Housing Rights

https://www.housingrights.org.uk/housing-advice/social-tenants-rights/swapping-homes

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Swapping homes

This information is for people living in Northern Ireland.

Swapping or 'Mutual Exchange' is when you exchange homes with another secure social tenant.

Swapping is different from a transfer. You can swap with other social tenants throughout Northern Ireland and Great Britain.

Social tenants can live in:

- Housing Executive properties in Northern Ireland, or
- housing association homes, or
- council housing in Britain

You can swap homes with another tenant if you both:

- are social housing tenants
- have lived in your home for at least one year (also called a ‘secure social tenant’)
- have permission from your landlords

You cannot swap if you’re still an introductory tenant. This usually means you have lived in your home for less than one year.

Swapping can be a good option for someone:

- who does not have enough points for rehousing or
- hasn’t been a secure tenant long enough to be eligible for a transfer

The Housing Executive and Housing Associations both use the Mutual Exchange process. If you want to use Mutual Exchange, you must allow your landlord to use your information to ‘match’ you with appropriate properties.

The Homeswapper service is also available to people looking to swap.

Applying to switch homes

1. Find another tenant to swap homes with

You must find a partner to swap with yourself. You can:

- check Homeswapper for a list of tenants who want to swap
- check swap groups on social media
- ask your housing officer if they have tenants that might be a good partner for you

2. Apply to your landlord to approve the swap

Once you find another tenant to swap with you:

- must both apply to your landlords to approve the swap
- both need to contact your housing officer or patch manager
- should request a transfer application form
- complete the form and return it to your housing officer or patch manager

It is very risky to swap homes without your landlord’s approval. You may be breaking the rules of your tenancy and be at risk of homelessness.

3. Wait for your landlord’s response

Your landlord will either:

- contact you by phone, post or email, agreeing to the swap within four weeks, or
- send you a written refusal within six weeks and explain why they refused the swap

If both your landlords agree to the swap, you will work with your landlords and swap partner to set a date for the swap. Make sure to tell Universal Credit and Housing Benefit about your change of address. If you do not notify them, you might owe money to your previous landlord or lose these benefits.

Reasons you cannot swap

Your landlord can refuse your request to swap if:

- you have a court order to leave the property
- your landlord started the process to evict you
- you, or someone in your home, was convicted of an offence related to misusing a property

Your landlord can also refuse the swap if either of the properties:

- has more rooms than the new tenant needs
- is not suitable for the new tenant's needs
- is adapted for someone with a disability, and the new tenant doesn’t need an adapted home
- is meant for a certain group, and the new tenant isn't in that group

Speak to one of our advisers if your landlord gives another reason for refusing the swap.

More advice

- Check your points
- The waiting list
- Applying for a transfer