

What to do if you find someone

There's a home I like, what do I do now?

Contact the tenant of the property you are interested in directly to get more details, if you want to progress with the potential swap, arrange a time to view each other's property. Do not call at the address unless you have arranged to do so. If you like each other's properties, you both need to contact your landlords to get their permission to swap.

If you swap without permission from both landlords, you could be liable to eviction. If you give or receive money or goods to secure an exchange you could be liable to eviction. If your tenancy has recently started it may be that you are not entitled to carry out a mutual exchange. If you are not sure if you have the right to exchange check with your landlord first.

Remember when arranging to view one another's homes you are dealing with a stranger. ANCHO do not do character references or health and safety assessments on people advertising.

Arranging a property viewing

When you find a property you would like to view you need to make arrangements with the other person to visit at a convenient date and time. Please DO NOT just turn up unannounced you may not be welcome.

If for some reason you are unable to keep the appointment please ensure that you notify the other person beforehand and at the same time you can rearrange the visit.

Personal Safety Tips for viewing and showing homes

If you are viewing a property:

1. Always plan your journey in advance. Check bus and train times. Or if practical, order a taxi to come to the property you are viewing at a certain time. Or arrange for someone to collect you at a pre-arranged time.
2. Try to view the property in daylight.
3. If you can, take someone with you.
4. If you can't take a friend, leave the following details with a friend or in an obvious place in your own home, or call your own answer machine with the details:
 - a. where you are going (address and telephone number)
 - b. the time of the viewing
 - c. the name of the person you are meeting
5. Ask the person you are meeting if there will be someone else there when you view the property. Don't be ashamed to say that you are aware of your own personal safety and need to know as many details as possible so that you can inform a friend of your whereabouts.
6. Never accept a lift before or after viewing a property - no matter how tempting the offer.
7. Carry a personal alarm (you can buy these from the Suzy Lamplugh Trust). Have it in an easily accessible pocket.
8. Bring your mobile phone and keep it switched on and in a safe place, out of view. If you don't have one, see if you can borrow one.
9. Use the mobile phone to "log someone in". Phone a friend/relative to say "Hi, just to let you know I've arrived at .. and Mr (or Mrs).. is showing me around. I'll meet you in 20 minutes, but give me a ring if I'm running late."
10. Trust your instincts. If you have a funny feeling about something, leave straight away. Be prepared with an excuse to leave before attending the viewing (feeling sick/room sizes not big enough/too large for your needs. Be polite about the property you are viewing).

If you are showing your property:

1. Do not give out unnecessary personal details.
2. Try to make sure someone is with you during the viewing.
3. Check whether there will be anyone with the person who is viewing your property, and if so, who it is.
4. Let a friend or neighbour know that someone is coming to see your home. Give the name, address and telephone number of the person viewing, and time of viewing.
5. Let the viewer know that your friend or neighbour will be dropping by in 20-30 minutes, and arrange with someone to do so. Let the friend or neighbour know that if you phone during the viewing, they should come immediately.
6. If you are uneasy, phone the friend or neighbour you have arranged to pop in so that they come immediately

Landlords can at no stage of the process divulge any personal information concerning their tenant to any other tenants.

Contacting your landlord when you have found a swap

Once you have found a suitable property to exchange with, you and the tenant you are swapping with will need to contact your individual landlords to get their approval and complete application forms. If you have different landlords both you and the tenant you are swapping with will need Mutual Exchange application forms from both landlords.

Fill in the Mutual Exchange application forms and either hand it into your landlord or send it by registered post. If everything is in order the landlord will then arrange for inspections to be completed.

Landlords have 30 days from the date they receive your Mutual Exchange application to either approve or refuse the Mutual Exchange. If they refuse your home swap they must give you clear reasons as to why your home swap was not permitted.

Can my landlord refuse permission to swap?

If you exchange without such permission from your landlords you could be liable to eviction. If you give or receive money or goods to secure an exchange again, you could be liable to eviction.

Most secure tenants have a legal right to exchange. Landlords can refuse to give you permission to move for a limited number of reasons. If you think permission has been unreasonably refused get advice from your local Councillor your citizen's advice bureau or other housing advice centre.

What checks should I make before I agree to swap?

Check out the type of tenancy you will be given - there are differences that affect the rent you pay and other things like the Right to Buy. Your landlord should be able to advise you on this. Before you agree to exchange, check what the new rent and any other costs (such as service charges) will be and what the tenancy conditions are.

If repairs are needed, check if they will be carried out and check whether redecoration will be carried out by the landlord. If you are interested in eventually buying the property check that you will be able to do so; some housing association homes cannot be bought by tenants.

Make sure you can afford the moving expenses. If you are claiming Income Support, Income Based Jobseekers Allowance or Pension Credit, you might qualify for a loan from the Social Fund. You will need to contact your local Jobcentre Plus office, Jobcentre or social security office. Try to keep your expenses to an absolute minimum before moving - there is no legal comeback if your swap partner withdraws from an exchange at any time.