



Home swap

Swapping homes with a stranger for the duration of your holidays may not be something you have ever considered but for many people it is the norm. We look at what is involved.

Summer is here and, although you probably need a holiday, if you have been affected by the economic downturn, the cost of a hotel or rented accommodation is sure to be a deterrent. There is however another option available - home swapping - and the costs, if any, are minimal.

A home swap means literally that; you swap homes with another person or family for the duration of your holiday. This person or family could be anywhere in the world – there are numerous websites dedicated to facilitating home swaps. It beats staying at home and offers the opportunity to visit places that you

may previously only have dreamed about! It doesn't necessarily have to be an international exchange but this is currently the most common type of swap. People with holiday homes in Ireland or abroad can swap these also and are at an advantage because they don't have to coordinate their holiday dates with those of

AT A GLANCE

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Reasons to swap

You may think that your house is too ordinary for a holiday home swap. However, there are many different reasons for exchanges and your house may actually be very attractive to somebody who lives in a part of the world that you have always wanted to visit. A potential home exchange partner may wish to be near family or friends who happen to live in your locality. Or they may want to visit for work reasons or to attend an event such as a wedding. For most people it is more about the location rather than the house itself.

Although there are clear cost benefits to swapping homes - not having to pay for accommodation for the duration of your holiday is a big draw – this is not the only attraction. Another big advantage is that you can experience living in an area like a local rather than as a tourist. You also have the comfort of being in a home and this means that you have access to cooking facilities rather than paying to eat out all the time. Having your house occupied while you are away may be a deterrent to burglars and, if you have pets, your exchange family may be willing to take care of them.

The trust issue

Of course, handing over the keys of your house to a virtual stranger involves a great deal of trust. Other people will undoubtedly ask if you are not afraid that your house will be damaged or even burgled while you are away. However, there is a mutual trust involved and your exchange partner is likely to have the same fears as you. They will want their house to be looked after, so they in turn should look after yours.

HOME SWAP CASE STUDY

Writer Judi Curtin and her family have home swapped several times through HomeLink and indeed the experience launched Judi's writing career. Her first book, 'Sorry Walter', was based on a house swap. Judi describes her first swap, which was with a Canadian family based in Vancouver. "We realised all the wonderful things about swapping. There was a trampoline in the garden and a basketball hoop. There were skateboards and scooters and the house was full of DVDs. You'd pay an arm and a leg in a five-star hotel and get none of those things". Judi describes her Boston seaside exchange as wonderful. "The family left loads of phone numbers and people would knock on the door and invite us to their barbecue. Another family took us out on the ocean in their great big yacht. We felt part of the community and it would never be like that in a rented house."

According to Marie Murphy of HomeLink (see *Useful websites*), "The key to successful exchanging is to be considerate and upfront about your home and ensure that you communicate effectively throughout the process. Your home does not have to be palatial but it has to be clean and tidy – nothing less will do." Marie also emphasises the importance of working out in advance all the details in relation to what is included and not included in the exchange. "Bills are paid by the home owner but telephone calls can be agreed beforehand i.e. local calls only allowed on the house phone... most people nowadays bring their mobile phones and use these." You can email or phone your potential exchange partner with any questions you have and to find out more about them before you commit to the swap.

How it works

Start by looking at some of the home swap websites and check which ones have listings in the places you would like to visit. Read testimonials from people who have used the site in the past to arrange a swap. Ensure they have plenty of options for each of the destinations you have in mind as it is likely that you

will have to contact a lot of people. The more options there are, the better your chance of finding the perfect match.

When you have chosen a site, you will have to register your own details before you can make contact with the owners of any homes that interest you. Once you have signed up to pay the monthly or annual fee, you will be prompted to describe your own home and the advantages of your location. Digital photographs are very useful for showing the interior and exterior of your home and you can even add some pictures of the surrounding area or any nearby tourist destinations. You should list your preferred destinations and state how many people you will need accommodation for. Outline any specifics such as the dates and facilities you require. The more flexible you are, the more offers you are likely to receive. You should then contact the owners of any listings that interest you, stating why your home is their ideal match, and wait for their response.

Home swap companies – membership fees

We did some research and found a number of companies that facilitate home swapping (see table). Some companies allow you to register your home for free and others charge a monthly, three-monthly or annual fee.

Remember, if you do register for a subscription, to cancel it after the specified time period unless you want to continue paying for your listing. If you are unsure about committing to the process, you could try a free site first and see if you get any attractive offers. Paying a charge, on the other hand, may be a way to make sure that you are dealing with people who are serious about swapping.

Before registering with a home

HOME SWAP COMPANIES

Company	Membership cost per year (€)	Website
Home Exchange	87.44	www.homeexchange.com
Home Base Holidays	32.2	www.homebase-hols.com
Home Xchange Vacation	18 for 3 months	www.homexchangevacation.com
Home for Exchange	45*	www.homeforexchange.com/Ireland
Home Link	100	www.homelink.ie
1st Home Exchange	58.50**	www.1sthomeexchange.com

Notes: *6 additional months free ** 12 additional months free

exchange company, check how many properties they have listed in the destinations that you are interested in visiting. There is no point in registering with a company that mainly lists homes in the USA when you want to make a swap with somebody in Europe or the UK. All of the organisations offer information on how to arrange a successful home swap and some provide a contract to be signed by both parties to ensure that everybody knows where they stand.

Tips for a successful home swap

Sign a contract

Check if the home swap company provides a formal online contract. This can outline everything you have agreed to, including who is liable for what in case of accidents, the dates of arrival and departure, the number of people who will stay in each property during the exchange and so forth. You may want to agree to use pre-paid telephone calls to avoid either party being lumbered with a hefty telephone bill upon their return.

Inform insurance providers

Although home insurance should cover any potential damages, you should contact your home insurers to let them know of your plans and to ensure guests are covered. If either party intends to use the other party's car, the insurance must be arranged and paid for. Make sure to leave out your car keys and copies of car insurance for your guests.

Pet care

Make sure to mention if you have pets and whether you require the exchange partner to take care of them while you are away. If your guests are to mind your pets, leave enough pet food to last for the duration of your holiday.

Leave clear information

Put together a folder of useful information for your guests. Include information on facilities and attractions in your local area, the opening hours of shops and banks, and information on public transport. Leave contact numbers for family and/or neighbours, emergency services, takeaways, taxis and babysitters. Leave instructions or manuals for operating the television, washing machine, heating and any appliance which may prove difficult to use. Don't forget to discuss how the alarm system works.

STAYCATIONS

A home swap usually involves an international exchange, but in a time when 'staycations' are the new vacations, some people may wish to organise a swap within their own country. Your options may be limited in Ireland until the idea catches on but we noticed that it is becoming popular on UK home swapping sites. If you persist with your research you may well hit on a swap that fulfils your needs.

According to new figures on holiday trends from Postbank, a quarter of Irish people are planning to holiday in Ireland this summer. Staying at home for the holidays has become popular in the USA and the UK and in Ireland the 'staycation' is also becoming an increasingly attractive option. A staycation usually involves booking a break in another area of the country but it can also mean that you simply stay at home and relax there or take day trips from your home to local attractions. Overall, the researchers found that 61% of Irish adults plan take a holiday abroad in 2010 and that thirteen percent won't be taking any holiday at all this year. The remainder will holiday at home regardless of the weather and, with the economic downturn showing no sign of relenting, it looks like the staycation is here to stay.



Storing your valuables

If you are worried about valuables and any breakable items you have in your home, store them in a locked drawer or room. File away all financial documents, bank statements, and any documents containing sensitive information.

Before you go

Clean your home thoroughly before leaving. Let your neighbours know that another family will be staying in your home in case they become alarmed at seeing strangers coming and going! Leave some basic food items for your guests especially if they are arriving late in the evening, and perhaps a bottle of wine as a welcome gift.

House swap

Swapping your home in the short-term should not be confused with concept of swapping houses on a permanent basis. This is common in the USA and even in the UK and there are now a number of

Irish websites that are helping to introduce potential house swappers to their match (see *Useful websites*). On the Gumtree website, we saw advertisements seeking a swap from Meath to Kildare, from Cork to Dublin and from Waterford to Wicklow. There are also many swaps wanted within towns and counties from families seeking to move into either bigger or smaller properties.

House swapping can appeal to those who either can not sell their home or who can not afford a move to their desired location. While one party may want to trade upwards, the other party may be willing to trade down, particularly if the house they are swapping for is in the right location. Once you find an interested party to swap with and any financial payments have been agreed, both houses must be valued and stamp duty paid. Note that stamp duty must be paid on both houses regardless of whether or not there is a financial transaction.

Useful websites

For holiday exchanges:

www.homelink.ie

www.swapyourhome.ie

www.propertyswap.ie

www.uexchange.com

www.homeexchange.com

www.homebase-hols.com

www.homexchangevacation.com

www.homeforexchange.com/Ireland

www.1sthomeexchange.com

For permanent exchanges:

www.swapyourhome.ie

www.daft.ie

Report by
Sinéad McMahon 

choice comment

If the thought of having strangers living in your home while you are away hasn't immediately turned you off, a home exchange may be just the thing for you. If the thought horrifies you and you know you would not be able to relax for fear of what could happen to your home while you are away then get booking your hotel now. Although there is clearly a lot of commitment and trust involved, if a home exchange is done well, you will have put the effort into getting to know your exchange partner in advance of the swap and this should help to alleviate any worries you have. You never know where you might end up but it may well be somewhere that was previously out of the question because of the cost of hotels or renting a house or apartment there. If you keep an open mind and spend some time on the research, you will find that the possibilities are endless.