

## **Policy name:**

# Mutual Exchange Policy

## This policy was created to:

Give customers the opportunity to swap homes with another social housing tenant if their current home no longer meets their needs. The policy ensures this process is fair, well-managed, and follows the law.

## What this policy covers

- Who can apply for a mutual exchange
- How to apply and what's involved in the process
- Reasons an exchange may be refused
- The rules and conditions you must meet before and after applying
- · Support available during the process

#### Our Goals

- Make it easier for customers to move into homes that suit their needs
- Provide clear guidance on how mutual exchanges work
- Ensure exchanges are done fairly and legally
- Offer a smooth and timely process for all involved

## **Key Terms**

- Mutual Exchange: A home swap between two or more social housing tenants, either within Staffs Housing or with other housing associations or councils.
- Assured Tenancy: A long-term tenancy that usually follows after a starter period.
- Assignment: The legal process of transferring your tenancy to another person.

 HomeSwapper: An online platform where tenants can find and arrange home swaps.

## Our Approach

- We offer free access to HomeSwapper for our tenants
- You must have been in your home for at least 12 months and have an assured tenancy
- We will review your application, inspect your home, and check your rent account
- You need our written permission before completing an exchange
- Exchanges will be processed within 42 days of receiving your full application
- If you're exchanging with someone from another landlord, they must also give permission

We may refuse your exchange if:

- You have serious rent arrears or have broken your tenancy
- · Your home is in poor condition or has unauthorised changes
- The new home doesn't meet your needs or is too large
- You or the person you want to exchange with have been involved in antisocial behaviour
- The home is adapted or supported housing and you don't need those features

## **Legal Compliance**

This policy complies with the Housing Act 1985 and relevant housing regulations. We are required to give or refuse consent for exchanges within 42 days and provide clear reasons if we refuse.

## **Performance Monitoring**

We track how many mutual exchange requests we receive, approve, and refuse. Feedback helps us improve our process, and our Customer Services Committee is involved in reviewing the policy.

## **Data Protection**

We handle your personal information securely and only use it when necessary to process your exchange. This is done in line with the UK GDPR and the Data Protection Act 2018.

#### Review

This policy is reviewed every three years or sooner if there are changes in law or regulations.

Date of Policy: July 2024