

Committee: Cabinet

Date: Tuesday, 21
April 2026

Title: Mutual Exchange Policy

Portfolio Holder: Cllr Arthur Coote, Portfolio Holder for Housing

Report Author: Rebecca Flowers, Acting Housing Operations Manager

Key decision: No

Summary

1. The housing management team already facilitate tenants' requests to carry out a mutual exchange. The Council has a legal obligation under the Housing Act 1985 to allow tenants to carry out a mutual exchange providing they are eligible to do so. This policy will provide a formal statement for the Council and guidance for tenants. A recommendation from a recent mock inspection of the housing service highlighted that while operational processes for mutual exchange are in place, the absence of a formal policy presents compliance and consistency risks.

Recommendations

2. It is recommended that Cabinet review and approve the policy.

Financial Implications

3. If tenants are able to move via the process of mutual exchange it means that they do not have to move into a void property via the housing register. This means that the Council does not incur the void costs for that tenant's move.
4. There are the costs associated with the statutory compliance electric checks and gas or oil checks, but these are comparatively low in relation to void costs.

Background Papers

5. The following papers were referred to by the author in the preparation of this report and are available for inspection from the author of the report.
 - Housing Act 1985 [Housing Act 1985](#)
 - Allocations policy [Housing Allocations Scheme: August 2025](#)
 - Repairs and maintenance policy [Repairs and Maintenance Policy](#)
 - Adaptations policy [Adaptations Policy for Council Tenants with Disabilities - Uttlesford District Council](#)
 - Recharge policy [Recharges Policy](#)
 - Conditions of tenancy [Conditions of tenancy and tenancy agreement - Uttlesford District Council](#)

Impact

- 6.

Communication/Consultation	No formal consultation carried out as this policy has been developed to formalise the procedures already in place for processing tenants' requests to carry out a mutual exchange.
Community Safety	No impact to community safety as a result of this policy.
Equalities	No impact to equalities as a result of this policy.
Health and Safety	No impact to health and safety as a result of this policy.
Human Rights/Legal Implications	Policy is required to be compliant with the Regulator of Social Housing Consumer Standards.
Sustainability	No impact to sustainability as a result of this policy.
Ward-specific impacts	All wards
Workforce/Workplace	Having a formal policy in place will give officers guidance to refer tenants to if there are challenges on decisions made during the process.

Risk Analysis

7.

Risk	Likelihood	Impact	Mitigating actions
Failure to have a policy in place means that the Council has no formal guidance in place when dealing with challenges from tenants if a request to carry out a mutual exchange is	2 - Grounds for refusal are cited in the Housing Act 1985 so challenges are rare.	3 – Inconsistent decision making by officers.	The policy will provide tenants and officers with clear guidance.

refused.			
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- 1 = Little or no risk or impact
- 2 = Some risk or impact – action may be necessary.
- 3 = Significant risk or impact – action required
- 4 = Near certainty of risk occurring, catastrophic effect or failure of project.