



Mutual Exchange Policy

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Committee	Service Delivery Sub Committee		
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Internal Policy		To be published	X

Scottish Social Housing Charter	Outcomes
This policy has been developed with reference to The Scottish Social Housing Charter	1 Equalities, 7,8 and 9 Housing Options, 10 Access to Social Housing, 11 Tenancy sustainment

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Department	Housing Management

Approval Date by Committee	12 November 2025
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Notes

Policy drawn up with reference to:

The Housing (Scotland) Act 1987, 2001, 2010 & 2014
The Homelessness etc (Scotland) Act 2003
Data Protection Act (1998)
Sex Discrimination Act 1975 (As Amended)
Race Relations Act 1976 (As Amended)
Disability Discrimination Act 1995
Matrimonial Homes (Family Protection) (Scotland) Act 1981
Protection from Harassment Act 1997

First Approved 28 January 2009
Reviewed September 2012 due to Welfare Reform.
Reviewed again in June 2013 due to Welfare Reform.
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Reviewed September 2025

ANGUS HOUSING ASSOCIATION LIMITED

MUTUAL EXCHANGE POLICY

1. Introduction

Most Registered Social Landlords (RSL's) and Local Authorities have policies to accommodate tenants both within the stock and those who wish to pursue housing options with other landlords without having to resort to the use of extensive waiting lists. Angus Housing Association has devised a policy which is fair, meets all current statutory obligations and offers tenants who wish to mutually exchange properties a quick, user-friendly system in order to meet their housing needs and aspirations.

2. Aims and Objectives

- 2.1 To clarify the Policy regarding Mutual Exchanges
- 2.2 To ensure consistency when dealing with applications and requests.
- 2.3 To respond positively to the needs of people who wish to mutual exchange within, into or out with our area, for example for employment or social support reasons to help create a stable sustainable community
- 2.4 To meet and comply with the legal requirements and relevant good practice standards.

3. Legal Framework

The Housing (Scotland) Act 2001 (Section 33) provides every Scottish Secure Tenant with the right to exchange their home with another Scottish Secure Tenant (whether or not the landlord is the same), with the landlord(s) written consent. Landlords may only refuse such requests if there are reasonable grounds for refusal.

Short Scottish Secure Tenants (SSST) are provided with the right to a mutual exchange in the Housing (Scotland) Act 2001 Section 34 (6). However the Association has discretion in granting consent where it is satisfied that the grounds still exist to enforce SSST under the Housing (Scotland) Act 2001 Section 34 and Schedule 6.

4. General Principles

Under the following terms and conditions, we will permit our tenants to exchange properties, both with each other and with tenants of other RSL's and Local Authorities.

Application

All applicants for mutual exchanges must be in writing from both parties. They must both apply, at least as far as Angus Housing Association is concerned on a current Mutual Exchange Application Form. Both parties must complete and submit the forms.

Notification of Decision

Angus Housing Association will notify the tenant in writing of its decision within 28 days of receiving their Mutual Exchange Application. The timescales may be extended if the applicant has not provided sufficient information to consider the request. Where an application for a mutual exchange has been refused the Association will advise of the reason/s for the refusal.

If the exchange is refused for minor reasons which, in the opinion of staff can be quickly addressed, this will be outlined in the refusal and a re-submission will be invited on the basis of the existing application forms.

The Association must ensure they respond to the Mutual Exchange Application within 28 days of receiving as failure to do so will mean consent is deemed to have been granted in terms of Schedule 5, Part 2, Paragraph 12 of the Housing (Scotland) Act 2001.

Reasons for Which an Application May be Refused

Although the list is not exhaustive, below are some of the grounds under which a mutual exchange request may be refused:

- a) A Notice of Proceedings for Possession has been served on the tenant on any of the “conduct grounds” set out in paragraphs 1 -7 of Schedule 2 of The Housing (Scotland) Act.
- b) An order for Recovery of Possession has been made against the tenant.
- c) The exchange would lead to the Angus Housing Association Property becoming overcrowded.
- d) The exchange would lead to the Angus Housing Association Property becoming under-occupied and would not demonstrate best use of the accommodation available.
- e) The house has been designed or adapted for occupation by a person with particular needs and, if the exchange took place, there would no longer be a person with those needs occupying the house.
- f) Where there is substantial damage or disrepair to the property caused by the tenant, a member of the household or an invited visitor to the property.
- g) Where the property has been provided by Angus Housing Association as part of a project or protocol with other

agencies or where the property has been specifically designed for person(s) with physical disabilities and the new tenant does not need the adaptations/facilities in the property.

- h) Where parties have exchanged properties before written permission to do so has been granted by both landlords and a date agreed for their new tenancy to commence.
- i) Where the house has been provided by Angus Housing Association in connection with the tenant's employment with the landlord, i.e. it is a tied house.
- j) If one party does not complete the exchange, Angus Housing Association reserves the right to require the other party to return to their original property.
- k) Either tenant has deliberately omitted, distorted or given false information on their application.
- l) The house is unsuitable for either the mutual exchange applicants' needs.
- m) Either tenant has an outstanding financial liability or debt attributable to any tenancy in the 5 years prior to their application.
- n) Either applicant has been evicted in the last three years for anti-social behaviour or where the applicant or a member of their family has had an ASBO granted against them in the past three years.
- o) If we have clear evidence that applicants have caused problems in their tenancies in the five years prior to the application. This will include breaches of the tenancy agreement where we have taken action to remedy the situation but may not have instigated legal proceedings, such as causing nuisance, anti-social behaviour or malicious damage.

In most instances, the application will be suspended for 12 months and will be reviewed at the end of this period.

5. House Exchange

House Exchange is a Mutual Exchange service used by more than 300 landlords across the United Kingdom. As a Partnering Organisation, registration is free for Angus Housing Associations tenants, wishing to exchange to another area or property.

6. The Role of the Housing Management Department

The recording of applications for a mutual exchange is the Housing Assistants responsibility.

The appropriate Housing Officer is responsible for the processing of all applications for a mutual exchange.

7. Appeals Process

Any applicant unhappy about a decision relating to a mutual exchange must submit a written appeal to the Housing Manager within 28 Days of receiving the decision. The Housing Manager will review the decision and reverse any aspect which is felt to be unfair or contrary to this policy. If the decision remains the same, the applicant will be given written reasons for this.

If the applicant is still dissatisfied, they will revert to Angus Housing Association complaints procedure, which is available at any of our offices. This does not prejudice the tenant's right to raise a Court action under Part 2 of Schedule 5 of the Housing (Scotland) Act 2001.

8. Performance Monitoring

The Association will monitor mutual exchanges and report quarterly on the number of mutual exchanges agreed.

9. Equal Opportunities

Through this Policy will act in a manner that encourages equal opportunities and complies will all relevant equal opportunities requirements. The Association's Equalities Policy provides further information on these and the Association's approach to equalities issues.

10. Review

This policy will be reviewed 5 years from the date of implementation, which will be the date the policy is approved by the Committee of Management, or earlier, if there is a change in legislation or as deemed appropriate.