

Mutual Exchange Policy

1. Purpose

- 1.1 The purpose of this policy is to set out the rules that will be applied by Connexus when a tenant wishes to exchange with another tenant by way of assignment.

2. Scope

- 2.1 Scope: The policy applies to the whole of the Group. This means Connexus Homes Limited, (ultimate parent) and all of its subsidiaries.

3. Problem to solve

- 3.1 Each tenant's specific tenancy agreement sets out their rights and obligations for exchanging their tenancy.
- 3.2 Promoting mutual exchanges encourages tenant mobility and tenant choice and thereby helps to create sustainable communities. In general, therefore, it is our policy to approve exchanges provided that the incoming applicants comply with the Connexus Lettings Policy and that there are no breaches in the conditions of tenancy.
- 3.3 A mutual exchange is generally undertaken by a deed of assignment through which a tenant takes over the Tenancy Agreement of the tenant that they are exchanging with. As such, most of the obligations, entitlements and limitations of a tenancy are assigned with it. In order to comply with the Localism Act 2011 there are, however, important exceptions to this which may mean that a new tenancy is granted and the landlords exchanging tenants will need to ensure that they are aware of any potential implications on tenancy rights.
- 3.4 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.

4. Promoting and Supporting Mutual Exchange

- 4.1 Connexus will maintain a subscription to HomeSwapper or similar online exchange service, which is free for our customers to register with and use.

- 4.2 We will actively promote mutual exchange as a housing option for our general needs customers, in housing options conversations with customers and via our website.
- 4.3 We will support customers with accessing the online mutual exchange service and will be given additional support where required on a case-by-case basis.
- 4.4 We will work in partnership with other registered providers to ensure exchange is a viable and promoted housing option.

5. Consent to Mutual Exchange

- 5.1 We will respond to all mutual exchange applications promptly, fairly and efficiently and in accordance with the requirements of our Mutual Exchange Procedure.
- 5.2 We will make a decision about whether or not a mutual exchange has been approved and we will confirm this decision in writing. Where a mutual exchange request has been refused we will give the reasons for this.
- 5.3 Some of the reasons why we may not agree to an exchange are as follows. The list is illustrative, but not exhaustive.
 - The tenant or the proposed assignee has rent arrears or is subject to a possession order or a suspended possession order or such proceedings have begun.
 - An Anti-Social Behaviour Injunction, Anti-Social Behaviour Order (ASBO) or Demotion Order is in force against the tenant, the proposed assignee or a person living with a party to the exchange, or where any such an application has been made.
 - If any clause in the tenancy agreement has been broken or not complied with.
 - The exchange would lead to a property becoming over-crowded
 - The exchange would lead to a property becoming under-occupied by more than 1 bedroom. We would only allow under-occupation by 1 bedroom if the incoming tenant could afford to live at the property.
 - One of the properties is adapted or designed for occupation by an older person and the proposed assignee is not an older person or has support needs specific to that property.
 - The property is subject to a planning restriction, for example it was built to house a local person and the proposed assignee does not fulfil the eligibility criteria.
 - The tenant is a starter tenancy
 - Where there is a local lettings policy in force and the incoming tenant does not meet the policy criteria.
 - Where our property is being considered for disposal.
 - Where the property is unaffordable to the proposed assignee
- 5.4 Where there are rent arrears, outstanding rechargeable repairs, or some other issue with the tenancy that must be resolved before an exchange can take place, we may give provisional permission to exchange, conditional upon these issues being remedied.
- 5.5 Connexus may choose to waive its right to refuse an exchange where there are rent arrears. This would be permitted if the proposed exchange would prevent further accrual of the arrears, a payment plan had been agreed to clear the existing arrears and the move

would improve the tenant's financial situation, resolve under-occupation and result in a repayment of outstanding arrears.

- 5.6 Prior to entering into such an agreement with the tenant, approval must be sought from an appropriate Manager.
- 5.7 Where the proposed exchange is with a tenant of another housing association or a local authority we cannot give permission for the exchange to proceed until the consent of the other landlord has been received. In addition, we will require a report confirming that the tenancy of the proposed assignee has been conducted to our satisfaction.
- 5.8 We will give general advice on the implications of taking over the tenancy agreement of another tenant. However, it remains the tenant's responsibility to ensure that they are satisfied with the conditions which attach to the tenancy and any loss of existing entitlement that this may entail. This will include where tenants have the Preserved Right to Buy
- 5.9 Connexus will carry out an inspection of the property to identify any repairs that are the tenant's responsibility to carry out or unauthorised improvement or alterations which must be rectified, prior to approval of the exchange.
- 5.10 Works identified during the property inspection and/or during the safety checks that are deemed to be caused by the tenant's own actions will be responsibility of the tenant to rectify at their own cost and will need to be completed to a satisfactory standard prior to the approval of the mutual exchange.
- 5.11 If more than one exchange has already taken place, then a Property Surveyor will be asked to attend the inspection alongside the Housing Officer in order to complete a more thorough check on property condition.
- 5.12 Connexus will issue a valid gas safety certificate to the incoming tenants and an Energy Performance Certificate.
- 5.13 If we become 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.

6. Measurement

- 6.1 The Senior Management Team should ensure that Managers make all relevant colleagues in their teams aware of their responsibilities in relation to the policy.
- 6.2 It is the responsibility of all colleagues involved with mutual exchange processing to implement the policy.
- 6.3 Regular monitoring will take place to ensure that Connexus is dealing with applications in line with this policy. The Tenancy Services Manager will review 50% of the mutual exchanges that have been completed at the end of each month to ensure that the procedure has been followed.

7. Document Control

Approved by SMT	30 October 2025
Effective date	30 October 2025
Review date	31 October 2028
Policy developed by	Head of Communities
Consultations	Involved Customers Panel
Associated documents	Mutual Exchange Procedure

Version	Author	Date Published	Next Review	Comments
1.0	Senior Housing Manager	30 Oct 25	31 Oct 28	Update of previous policy.



Equality Impact Assessment Form

Strategy / policy / procedure / service / function / project being assessed	Mutual Exchange Policy
--	------------------------

Stage 1 Lead officer	Helen Corfield (Senior Housing Manager)	
Date of assessment	29 August 2025	
Date for next review	Upon review of policy	
Reason for assessment	Amendments to existing policy	
Agreed and signed off by lead officer's line manager	Manager's signature 	Date 29/08/2025

Stage 2 Aims of the service / function / policy/project under assessment	The Policy sets out the rules that will be applied by Connexus when a tenant wishes to exchange with another tenant.	
Main stakeholders / beneficiaries	The policy applies to all tenancies of properties owned and directly managed by Connexus.	
Who is likely to be affected by the service/ function/ policy/project?	The Policy will affect customers of general needs homes and independent living schemes.	

Stage 3 Collect and evaluate the evidence				
Key questions	Positive impact	Negative impact	No specific impact on any one group	Evidence
Does the policy or service have a positive or negative impact on any racial groups? Describe how and which.	No	No	Yes	The Policy is intended to ensure that all customers are treated fairly but in line with the relevant legislation. Some groups, such as established tenants will have more rights than newer tenants but this is reflective of the current legal and policy framework. There would be no specific impact on tenants or applicants with any or all the Protected Characteristics.
Does the policy or service have a positive or negative impact on particular minority ethnic communities? Describe how and which.	No	No	Yes	As above
Does the policy or service have a positive or negative impact on individuals where English is not their first language? Describe how and which.	No	No	Yes	As above; where cases are identified that require translation services, this will be undertaken
Does the policy or service have a positive or negative impact on women or men? This includes Transgender people / Trans people. Describe how and which.	No	No	Yes	As above
Is it possible that the service/function/policy could discriminate or unfairly disadvantage Transgender people /Trans People ?	No	No	Yes	As above
Does the policy or service have a positive or negative impact on people with disabilities? Describe how and which.	No	Yes	N/A	The opportunity to exchange may be reduced for customers with disabilities who need to live in an adapted property. This is because the number of properties with adaptations is proportionally low. This impact is due to the make up of our stock rather than the policy itself.

Key questions	Positive impact	Negative impact	No specific impact on any one group	Evidence
Does the policy or service have a positive or negative impact on people with particular disabilities? Describe how and which.	No	Yes	N/A	See above
Does the policy or service have a positive or negative impact on people of a particular age? (e.g. children, young people, older people). Describe how and which	No	No	Yes	The policy would have no specific impact; a person's age will not affect their right to exchange
Does the policy or service have a positive or negative impact on people with particular sexuality / sexual orientation? Describe how and which	No	No	Yes	The policy would have no specific impact; a person's sexual orientation will not affect their right to exchange
Does the policy or service have a positive or negative impact on people in terms of marriage/civil partnership status? Describe how and which	No	No	N/A	The policy would have no specific impact; a person's marital/civil partnership status will not affect their right to exchange
Does the policy or service have a positive or negative impact on people with a particular religion or belief? Describe how and which	No	No	Yes	The policy would have no specific impact; a person's religion or belief, or that they have none, will not affect their right to exchange
Does the policy or service have a positive or negative impact on people in terms of pregnancy/maternity? Describe how and which	No	No	Yes	The policy would have no specific impact; being pregnant or with a child(ren) will not affect their rights to exchange
Is it possible that the service/function/policy could discriminate or unfairly disadvantage those that do not have access to digital equipment?	No	No	Yes	The policy would have no specific impact; information can be provided via a number of routes and not solely via electronic methods
Is it possible that the service/function/policy could discriminate or unfairly disadvantage or cause an individual/community financial hardship?	No	Yes	N/A	The policy states that in certain circumstances an affordability assessment may be undertaken to ensure any future tenancy granted via an assignment is sustainable

Outsourced services	
If delivery of your strategy, policy, project or service is partly or wholly provided by external organisations / agencies, please list any arrangements you plan, to ensure that they promote equality and diversity.	The policy is wholly delivered by Connexus; if there is a requirement to involve outside agencies then this will be done within data sharing guidelines
Relations between different equality groups	
Does your assessment show that a policy, project or service may have a differential impact between any discrete groups? If yes, please explain how this issue is going to be tackled	In all instances our response to a request for an exchange will be driven by the relevant legislation and the terms of the tenancy agreement. Where an affordability assessment is needed Connexus will ensure that support is offered to maximise a household's income.

Stage 4 – Summary of replies from individuals and stakeholders consulted, including any previous complaints on equality and diversity issues about the policy or service	
The components of the Mutual Exchange Policy have been discussed with a Customer Involvement Panel as part of the policy review. No specific concerns were raised around equality and diversity issues.	
Stage 5 – Options resulting from this equality impact assessment, including measures necessary to minimise or remove any adverse impact and better promotion of equality and diversity. Consider any alternative solutions	
To closely monitor the delivery of the policy to minimise negative impact.	
Stage 6 – Arrangements for regular monitoring of the impact of the policy, project or service	
As outlined in the policy	