

Mutual Exchange

A Simple Guide for Tenants



Thinking about swapping your home?

A mutual exchange is when two tenants agree to swap homes. It can be a great option if your current home no longer meets your needs.

This leaflet explains the key things you need to know before you apply.

What Is a Mutual Exchange?

A mutual exchange happens when:

- Two (or more) tenants agree to swap homes.
- All landlords involved give written consent.

You must have a Scottish Secure Tenancy (SST) to exchange. If another tenant has a different tenancy type, their landlord may not be able to approve the swap.



Who can apply?



You may be eligible if:

- You hold a Scottish Secure Tenancy.
- All parties involved in the exchange meet their landlord's requirements.
- You have no major tenancy issues, such as ongoing antisocial behaviour or serious breaches.

Before you apply – Important Checks

Before sending an application, make sure:

- You have found another tenant willing to exchange.
- Your rent account has no more than one month of arrears. If you owe more, you must have kept to an agreed repayment plan for at least 3 months.
 - Your property is in a lettable condition:
 - No holes or damage to walls or doors.
 - No missing internal doors.
 - Kitchen and bathroom fixtures are not damaged.
 - No excessive clutter preventing inspection.
- Any alterations you've made were approved – or can be made safe before the exchange.



How to apply

1. Ask for a Mutual Exchange Application Form.
2. Complete your part and ensure the other tenant completes theirs.
3. Return it to us.

We will:

- Acknowledge your application.
- Start tenancy checks.
- Arrange property inspections.
- Contact the other landlord if needed.

We aim to give a decision within one month. If we need longer, we'll let you know in writing.



Why an exchange might be refused

Your application may be refused if:

- You have lived in your home less than 12 months.
- You or the other tenant have provided false or misleading information.
- There is substantial property damage, such as:
 - Holes in walls or doors
 - Missing doors
 - Damaged kitchen worktops or units
 - Broken bathroom fixtures
- You have made unauthorised alterations that cannot be approved.
- The swap would cause overcrowding or under-occupation.
- The property is not suitable for the incoming household's medical needs.



What happens during the process

- We carry out checks on rent, anti-social behaviour history, property size, and suitability e.g, if the property has been adapted for you.
- We will arrange inspections of your property.
- Any required work will be confirmed to you in writing.
- Once both landlords approve, we'll arrange safety checks (gas, electric, EPC).
- Sign-up appointments and termination forms will be organised.



After approval

- You will receive verbal and written confirmation of the exchange date.
- You must not move before that date.
- You remain responsible for rent, repairs, and tenancy conditions until your tenancy officially ends.
- You must leave the property clean, tidy, and with all keys handed over.



Incoming tenants will also sign agreements accepting the home in its current condition, unless otherwise arranged.

Need help?

HELP

If you are unsure about anything or need support completing your form, please contact your Tenant Partner.

We are here to help make the process as smooth as possible.

Riverside Scotland are committed to supporting tenants to find homes that meet their needs.





www.riversidescotland.org.uk

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