

# Mutual exchange

A mutual exchange is where two or more tenants swap homes to better meet their housing needs. You can exchange with another Moray Council tenant, a tenant of a housing association, or a tenant of another council. House Exchange ([www.houseexchange.org.uk](http://www.houseexchange.org.uk)) is an online tool that can help you find someone to swap homes with.

Once you have found your exchange partner(s) and have agreed a mutual exchange in principle, you must seek our written permission to exchange by filling in a Mutual Exchange application form. We may refuse but we will write to you with our reasons why.

Before you move house, you will need to make sure you owe no rent to us, you have had a gas and safety check within the last 12 months. When you exchange and move into your new property, you will need to sign a new tenancy agreement. If you need more information or support please contact your area housing officer by email on [housing@moray.gov.uk](mailto:housing@moray.gov.uk) or phone **0300 1234 566**.

## A tenant's experience

I decided to look into a mutual exchange as I wanted to downsize from a 3 bedroomed house to a 2 bedroom one. As my poor health was getting worse it was important that I found the right place to live. The application process was very simple and I felt well informed throughout. The paperwork side of everything was so easy all the way through and I was able to move reasonably quickly.

I joined the House Exchange website and used all the features it offers. I was able to enter the type and size of property I was looking for and which area. The matches helped me see who were looking for a property like the one I was living in and vice versa. An excellent part of the website was being able to message people directly and receive messages back from them. Based on these conversations I ended up viewing several properties before agreeing to the exchange I made.

There was a lot of communication between myself and



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the tenant I was exchanging with to agree the date of the move and so on. The actual exchange day wasn't great, despite all the conversations it was still chaos. Even though I thought we had made solid agreements these were not actually adhered to. Both sides honouring the agreements and sticking to the plans that were made would have made this easier.

Mutually moving in and out on the same day is much more complicated than moving into an empty property but any move is stressful, how smoothly it goes will depend on the other person you are exchanging with and whether or not they understand it is about both households getting everything done. I knew I was going to either exchange or downsize so I had already packed most of the house up in advance.

Even though I went through things I hadn't anticipated and am having to sort out a lot more things than I bargained for I would still say it was very worthwhile. I'm very happy I moved to where I am now, it's a lovely neighbourhood and is closer to family and friends which is much easier for me with my ongoing health problems.

If others are thinking of moving I would definitely recommend looking into a mutual exchange. There are some things to take in to consideration, for example, there were other houses I really loved but the rent was too high for me - some 2 bedroomed properties I viewed were over 100 pounds more per month than the 3 bedroomed I was in. My advice would be view a few different suitable options and go several times and don't assume the other party will stick to agreements made. Also be sure that there will always be more to do than you think there is! If you've chosen a house you know you will love in an area you really like, go for it, any problems and hassles are well worth it in the end and once you are in what you make of your new home is up to you.

**Anonymous tenant July 2022**

To find out more about House Exchange:

- Visit [www.houseexchange.org.uk](http://www.houseexchange.org.uk)
- Email [housing@moray.gov.uk](mailto:housing@moray.gov.uk)
- Phone **0300 1234 566**

