

Your Home – Housing

Transfers & Mutual Exchanges

As a Papworth Trust tenant, we hope you are happy in your home, but we also understand that you may wish to move home. If you have a change in your circumstances and need to move on, for instance, a reduced household meaning your current property is too large for your needs; or a new health condition or disability means you now need an adapted property, we have a variety of options to support you.

Mutual Exchange

A 'Mutual Exchange' is when you swap your home with another council or housing association tenant.

It's different to an Internal Transfer where you ask to move to another Papworth Trust home when one is available and empty. There are strict grounds for refusal and you generally accept the property 'as seen'.

With a mutual exchange, you must:

- find someone to swap homes with
- get written permission from us; **all parties involved must complete and submit a Papworth Trust mutual exchange application form**
- the person you wish to swap with must also get permission from their landlord, it is advisable to check their landlord mutual exchange application process also
- complete the legal paperwork

If you swap homes without permission or without the necessary documents, you will both be at risk of eviction.

Who qualifies for an exchange?

You can exchange homes with our written permission if you are:

- an assured tenant
- a secure tenant
- an assured shorthold tenant with a fixed term of at least 2 years

You cannot exchange if you are a starter tenant or are still in your probationary period. If your tenancy is demoted you won't qualify for an exchange during the demotion period. There are several things to think about when considering a mutual exchange, to find out more information please see our [Mutual exchange policy](#)

Papworth Trust subscribe to [House Exchange](#). House Exchange is a website used by millions of other exchange seekers to find someone to swap with. As a Papworth Trust tenant, you have free access to this service. Simply sign up and create an advert for you home, we will receive an email from House Exchange to check we are happy with it and you can start to look for a suitable exchange.

Internal Transfers

Also known as a management transfer, an internal transfer is where you move to an empty Papworth Trust home that is more suited to your needs. As internal transfers require

a suitable home to be empty, they are dependent on suitable properties becoming available. We also must prioritise these in a fair way, to make sure we do this we request that all tenants wishing to transfer complete a [Transfer application form](#). We ask you to explain why you need to transfer and, in most circumstances, we request that you provide supporting evidence with your application.

We do this as it helps us decide whether your request is reasonable. All applications are considered in line with our [Lettings policy](#) and therefore we will not permit requests to move to a home that you do not qualify for.

If we permit your request, your application will be held on file until such time that a suitable vacant property becomes available. All held applications will then be considered and an offer made to the tenant determined in most housing need.

There is no guarantee as to when, or if, a suitable transfer will become available so we would encourage you to consider other housing options if you are finding living in your current home difficult.