

Mutual Exchange Policy

1.	SCOPE
	Purpose
1.1	This document sets out whg's policy towards giving or withholding consent for mutual exchanges for general needs customers. It also sets out whg's policy towards promoting and supporting mutual exchange.
	Legal and regulatory framework
1.2	The Housing Act 1988 s15 sets out an implied term that assured tenants may not assign their tenancy without consent of the landlord. Tenants (whg customers and customers of other registered providers) on a starter tenancy will not be eligible for mutual exchange.
1.3	The Housing Act 1985 s92 sets out the time limit of 42 days for refusing consent to an exchange, the requirement to provide grounds for refusal, and the ability for consent to be provided only on condition that the tenant remedies any applicable breach of tenancy, including paying any outstanding rent.
1.4	The Housing Act 1985 Schedule 3 sets out the grounds under which a housing provider may withhold consent to assignment by way of exchange.
1.5	The Regulator of Social Housing's Tenancy Standard sets out the obligation for registered providers to enable tenants to access opportunities to exchange their tenancy with another tenant through online mutual exchange services. The standard includes a requirement that any such mutual exchange service should be free for tenants to use, and that registered providers should reasonably publicise the service and support tenants to access it.
1.6	Each customer's specific tenancy agreement sets out their rights and obligations for exchanging their tenancy.
2.	POLICY STATEMENT
	Consent to Mutual Exchange
2.1	All parties involved in the proposed mutual exchange must submit an application to whg. Application forms will be available on whg's website and through our Customer Service team. Receipt of forms will be acknowledged within five working days.
2.2	whg will carry out relevant tenancy checks and property inspections prior to giving consent or refusal to exchange. whg may refuse a mutual exchange if we or the other registered provider has served a notice of seeking possession and the notice is still in force, or possession proceedings are in progress.
2.3	whg will give consent or refusal for a mutual exchange within 42 days of receipt of all application forms. Customers can appeal against a decision made under this policy. Appeals must be made in writing within 28 days of the date of the notification of decision, and any additional evidence the customer wishes to be considered must be received with

	the appeal request. We will not consider appeal requests or evidence received after 28 days unless there are mitigating circumstances. The case will be reviewed by a colleague more senior than the one who made the original decision, and an outcome will be provided within 14 days. If a customer feels there had been a service failure in respect of the appeal process, e.g. whg did not respond within the timescales outlined above, they can make a formal complaint, please see the Customer Complaints Policy.
2.4	whg will not consent to exchanges that would result in worse housing conditions. Where whg has refused an exchange, we will inform the customers in writing with the grounds for refusal. We will not refuse an exchange for any reason other than those allowed in law.
2.5	whg will provide conditional consent to customers who have breached their tenancy agreement, with the condition that the customer remedies the applicable breach. Where the breach is for rent arrears, this condition may be waived if the customer has a positive payment trend and the exchange would address a recognised housing need, including affordability.
2.6	Where whg becomes aware of exchanges that have taken place without consent, we will consider action on a case-by-case basis. Action may include taking possession of the property or properties involved.
2.7	whg is responsible for day-to-day maintenance as outlined in whg's Repairs Policy. When mutually exchanging with another tenant the home is being accepted 'as seen' and therefore whg are not responsible for any damage, cleanliness or internal decoration left by the previous tenant. If the previous tenant has left items in the home or garden that are unwanted, it will be the responsibility of the tenant to remove.
2.8	whg are responsible for checking that our homes meet the appropriate health and safety standards. We will need to inspect both the gas and electrical supplies as soon as possible once the exchange is agreed. whg are not required to obtain an EPC certificate during the mutual exchange process as EPC's are only required when a home is being advertised.
2.9	whg may refuse a mutual exchange if the property is not reasonably suitable for the needs of the incoming tenant. This will be assessed on a case by case basis.
	Promoting and Supporting Mutual Exchange
2.10	whg will maintain a subscription to HomeSwapper or similar online exchange service, which is free for our customers to register with and use.
2.11	whg will explain the principles of mutual exchange including impact on tenancy rights to customers who have applied for an exchange.
2.12	whg will actively promote mutual exchange as a housing option for our general needs customers, in housing options conversations with customers and via our website.
2.13	whg will support customers with accessing the online mutual exchange service.
2.14	Customers with special requirement will be given additional support where required on a case-by-case basis.

2.15	whg will work in partnership with other registered providers to ensure exchange is a viable and promoted housing option.
3.	PERFORMANCE MEASURES
3.1	A manager in the Allocations Team carries out monthly assurance checks that review whether mutual exchanges have been conducted in line with policy and procedure. Additional reviews are conducted by the Risk and Compliance Officer to provide second-line assurance of compliance. These reviews check whether whg is compliant with the Tenancy Standard in promoting and carrying out mutual exchanges.
3.2	There are no key performance indicators associated with this policy.
4.	EQUALITY AND DIVERSITY
4.1	whg will review the demographics of those who are both accepted and rejected a mutual exchange.
5.	TRAINING AND DISSEMINATION
5.1	All colleagues involved in mutual exchange work will receive training by the Assistant Manager of Allocations on the policy and procedure when there are any changes in the policy/legislation or procedure.
5.2	All relevant colleagues who do not directly carry out mutual exchanges will have access to the Policy via whoogle.
6.	MONITOR AND REVIEW
6.1	This Policy will be monitored by the Director of Housing and Customer Services and reviewed and approved every three years by the Policy Group.
7.	ASSOCIATED DOCUMENTS, POLICIES AND PROCEDURES
7.1	Documents, policies and procedures associated with this Policy are: • whg tenancy agreements • Mutual Exchange Procedure • whg Allocations Policy and Local Lettings Plans • Complaints Policy • Allocations Policy • Repairs Policy • Home Improvement Policy

Document author	Assistant Director of Housing - Customer
Document owner	Director of Housing and Customer Services
Version and status	V1.1 LIVE
Legal advice	Due to minor amendment, will not be required until full Policy review
Consultation	Due to minor amendment, will not be required until full Policy review
Approved by	Policy Group
Review Date	January 2027
Transformational Programme	• Data-driven decisions • Forward-thinking services
Equality Assessment	Due to minor amendment, will not be required until full Policy review
Key changes made	01/24 - Minor changes. There has been no change in legislation since this Policy was reviewed in 2021. Policy is in line with both current and new Consumer Standards. Procedures and rules surrounding mutual exchanges are set in law and the current still Policy aligns to this. 10/25 - Appeal and complaints information updated.

