and where you want to live.

## How to apply for an exchange

- Ask for an application by contacting us online  
<https://www.belleisletmo.co.uk/help-support/find-a-home/swap-your-home/>
- Ask for an application by contacting us in person at our office or by telephone.
- Complete an application online mutual exchange request form
- Soon after completing your application, you'll receive an acknowledgement by email with the next steps.



## What you'll need in order to apply:

For each home involved in the exchange, you'll need to provide the:

- Home address
- Tenant name
- Tenant phone number
- Tenant email address
- Name of the landlord

To the best of your knowledge, you should tell us if your homes have any:

- Disabled adaptations
- Modifications to rooms, that you've made
- Structural changes or extensions
- External structures, including sheds and garages

You must tell us if the household moving into your home is bringing any pets with them. When you have all these details you should apply.

## How long does a mutual exchange take?

- We'll give you a decision on your application within 42 calendar days.
- It can take longer to move as we need to complete safety checks on gas and electrics, and arrange for tenancy agreements to be signed.
- If you swap homes early without permission, or without signing the necessary documents, then you'll both be at risk of eviction.

## Swapping tenancy agreements

- When you swap homes in a mutual exchange you also swap tenancy agreements.
- You should check that you're happy to take on the terms of your exchange partner's tenancy agreement.
- If you're moving into one of our homes, you can view a copy of the terms of the tenancy agreement on-line. <https://www.leeds.gov.uk/housing/council-housing-information-for-tenants/your-tenancy/tenancy-agreement>

## Accepting the condition of your new home

It's your responsibility to inspect the property thoroughly before you agree to move and again before you hand over your keys.

Agree with your exchange partner:

- The condition they will be leaving the property in
- Who will be responsible for any outstanding repairs or rubbish

You must not assume that Belle Isle TMO will take responsibility for carrying out any work unless you have written confirmation that we will do so.

As your landlord we'll:

- Fix any faults we find that can be reasonably identified in our safety checks
- Repair anything that's our responsibility to maintain,
- Tell you what we found in our inspection so you can check you're happy

We'll also provide you with:

- An up to date energy performance certificate
- Electrical and gas safety checks

We won't:

- Re-decorate
- Remove any old furniture or rubbish
- Clear the garden

## Important things to consider

- **Rent charges and Service Charges.** Make sure you know how much rent is charged on the property you are interested in moving to, and consider if the rent is affordable for you.
- **Tenancy type.** The tenancy type may be different from your Leeds City Council tenancy, and your rights under the new tenancy may change. Make sure you are clear what type of tenancy you are exchanging into, and if you are unsure of the implications, seek independent advice.

## BITMO Service Standards



BITMO want the best possible outcome for those seeking a mutual exchange.

### Our promise is that:

1. When you contact us we will respond within 5 working days
2. When we need to ask you for documentary evidence to support your request we will be clear about what we need and why.
3. We will offer you an in person meeting to discuss the situation.
4. We will make a decision about your request within 42 days of receiving all the information we need
5. If you are not happy with the decision we make you will have a right of appeal via our complaints policy



## Building a better future for Belle Isle.

For more information and support, contact us by:

### Telephone Enquiry

(including repairs and all BITMO services):

**0800 389 5503**

**0113 378 2188**

Out of hours emergency service:

**0113 376 0410**

### Email

**[bitmo.enquiries@belleisletmo.co.uk](mailto:bitmo.enquiries@belleisletmo.co.uk)**

Working in partnership with:



## Belle Isle Tenant Management Organisation

Registered Office: Aberfield Gate, Leeds LS10 3QH

Registered with the Financial Conduct Authority: Number 29817R