

Mutual exchange policy

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1. Purpose

This policy sets out the framework for the management of mutual exchanges between eligible social housing tenants.

It defines the eligibility criteria, application process, statutory requirements, grounds for refusal, and review arrangements, ensuring applications are considered fairly, consistently, and in accordance with relevant legislation and organisational policies.

2. Regulatory standards

This policy has been developed to ensure compliance with the regulatory standards set by the [Regulator of Social Housing](#) and all applicable statutory requirements relating to mutual exchange.

In particular, the policy aims to:

- support eligible tenants to access and participate in mutual exchange opportunities
- publicise the availability of mutual exchange services and provide reasonable assistance to tenants who may require support to access them

- ensure tenants are provided with clear information regarding the implications of an exchange, including tenancy rights, rent, and service charges
- ensure mutual exchange applications are managed lawfully, fairly, consistently, and transparently, delivering equitable outcomes for all parties

3. Definitions

Mutual exchange: The exchange of homes between two or more eligible social housing tenants, subject to the written consent of all relevant landlords. The incoming tenant assumes all rights and obligations of the assigned tenancy, including liability for rent.

Multi-way exchange: A mutual exchange involving more than two tenants and, where applicable, more than two landlords.

Assignment: The legal transfer of a tenancy from one tenant to another, whereby all rights and obligations of the tenancy pass to the incoming tenant. Most mutual exchanges are completed by assignment.

Surrender and re-grant: A process whereby existing tenancies are surrendered and new tenancies granted to facilitate an exchange where tenancy types or security of tenure differ. This ensures an equivalent level of tenancy security is maintained and prevents the exchange from conferring additional tenancy rights.

4. Responsibilities of landlord and tenant

4.1. Our Responsibilities

Our responsibilities are to:

- manage mutual exchange applications fairly, consistently, and in accordance with applicable legislation, regulatory requirements, and this policy
- provide clear and accessible information to tenants regarding the mutual exchange process and the responsibilities of all parties
- support tenants to access and engage with mutual exchange services, taking account of individual needs, vulnerabilities, and communication requirements
- ensure housing stock is managed effectively and that mutual exchanges contribute to the best use of social housing
- process applications within statutory and policy timescales and maintain clear communication throughout the process
- monitor compliance with this policy and ensure any decisions made outside statutory timescales are reported to the appropriate governance and scrutiny arrangements

4.2. Responsibilities of tenants

Tenants seeking a mutual exchange must:

- obtain the council's written consent before proceeding with any exchange
- submit a completed application and provide all requested information and supporting evidence within the specified timescales
- comply with all relevant legal, tenancy, and policy requirements relating to the exchange
- notify us if any changes in household composition or circumstances that may affect the application
- inform us at the earliest opportunity of any communication, accessibility, or support needs

- identify a suitable exchange partner and participate fully in the assessment process
- maintain a clear rent account and settle any outstanding rechargeable costs where applicable
- leave the property in the required condition in accordance with tenancy obligations
- refrain from making moving arrangements until formal written consent has been granted
- not request, offer, or accept any payment, reward, or other consideration in connection with a mutual exchange
- occupy the exchanged property as their sole or principal home

4.3. Non-compliance

Failure to comply with the requirements of this policy may result in:

- refusal of a mutual exchange application
- withdrawal of consent where approval has not yet been completed and material information has been withheld or circumstances have changed
- delays to the processing of the application pending the receipt of required information or resolution of identified issues
- enforcement action in accordance with the tenancy agreement where a tenant provides false or misleading information, unlawfully sublets, receives payment or other benefit for an exchange, or otherwise breaches the terms of their tenancy
- recovery of any costs incurred by the Council as a result of a tenant's failure to meet their obligations under this policy or tenancy agreement

Any suspected fraud, misrepresentation, or unlawful activity identified during the mutual exchange process may be referred for investigation and may result in legal action where appropriate.

5. Policy statement

As the demand for social housing continues to exceed supply, many tenants may face lengthy waiting times to transfer through the housing register. Mutual exchange provides an alternative route for eligible tenants to move home by exchanging properties with another social housing tenant.

We are committed to promoting mutual exchange as a housing option and will provide appropriate information, advice, and support to enable tenants to make informed decisions and access the service effectively.

This policy aims to:

- promote mutual exchange as a legitimate and accessible housing mobility option for eligible tenants
- provide clear guidance on eligibility and the requirements for a mutual exchange
- define the tenancy types that qualify for exchange rights
- ensure tenants understand the application process, their responsibilities, and the implications of exchanging homes
- set out the legal and regulatory framework governing mutual exchanges
- establish the grounds on which an application may be approved or refused
- explain the review and appeal process where consent to exchange is refused

- ensure reasonable support is available to tenants who may be vulnerable or require assistance to participate fully in the process
- promote fair, consistent, and transparent decision-making in the management of mutual exchange applications

6. Eligibility – right to exchange

The right to exchange depends on the type of tenancy held.

6.1 Tenancies eligible for mutual exchange

The following tenants may apply for a mutual exchange:

- **secure tenants** have a statutory right to assign their tenancy by way of mutual exchange under [Section 92 of the Housing Act 1985](#)
- **assured (non-shorthold) tenants** do not have a statutory right to exchange but may do so where the tenancy agreement permits assignment by way of mutual exchange
- **protected assured tenants** may exchange their tenancy where this is permitted by the tenancy agreement and any applicable transfer agreement
- **fixed-term tenants** may be eligible to exchange where any starter period has been satisfactorily completed and at least two years remain on the fixed term. Exchanges may be completed through assignment or surrender and regrant, depending on the tenancy types involved. We do not grant fixed-term tenancies currently

6.2 Tenancies not eligible for mutual exchange

The following occupants do not have the right to exchange:

- tenants holding an introductory tenancy, including any extension period. An application may be made once the introductory tenancy has ended and a secure tenancy has been granted
- occupants of non-assured or contractual tenancies
- persons occupying temporary accommodation, including decant accommodation and accommodation provided under homelessness legislation
- licensees
- leaseholders
- shared owners

6.3 Successors and assignees

Where a tenancy has been acquired through statutory succession or assignment from a qualifying family member, any succession status transfers with the tenant and does not remain attached to the tenancy.

Consequently, a tenant who is a successor under their existing tenancy will retain successor status following a mutual exchange, regardless of the method by which the exchange is completed.

6.4 Retention of security of tenure

Existing tenants may retain their current security of tenure following a mutual exchange where legislation permits. However, this protection will generally apply only once. Any subsequent tenancy granted following a further exchange will normally be subject to the tenancy provisions in force at the time the new tenancy commences, including the requirements introduced by the [Localism Act 2011](#).

7. Applying for a mutual exchange

Tenants wishing to undertake a mutual exchange must identify a suitable exchange partner through [HomeSwapper](#) and submit a mutual exchange application after registration on our home swapper website . This is the our sole mutual exchange scheme.

Applications must be made voluntarily by all parties. We will not approve exchanges where there is evidence of coercion, undue influence, or the exchange of money, goods, services, or any other inducement between the parties.

We do not offer financial or other incentives for tenants who choose to downsize and release larger family accommodation. However, we reserves the right to introduce such incentives in the future.

8. Assessing applications

Before making a decision on a mutual exchange application, we will undertake a range of checks, including:

- a property condition inspection
- a tenancy history review
- rent account and anti-social behaviour (ASB) checks
- an assessment of the property, tenancy, and the incoming household's circumstances against relevant legal and policy requirements
- references from the landlord of any incoming tenant who is not an existing council tenant
- occupational therapy assessments, where applicable
- right to rent checks and verification of child benefit entitlement, where required

All required checks must be completed before a decision can be made. Applicants are responsible for providing any information requested and for notifying the us of any delays that may affect the assessment process.

Tenants are expected to leave their property in a condition that meets the council's lettable standard.

Where a property is not handed over in an acceptable condition, we may recharge the outgoing tenant for any necessary repairs or clearance works and, where appropriate, may refuse the exchange application.

9. Approval of application

According to the statutory requirement we have 42 days upon receiving all requested documentations from both parties to notify all applicants in writing of our decision to approve, approve with conditions, or refuse a mutual exchange application .

The 42-day period will be used to complete the necessary checks and assessments. Wherever possible. We will aim to reach a decision before the statutory deadline. Where a clear ground for refusal is identified at an early stage, a decision may be issued without waiting for the 42-day period to expire.

Tenants must not proceed with a mutual exchange unless they have received the council's written consent.

We may:

- refuse the application
- approve the application

- approve the application subject to conditions

Conditions will only be applied in exceptional circumstances and may include, for example, completing specified repairs or addressing outstanding rent arrears. Any conditional approval must be authorised by any of the Tenancy and community safety Managers .

Before an exchange can be approved, the tenant must provide access for all required property and safety inspections, including gas safety, electrical safety, and energy performance certificate (EPC) assessments.

Once approval has been granted, the exchange date must be agreed by all parties. We will normally require a minimum of 10 working days between the date of approval and the agreed exchange date.

10. Landlord references and information sharing

Where a mutual exchange involves a tenant of another landlord, we will not grant approval until a satisfactory landlord reference has been received from the other landlord and assessed by us .

We may request, verify, use and share relevant tenancy information with other landlords, local authorities and statutory agencies for the purpose of assessing and administering a mutual exchange application. Information will be shared only where there is a lawful basis to do so and in accordance with data protection legislation.

Information that may be requested or shared includes:

- rent account information and tenancy conduct
- breaches of tenancy conditions
- complaints, investigations or enforcement action relating to anti-social behaviour involving the tenant, household members or visitors
- criminal activity connected to the tenancy or property where relevant to the exchange application
- safeguarding concerns, including child protection matters, where disclosure is lawful and necessary
- any other information reasonably required to assess the suitability of the proposed exchange

By submitting a mutual exchange application, applicants consent to the council contacting other landlords and relevant agencies to verify information provided as part of the application. However, where permitted or required by law, we may share or obtain relevant information without consent where this is necessary to perform its housing management functions, comply with a legal obligation, protect individuals from harm, or prevent fraud.

We will not disclose information where doing so would place an individual at risk, breach a court order, injunction or other legal restriction, or otherwise be unlawful.

11. Right to repairs

Incoming tenants accept the property as seen and will become responsible for any repairs, damage, alterations, decoration, fixtures, fittings, or maintenance issues that were the responsibility of the outgoing tenant. We will remain responsible only for repairs that are normally liable under the tenancy agreement.

Approved tenant alterations, such as replacing a bath with a shower, will not normally be reinstated by the us . Incoming tenants accept the property in its existing condition, including any approved alterations.

Applicants are expected to inspect the property before exchanging and will be required to sign a declaration confirming that they accept its condition.

We will carry out property compliance and safety inspections before approving an exchange. Where serious defects, health and safety concerns, or property damage are identified, we may require remedial works, recharge the outgoing tenant, or refuse the exchange.

Outgoing tenants must leave their property in a condition that meets the council's lettable standard. Failure to do so may result in recharges for any repair, clearance, cleaning, or reinstatement works required.

12. Reasons we will refuse a mutual exchange

We may refuse a mutual exchange where one or more of the grounds set out in [Schedule 3 of the Housing Act 1985](#) apply, including where:

- a possession order has been obtained against either tenant, or possession proceedings are pending on one or more of grounds one to six of schedule two to the [Housing Act 1985](#) or the mandatory anti-social behaviour ground
- an injunction, demotion order, anti-social behaviour order, closure order, suspended possession order, or other relevant legal action is in force or pending against either tenant or a member of their household
- the accommodation is substantially larger than the incoming household reasonably requires or is too small, resulting in statutory overcrowding
- the property is not reasonably suitable for the needs of the incoming tenant and their household
- the property has been adapted for occupation by a person with a disability and the exchange would result in those adaptations no longer being required
- the tenancy is linked to the tenant's employment and the incoming tenant does not meet the employment-related requirement
- the landlord is a charitable housing trust and the exchange would conflict with the charity's objectives or governing rules
- the property forms part of designated supported, sheltered, or specialist accommodation where the exchange would result in the accommodation no longer being occupied by persons for whom it is intended
- the property is subject to a qualifying housing management scheme operated by a housing association and the incoming tenant refuses to comply with the scheme's membership requirements

13. Unauthorised mutual exchange

A mutual exchange will be considered unauthorised where:

- the tenants move before the Council has provided written consent to the exchange
- the exchange has been approved, but the tenants move before the agreed exchange date
- the tenants exchange homes without submitting an application or obtaining our consent
- the tenants proceed with the exchange after we refused the application

Anyone occupying a property as a result of an unauthorised exchange will be treated as an unauthorised occupier. We will require all parties to return to their original homes within seven days to regularise the position.

Where the parties comply with this requirement, any outstanding mutual exchange application may continue to be considered. Failure to return to the original property within the specified timescale may result in us taking legal action to recover possession of the property.

14. Decision making, review, impartiality and conflict of interest

Mutual exchange applications will be assessed and determined by authorised officers in accordance with this policy. All decisions will be subject to review or approval by designated managers to ensure consistency and compliance.

As part of the application process, tenants must declare whether they, any member of their household, or any person expected to reside with them are employed by the council or are a close relative of a council employee.

Where a potential conflict of interest is identified, appropriate arrangements will be put in place to ensure the application is considered independently and impartially. Any employee or related person with a potential conflict will have no involvement in the assessment or decision-making process.

All decisions must be approved by an appropriately authorised manager. To ensure impartiality and compliance with the council's governance arrangements, decisions made under this policy cannot be overturned by elected members, committees, or cabinet.

Where a tenant requests a review of a decision, the review will be undertaken by an authorised officer/ manager who had no involvement in the original decision. The outcome of the review will be confirmed in writing, together with the reasons for upholding, varying, or overturning the original decision.

Where a review is upheld in the applicant's favour, the application will proceed in accordance with this Policy and any relevant tenancy requirements.

15. Complaints and appeals

When notifying a tenant of a decision to approve or refuse a mutual exchange, we will advise them of their right to:

- make a complaint in accordance with our complaints procedure
- request a review of the decision
- seek judicial review on a point of law, where applicable
- obtain independent advice and support

Where consent to a mutual exchange is refused, the written notice of refusal will set out the tenant's review rights and recommend that independent advice is sought before pursuing a review or other legal remedy.

15.1. Complaints

A tenant may submit a complaint within 12 months of becoming aware of the matter where they consider that the council, or any person acting on its behalf, has:

- failed to provide a service to the required standard
- acted improperly, unreasonably, or discourteously
- failed to comply with published service standards or timescales
- committed a procedural or administrative error in the delivery of a service

A complaint relates to the standard, quality, timeliness, or administration of a service and is not a mechanism for challenging the merits of a decision. Any challenge to a decision must be pursued through the relevant review or appeal process set out in this policy.

Complaints will be considered in accordance with the council's complaints policy and the [Housing Ombudsman Complaint Handling Code](#). The submission of a complaint does not suspend, vary, or invalidate any decision made under this policy unless the council determines otherwise.

Where a complainant remains dissatisfied following exhaustion of the council's complaints procedure, they may refer the matter to the appropriate ombudsman or pursue any other remedy available in law.

15.2. Appeals

For the purposes of this policy, a review of a decision is referred to as an appeal. An appeal under this policy forms part of our internal review process and is separate from any legal remedy available to a tenant. Where an application for a mutual exchange is refused, we will notify the tenant in writing of the decision, the reasons for refusal, and their right to request a review.

An appeal may be made where the tenant believes that:

- we have made an error in refusing or closing the application
- relevant information, including information relating to a disability, medical condition, or vulnerability, was not taken into account
- additional evidence is available which may materially affect the decision

Appeals submitted on any other basis will not be considered.

An appeal may be submitted by:

- email
- post
- telephone
- in person

Where an appeal is made verbally, the receiving officer must make a written record of the appeal and the grounds upon which it is made. The review will comprise a reconsideration of all relevant facts, evidence, and applicable legal requirements as they exist at the date of the review.

We will normally determine the appeal within 28 days of receipt. This period may be extended by agreement between the council and the tenant where further enquiries or evidence are required. The review will be conducted by an officer/ manager with appropriate delegated authority who had no prior involvement in the original decision.

Appeals will normally be determined on the basis of written submissions. However, where the reviewing officer considers that an oral hearing is necessary to establish the facts or ensure procedural fairness, an oral hearing may be convened. The tenant may be accompanied by an advocate, representative, or support person.

Where an oral hearing is arranged:

- the tenant will be given at least 14 days' notice of the hearing
- details of any advocate or representative must be provided at least seven days before the hearing
- relevant evidence to be relied upon by the council will be provided in advance of the hearing
- the hearing may be conducted in person, by telephone, or by video conference

If the tenant fails to attend a hearing without prior notice, the review may proceed in their absence. The reviewing officer may, at their discretion, agree to adjourn and rearrange the hearing where there is a reasonable justification for non-attendance.

Where the reviewing officer identifies a procedural defect or irregularity in the original decision-making process but is minded to uphold the original decision, the tenant will be notified and given a reasonable opportunity to make further written representations before a final determination is made.

The outcome of the appeal, together with the reasons for the decision, will be provided in writing. The council's appeal decision is final and concludes the internal review process. Any further challenge must be pursued through the appropriate external remedy or legal process.

16. Compliance, monitoring and assurance

Compliance with this policy will be monitored through periodic audits of case records and management oversight to ensure decisions and processes are applied consistently and in accordance with legal and procedural requirements.

We will provide assurance regarding the effective implementation of this policy through performance monitoring, quality assurance activity, self-assessment, internal audit, and risk management processes.

This policy will be reviewed periodically and may be amended or replaced to reflect changes in legislation, regulation, statutory guidance, or operational requirements. Unless otherwise required by law, the substantive provisions of this policy will not normally be revised more than once within any five-year period.

Prior to its adoption, the council consulted with tenants on the content of this policy through the tenant partnership board.

This policy was approved in accordance with the council's governance and decision-making arrangements and was formally adopted by the Executives 06 October 2025.

17. Equality, diversity and inclusion

We are committed to promoting equality, eliminating unlawful discrimination, and fostering good relations in accordance with the [Equality Act 2010](#) and the public sector equality duty (PSED).

This policy will be applied fairly, consistently, and transparently. No person will be treated less favourably, whether directly or indirectly, on the grounds of a protected characteristic, including:

- age
- disability
- sex
- gender reassignment
- sexual orientation

- race (including ethnicity, colour, and nationality)
- religion or belief
- pregnancy and maternity
- marriage and civil partnership

In administering this policy, we will have due regard to the need to eliminate discrimination, advance equality of opportunity, and foster good relations between persons who share a protected characteristic and those who do not.

This policy has been subject to an equality impact assessment (EIA), which concluded that its provisions do not unlawfully disadvantage any individual or group with a protected characteristic. Equality considerations will continue to inform the review, implementation, and application of this policy and any associated procedures.

We will make reasonable adjustments where required and will take appropriate steps to ensure that tenants are not disadvantaged in accessing services or exercising their rights under this policy.

We will also recognise that socioeconomic disadvantage, digital exclusion, language barriers, health inequalities, and multiple or intersecting vulnerabilities may affect a tenant's ability to access housing services. Where appropriate, a proportionate and person-centred approach will be adopted to support equitable access and participation.

To promote accountability and transparency:

- any departure from standard policy application will be recorded, together with the reasons for the decision
- the operation of this policy will be monitored to identify and address any disproportionate or adverse impacts on particular groups
- equality and diversity information may be collected, processed, and analysed to monitor outcomes, improve service delivery, and fulfil statutory obligations
- personal data will be managed in accordance with applicable data protection legislation and the council's privacy requirements

Staff responsible for administering this policy will receive appropriate training to ensure decisions are lawful, objective, inclusive, and consistent with the council's equality obligations. We will keep its approach under review to reflect legislative changes, regulatory requirements, best practice, and feedback from tenants and stakeholders.

18. Communication and accessible information

We are committed to ensuring that all tenants can access, understand, and engage with our services. Information and communications will be provided in a format appropriate to the tenant's communication needs, taking account of any disability, language, literacy, or other accessibility requirements.

Where reasonably required, we will provide appropriate support, reasonable adjustments, and accessible formats to enable tenants to access information and participate fully in processes under this policy.

18.1. At sign-up and throughout the tenancy

We will record each tenant's communication preferences and any identified access or support requirements at the commencement of the tenancy. These requirements will be reviewed periodically throughout the tenancy and updated whenever the tenant notifies us of any change in their circumstances or communication needs.

18.2. Accessible formats

Where a tenant would otherwise be disadvantaged in accessing information or services, we will provide information and communications in alternative and accessible formats, where reasonably practicable.

These may include, but are not limited to:

- easy read
- large print
- audio format
- braille
- British sign language (BSL) interpreter
- video relay services
- subtitled, translated, or otherwise accessible video content

We will make reasonable adjustments, where required, to ensure that tenants are able to access information and participate effectively in processes under this policy.

18.3. Language and Interpretation

We will take reasonable steps to ensure that language is not a barrier to accessing services or exercising rights under this policy. Where a tenant's first language is not English, translation and interpretation services will be provided where reasonably required, including telephone-based and face-to-face interpretation.

Tenants may request interpretation or translation support at any stage by contacting the council, informing a member of staff, or notifying their housing officer. Where the council identifies that a tenant may require language support, appropriate arrangements may be made proactively.

To support accessibility and understanding, translated versions or summaries of key documents may be made available in the community languages most commonly used within the borough.

18.4. Delegated authority and consent

A tenant may authorise another person to act on their behalf in relation to tenancy communications and correspondence. Before disclosing information or discussing tenancy matters with an authorised representative, we will obtain and record the tenant's consent, unless another lawful basis for disclosure applies.

The scope of the representative's authority may be limited by the tenant and may be withdrawn at any time. We will process and disclose personal information in accordance with applicable data protection legislation, confidentiality obligations, and safeguarding requirements.

18.5. Digital exclusion and offline access

We recognise that not all tenants have access to digital services or the skills and confidence required to use them. Access to services will not be dependent on digital channels, and information relating to this policy will be available in alternative formats upon request.

Where a tenant requires assistance to access online services or complete digital processes, appropriate support will be provided.

We will communicate with tenants through a range of available channels, which may include:

- written correspondence
- telephone
- email
- secure electronic messaging
- face-to-face contact

having regard to the tenant's recorded communication preferences and the nature of the service being delivered.

We are committed to the continuous improvement of our communication and accessibility arrangements. Tenants may provide feedback on the accessibility and effectiveness of council communications, and such feedback will be considered as part of the ongoing review and development of services and procedures.

19. Data protection

We will collect, use, store, and share personal information in accordance with applicable data protection legislation and will ensure that all personal data is processed lawfully, fairly, securely, and only for legitimate purposes connected with the administration of this policy.

The council is a data controller for the purposes of data protection legislation and will administer this policy in compliance with the UK [General Data Protection Regulation \(UK GDPR\)](#), the [Data Protection Act 2018](#), and any associated statutory guidance.

Personal information will only be disclosed where there is a lawful basis to do so, including where disclosure is necessary for the performance of a public task, compliance with a legal obligation, the protection of vital interests, or where the tenant has provided valid consent.

Tenants will be informed how their personal information is collected, used, stored, retained, and shared through the council's privacy notices and data protection arrangements.

Any person who believes that we have failed to comply with our obligations under data protection legislation may raise the matter through our complaints procedure and has the right to make a complaint to the information commissioner's office (ICO).

We will take appropriate technical and organisational measures to safeguard personal information against unauthorised access, loss, disclosure, alteration, or destruction.

20. Support we will provide

20.1 Tenant incentive scheme

We may provide support to tenants seeking to downsize through a mutual exchange.

Under our tenant incentive scheme, an eligible tenant who moves to a property with fewer bedrooms may receive a £1,000 incentive payment. Where the tenant has outstanding rent arrears, the incentive payment may be used, in whole or in part, to reduce or clear those arrears to enable the exchange to proceed.

The scheme is available to eligible Luton Council tenants exchanging with another Luton Council tenant. Tenants who have previously received a £1,000 downsizing incentive through a mutual exchange must normally have occupied their current property for at least six months before a

further application will be considered. Any subsequent application must also involve a move to accommodation with fewer bedrooms.

The incentive scheme is intended to support more effective use of our housing stock and assist tenants whose housing needs have changed. Eligibility will be assessed in accordance with the scheme criteria in force at the time of application.

We reserves the right to amend, suspend, or withdraw the scheme, including the value of the incentive payment, at any time. Applications will be determined in accordance with the scheme terms applicable at the date of assessment.

20.2 Homeswapper

We will fund a tenant's registration with [HomeSwapper](#) where the tenant holds a secure tenancy and is not subject to any restrictions that would be likely to prevent approval of a mutual exchange.

Registration will not normally be funded where the tenant:

- holds an introductory tenancy
- has outstanding rent arrears
- is subject to possession proceedings or other legal action relating to their tenancy

In such circumstances, we are unlikely to approve a mutual exchange application, irrespective of whether the tenant self-funds their [HomeSwapper](#) registration. Eligibility for funded registration and approval of any subsequent exchange remain subject to the council's assessment of the application and compliance with the requirements of this policy.

21. Appendix A – tenancy matrix

21.1 Tenancy matrix - secure

Tenant A: secure

Tenant B: secure

Status after exchange: both remain secure

21.2 Tenancy matrix - assured

Tenant A: assured

Tenant B: assured

Status after exchange: both remain assured

21.3 Tenancy matrix – secure/assured

Tenant A: secure

Tenant B: assured

Status after exchange:

- secure tenant takes on the assured tenancy
- assured tenant takes on secure tenancy

21.4 Tenancy matrix – secure/ flexible fixed term social

Tenant A: secure

Tenant B: flexible fixed term social

Status after exchange: surrender and re-grant

21.5 Tenancy matrix – secure/ flexible fixed term social

Tenant A: assured

Tenant B: flexible fixed term social

Status after exchange: surrender and re-grant

22. Document revision history

Version	Type	Date	Brief description of changes
1.0	New policy	01 October 2025	Author: Sarah Hopkins Job title: Interim Head of housing operations
2.0	Updated	15 October 2026	Author: Sandra Samuels Job title: Performance and Learning Manager Review updated.