Mutual Exchange



Can I exchange my tenancy?

As a Scottish Secure Tenant, you have the right to exchange your home with another secure tenant. Certain conditions will apply and the written consent of Lochaber Housing Association (LHA) must always be obtained before an exchange takes place.

What is the process for a Mutual Exchange?

If you wish to exchange your property, you should contact your Housing Officer as soon as possible. They will be able to guide you through the process and ensure the exchange is completed in a timely manner. Please view the Step by Step Guide overleaf.

Can I be refused permission to a Mutual Exchange?

LHA can refuse permission to exchange. Examples of reasonable refusal are where:

- The tenant has been allocated their property within the last 6 weeks
- The tenant has not occupied their property (as their main residence) for less than 12 months
- There are rent arrears
- Legal action is being taken against the tenant for breaking the rules of the tenancy (this includes where a Notice has been served)
- The house was provided by the landlord in connection with the tenant's employment
- The house is designed or adapted for tenants with special needs and the exchange would mean that there was no longer a person with special needs living in the house
- The exchange would cause overcrowding or under-occupation
- Repairs identified as the tenants' responsibility have not been completed to the satisfaction of the Association.

There may be exceptional circumstances where, on occasion, the Housing Services Co-ordinator will agree to an exchange.

Where a Mutual Exchange has been refused, the tenant has the right to use LHA's complaints process and seek independent housing advice.

Useful Contacts

Lochaber Housing Association

101 High Street Fort William PH33 6DG

Telephone: 01397 702530

Email: housingmgt@lochaberhousing.org.uk

My Home tenant portal:

https://myhome.lochaberhousing.org.uk

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Mutual Exchange Step by Step

Prior to applying for a mutual exchange you must be registered on the Highland Housing Register (HHR) and all details should be up to date.

You must complete a Mutual Exchange form.

Before an exchange request is considered, both the current and incoming tenant must attend an inspection at the property with a relevant member of LHA staff.

The property must reach acceptable standards and any repairs which are the outgoing tenants' responsibility must be completed satisfactorily before an exchange is agreed.

References will be exchanged between landlords.

Each of the tenants' rent accounts must be up to date.

If the mutual exchange is agreed, the incoming tenant must attend LHA offices to complete documentation and meet the Maintenance and Housing Officers.