



PA Housing Limited

**Mutual
Exchange Policy**

April 2025

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Department	Home Moves
Approved by	Emma Conlon, Director of Tenancy Management
Next review date	April 2028

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Paragon Asra Housing Limited (PA Housing) is committed to equality and diversity. This policy has considered the Equality Act 2010 and its protected characteristics which are: race, gender, gender reassignment, disability, religion or belief, sexual orientation, age, marriage, civil marriage and partnership, and pregnancy and maternity explicitly.

We will make sure that all of our communication is fully accessible and to achieve this if a policy or document needs to be available in other formats we will provide them.

AUDIT LOG

Date of change	Who updated	Details of the change
28/12/2023	Sabina Halabuda	1.1.4 – wording amended 2.1 – spelling errors corrected 2.3 – wording amended 3.5 – added clause about rent arrears 5.2 – clarification added 6.2 – wording amended 6.4 – wording amended 6.5 – wording added about residents agreeing removal or leaving items 6.6 – clause added about leaving property in decent condition
14/02/2025	Ryan McCartney	<ul style="list-style-type: none">• The policy has been reviewed to ensure it reflects the Regulator of Social Housing's consumer standards, specifically the mutual exchange element of the Tenancy Standard. This has been reflected in the revised aim and objectives.• We have also taken learning from Housing Ombudsman Service complaint investigations, such as ensuring mutual exchange residents are treated the same as transfers residents when it comes to repair responsibilities.• The grounds for refusal have been updated to reflect the additional refusal on ant-social behaviour grounds (2b) added to Sch 3 of the Housing Act.• Language revised to be more customer focused than corporate.

1 Introduction

- 1.1 Paragon Asra Housing (PA Housing) is dedicated to delivering a high-quality service to residents and prospective residents regarding mutual exchanges. A mutual exchange is where social tenants swap properties. This can be of the same or different landlords living anywhere in the UK.
- 1.2 This policy aims to support residents living in eligible housing to mutually exchange their home. Where the exchange request involves other landlords, we work in partnership to ensure a consistent and reliable system.
- 1.3 Mutual exchanges are beneficial to residents and PA Housing as they offer a more realistic option of rehousing than applying through the allocations waiting list. This can enable residents to:
- give or receive care and support by moving closer to family and friends
 - access employment and/or education by moving closer to work opportunities or schools
 - find a more suitably sized home, preventing under or over occupying, which also makes better use of the housing stock
 - avoid rent arrears, by moving into a smaller home they can better afford
- 1.4 PA Housing is a member of the national 'HomeSwapper' scheme, an online mutual exchange service which enables residents to find homes to exchange.

2 Objectives

- 2.1 To minimise barriers and maximises opportunities to exchange, we will:
- Promote the benefits of mutual exchanges to increase take up and therefore opportunities (properties) to exchange.
 - Publicise the availability of free mutual exchange services to enable residents to find an exchange.
 - Provide support to residents who might otherwise be unable to access mutual exchange services.
 - Ensure residents who mutually exchange receive the same level of service as residents who transfer, such as a safe and quality home.
 - Provide information about the implications of exchanging for tenure, rent, service charges and right to buy or acquire.

- Set out the grounds for any refusals, explaining how to appeal.

3 Exchange Criteria

- 3.1 All PA Housing residents with an assured, secure or fixed term tenancy agreement have the right to exchange their home with another social housing tenant who holds an assured, secure or fixed term tenancy. To exchange into a Local Authority home the Council tenant has to have a secure tenancy or flexible fixed term council tenancy.
- 3.2 Residents with the following forms of agreement do not have the right to exchange:
- Starter tenancy, including extension periods
 - Fixed term assured shorthold tenancy where the initial fixed term was less than two years
 - Periodic assured shorthold tenancy
 - Demoted tenancy
 - Intermediate market rent or market rent tenancy
 - Temporary (decant) tenancy (although tenants may have the right to exchange at their permanent address)
 - Licence agreement
 - Shared ownership, leasehold, or freehold agreement
- 3.3 Residents with rent arrears are only accepted by HomeSwapper in exceptional circumstances, for example, where they are meeting an arrangement to pay off their rent arrears. As a minimum, we would need the resident to demonstrate ability to successfully complete 12 consecutive payments.
- 3.4 We respond to requests for advice or guidance about mutual exchanges within 24 hours. Once the information required to assess the mutual exchange is received, we give a decision (called granting consent) within 42 calendar days.

4 Verification checks

- 4.1 Residents joining PA Housing via a mutual exchange are subject to the same verification checks as other prospective residents in accordance with our verification checks procedure. The following documents are required as part of the mutual exchange application:
- Photographic ID for all applicants at the point of offer of accommodation
 - Recent, unedited photo of all applicants
 - Criminal records background check and national fraud initiative data sharing, where criminal history has been declared
 - Sustainability assessment, including benefit entitlement

- Reference from current landlord
- Right to rent checks if applicable

5 Reasons for refusing a mutual exchange

5.1 Reasons for refusing a mutual exchange are summarised below. These are explained in full through this link to the legislation [Schedule 3 of the Housing Act 1985](#).

- The resident or the proposed assignee is subject to an order of the court for the possession of the dwelling house of which they are the secure tenant.
- If either person applying to exchange has an outstanding possession proceeding, or there is a Notice of Seeking Possession (NOSP) in place.
- If anyone exchanging has in force, or has an application for, any legal action associated with anti-social behaviour - section 191 of the Housing Act 2004
- If the home is too big for the incoming resident, as we do not allow homes to be under-occupied by more than one bedroom as a result of the mutual exchange.
- If the home is too small for the incoming resident, as we do not allow the home to become statutorily overcrowded.
- If the home was let to the resident because of their employment.
- If the home is unsuitable for the incoming household because it is adapted for someone with support needs.

5.2 If the resident is in breach of their PA Housing tenancy but has not been served a Notice of Seeking Possession, they will typically need to rectify the breach. This may include addressing disrepair of the home and anti-social behaviour.

6 Appeals against a decision

Where we have refused a mutual exchange request, the resident will be given details of how to appeal this decision. They may appeal in writing to the Head of Home Moves by sending an e-mail to homemovesteam@pahousing.co.uk, by calling us on 0300 123 2221, sending a letter addressed to the Head of Home Moves at 3 Bede Island Road, Leicester LE2 7EA, or speaking to a member of our staff in person.

7 Repairs responsibilities

- 7.1 As part of the mutual exchange process, we complete a full property inspection of the PA Housing property to make sure that it is in reasonable condition and there are no outstanding disrepair issues including, damp and mould. We advise whether the landlord or resident is responsible for carrying out the repairs in accordance with the tenancy agreement. We also inform the incoming resident of any landlord responsibility repairs or property improvements planned for their new home.
- 7.2 Where there are minor resident responsibility repairs we grant conditional consent to mutually exchange on the basis they are completed before the exchange is completed

or the incoming resident takes responsibility for completing the repairs themselves. All other resident responsibility repairs must be completed before the exchange is completed.

- 7.3 If after the exchange has been approved the outgoing resident causes damage to the property, removes items that should not have been removed, or leaves behind items that should have been taken, they may be recharged to resolve these issues for the incoming resident. This is in line with our Recharge Policy.

8 Equality & Diversity

- 8.1 We treat all residents fairly and with respect, without discriminating on the grounds of age, gender reassignment, being married or in a civil partnership, being pregnant or on maternity leave, disability, race including colour, nationality, ethnic or national origin, religion or belief, sex and or sexual orientation.
- 8.2 This policy has undergone an equality analysis to ensure no applicant is disadvantaged.
- 8.3 We offer reasonable adjustments and provide assistance to anyone needing help with an application, access to information and advice, or alternative language formats.

9 Monitoring and Reporting

- 9.1 Monitoring performance and residents' satisfaction is key to ensuring that we achieve our objectives covered by this policy. We monitor customer satisfaction with the mutual exchange process and performance against our target to approve applications within 42 calendar days. We use a variety of methods to do so, including but not limited to:
- Performance reports
 - Benchmarking against other Registered Providers
 - Internal audit
 - Resident scrutiny and satisfaction surveys
 - Annual report to residents and Board
 - Customer satisfaction scores
 - Complaint reviews

10 Legislation (including but not limited to):

- Housing Acts 1985, 1988 and 1996
- Welfare Reform Act 2012
- Localism Act 2011
- Housing and Planning Act 2016

- Data Protection Act 1998
- Equality Act 2010
- Housing and Regeneration Act 2008
- Immigration (Residential Accommodation) (Prescribed Requirements & codes of practice) (Amendment) Order 2016
- Human Rights Act 1998

11 Linked Policies

- Integrity and Bribery policy
- Complaints Policy
- Safeguarding Policy
- Equality and Diversity
- Maintenance
- Allocations Policy
- Fraud Policy