

Title of policy:	Mutual Exchange Policy
Version:	2
Purpose:	
Updated:	November 2025
Next review:	November 2027
By:	Director of Housing

## Introduction

We recognise promoting mutual exchanges encourages tenant mobility and makes best use of our housing stock.

We will assist tenants to move by ways of exchanges wherever possible and encourage tenants to register exchanges with Homeswapper.

We will ensure that practical and appropriate support and services will be available for any vulnerable tenant wishing to move by means of a mutual exchange. This may include help in identifying a suitable property and help with arranging with the move. We will work with the relative agencies to accommodate this.

North Star complies with all current legal and regulatory requirements and will inform the tenant within 42 days of receipt of application whether they have been conditionally granted or refused a mutual exchange.

We will revise this policy in line with any new legislation.

## Objectives

The key objectives of the Mutual Exchange Policy are:

- To encourage tenants who need to move to seek a mutual exchange
- To provide advice and assistance to tenants requesting a mutual exchange
- To ensure mutual exchanges are carried out by way of assignment and to comply with current legislation

## Legislation

- Housing Act 1984
- Consumer Standards 2024

## Related Policies

- Durham Key Options
- Tees Valley Home Finder



- North Yorkshire Homes
- Darlington Home Search
- Hartlepool Home Search

## Policy

Mutual exchanges can take place between tenants of the same or different social landlords.

Any request to exchange with another North Star tenant, local authority or other housing association must be made in writing.

Consent or refusal of the mutual exchange will be given within 42 days of the completed application being received. This will be made in writing.

North Star tenants cannot exchange with:

- Tenants on an assured shorthold tenancy agreement
- Starter/probationary tenants within the first 12 months of their tenancy or during any extension period

Mutual exchanges **are carried out by** “Assignment **by Mutual Exchange**” in which **no new tenancy** is created. The incoming tenant in each case assumes the tenancy terms.

**Each tenant takes on the other's property, as seen, with no cost** to North Star. From 2012, when a mutual exchange takes place, each tenant takes their original tenancy and secure tenants will keep their statutory rights.

Before a mutual exchange can take place, an application form must be completed by all parties wanting to exchange.

A visit will be made to each property. If the incoming tenant is not a North Star tenant, a report will be required from their landlord.

No exchange can take place without the approval of North Star in writing.

The rent account including any court costs should be up to date. There should be no outstanding sundry debtors.

The approval will clearly advise the incoming tenant that they are, in effect, taking over the outgoing **tenants'** responsibilities in respect of any breaches of the tenancy agreement.

North Star will accept no responsibility towards the cost of any repairs caused by the outgoing tenants misuse or neglect. It is the responsibility of the incoming tenant to ensure the property is in good repair before accepting the tenancy.

North Star will carry out a Gas Safe and Electrical Test at the time of exchange.

Consent to the exchange may be withhold until the tenant has fulfilled an obligation or requirement of the tenancy (keep all internal fittings in good repair).

We may refuse a request to exchange, only if there are reasonable grounds for refusal and these are specified in the housing legislation.

These will include:

- The tenant or proposed exchange partner has a possession order outstanding against them or a notice of seeking possession which is still in force
- There are rent arrears or court costs outstanding
- Either party is not able to afford to pay the rent and any other charges
- The incoming tenant would substantially under occupy the property (by two or more bedrooms)
- The property is not suitable for the needs of the incoming tenant including overcrowding
- The accommodation has been adapted for a physically disabled person and there would be no person with any physical disabilities living in the property
- The accommodation has been designed and built for a specific group of people and the incoming tenants does not meet the eligibility criteria
- Where there is a local lettings policy in place or Section 106 agreement and make planning permission subject to certain connections. This may restrict lettings to people with local connections to a particular area. An application will be refused if the incoming tenant does not meet the local lettings criteria.

When deciding if the exchange can proceed, we will consider the needs and circumstances of the household concerned. This applies when a household is particularly vulnerable and enabling them to move can be beneficial.

#### [Monitoring and Learning](#)

Biannual meetings will be undertaken with the Contract Manager from Homeswapper.

#### [Review of this Policy](#)

This policy will be reviewed 2 yearly by the Director of Housing or earlier if required.