

Penge Churches Housing Association
'providing good quality homes and housing services in the
local community'

Mutual Exchange Policy

All secure and assured tenants (but not assured shorthold tenants) have the right to exchange their property by assigning their respective tenancies. Mutual exchanges may be made outside the Association, as long as both parties have secure or assured tenancies.

Mutual exchange can be refused, for example if:

- Either tenant has a Possession Order against them
- Either has been served with a Notice of Seeking Possession that is still valid
- The incoming tenant would substantially under-occupy the property (defined as a surplus of more than one room)
- Occupation by the tenant would result in overcrowding
- The tenant has rent arrears and is failing to keep to an agreement to reduce or clear them
- The tenant has already exercised all rights to assignment by virtue of the tenancy agreement