

Frequently Asked Questions

So many friends, family and acquaintances have asked me questions about house swapping that I decided to include the ubiquitous FAQ section. I realise that people are very curious before they embark on what is, after all, a major exercise. A house is a major asset and it is of course very reasonable to ask questions and take precautions before embarking on this adventure. Below are questions that I have been asked. My answers are not definitive by any means. They are what I would do/have successfully done in the circumstances of house swapping. The questions are in no particular order of importance. They are more or less in the order in which I have been asked. Some may cover similar subjects, hopefully these reinforce the answers given.

One thing to keep in mind is that you are not renting your house out and no money is changing hands during house exchanges. We view it as having friends staying in our house for a few weeks. Because we have almost always communicated on a number of occasions with our prospective house exchangers before the house swap, we see them as friends. That is another great thing about this adventure. We have made so many great new friends. I must say that about 90% of people whom we have swapped with we have retained as good friends. We exchange Christmas greetings each year and keep in touch with many by using social media and by email. Some have visited us multiple times now and this is a great spin off from house swapping.

So bear that in mind when thinking about embarking on this adventure. Home exchanges can be very positive experiences offering you life-long friendships and memories.

Which websites are best?

There are many online websites for home exchanges. Some are listed in the appendices of this book. Websites are growing as more and more of us decide to try this type of vacation. There will be many more of such websites when you read this compared to the time I am writing this.

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Naturally, we have our favourite website, however what I recommend doing, is using your favourite search engine to find home exchange websites. Then take some time to browse those sites and see which ones have the most variety in the types and locations of homes that you are looking to exchange with. Do not forget to use the Advanced Search as well as the Search buttons.

Many websites have a free trial period. Sign up for that and really get to know the website well.

Remember the tips I gave in earlier chapters about how to make the most of finding exchange homes. Just sending a one off email to a home you think would be your ideal exchange home may result in an offer, however we receive many more “thank you but no thank you” replies than we do “yes please” replies. Blast out there with offers and see what returns. It is a numbers game, the more you send, the more likely you will receive a positive reply and the more you will have to choose from too.

What do I leave in our house to welcome people?

After a long journey it is great to feel welcomed into the house that will be your home for the next few weeks. Often it is impossible for you as home owners, or your representative, to personally welcome your guests and a few little things do make them feel very extra welcome.

The information folder with all of the details is very important to leave for your guests. There is an example in the back of this book of the sorts of information that can be included in the folder. It is very important to include how to contact the owners or the owner’s representative should they be in need of advice or should something go wrong. The owner’s representative may be a family member, neighbour or friend or even an employee such as housekeeper.

Visitors need to know how to make all appliances in a home work especially heating and air conditioning. Televisions with their sometimes numerous remotes can be painful too and require specific instructions. A comprehensive list of how to operate appliances in the house is very useful as well as what not to do e.g. for people

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not used to air conditioning do not leave windows open when air conditioning is on. It is also good to leave an indication as to whether the water in the house can be safely drunk without boiling or filtration.

An indication of favourite restaurants and shops is always good and any “specials” that locals know about. For example, our local bowls club will pick you up and drop you off for free if you want to go there for a meal. Another example which we liked on our travels is that the mountain gondola ride in Keystone is free on Friday afternoons in summer.

Leave a selection of brochures from local places and a map of the area. Go to your nearest tourist information centre and gather a number of useful brochures for your visitors. Also leave them timetables for local transport.

It is always lovely to leave a little food and drink for your guests if you can. It makes visitors feel very welcomed and happy. Nothing fancy, just something like a packet of dried pasta and a bottle of pasta sauce with a bottle of wine to accompany the simple food. That will provide them with an initial meal if they are exhausted upon arrival. It is not always possible logistically to give welcome gifts, but I assure you from personal experience that they are always welcomed.

Some people leave quite lavish gifts. This is not necessary at all. Also gifts should be things that can be eaten, disposed of, or very lightweight and not bulky so that travellers can fit them into their luggage without having to pay for excess baggage. A hand written note of welcome can often be more meaningful and more appreciated than a gift of the local plastic mascot.

Do I leave a thank you gift?

Leaving a thank you gift is not necessary. We usually leave a thank you card letting the hosts know how much we appreciated their home. As we are from Australia, when we travel overseas, we also carry little trinkets like key-rings with an Australian theme. Sometimes miniature koalas, kangaroos or boomerangs.

Home owners do appreciate receiving a note of thanks and letting them know that all was well when you were in their home.

The best thank-you gift, I feel, is to put a recommendation up on the home exchange website recommending their home to future prospective home swappers. If you have been comfortable in their home and all went well then others will be delighted to know about this. It will hopefully assist them in finding more future home exchanges.

Do you get pictures of the proposed exchange, and what facilities available, e.g. bike, car, boat, aeroplane etc?

Well I have never had an exchange which included an aeroplane. However I have had exchanges which included bikes, cars, boats, skis and various other pieces of equipment. The website should include photos of the proposed exchange. If you would like to see more photos before committing to the exchange then it is up to you to ask the home owners for them.

The website will most probably also give details of other facilities available however if you are wondering whether or not there are certain things at your disposal, for example a car or bicycles, then it is up to you to ask. Asking for photos is a very reasonable thing to do, especially nowadays with the ease of photo taking and delivery by using mobile phones. If there is reluctance to send photos then do not choose that particular home to exchange with.

What insurance do you require for damage, misuse, breakage?

The responsibility for home insurance cover is yours in your own home and theirs in the exchange home. If you have valuables, lock them in a locked room or cupboard. Check with your home insurance policy if it covers insurance for when you have visitors there and you are not at home. If it does not, then take out additional cover with your insurers. Do not assume that your current insurer will give you the best deal. If you require additional insurance then shop around.

What bills would you be responsible for e.g. electricity, gas, and water use?

You are responsible for paying all utility bills in your home and they are responsible for paying all utility bills in their home. There is no expectation that you will pay utility bills when you are in an exchange home.

What guarantee do you have from the owner that all is in working order prior to your arrival?

There are no guarantees as mostly home exchanges are made in the spirit of trust and openness. If you arrive at an exchange home and find that things are not in working order then it would be sensible to communicate immediately with the owners letting them know what is not working. They will want to know. It is preferable to communicate initially by phone if possible and back this up with email as you have a written record that way,

Can the owner return/check the property during your residence?

This is not normal practice however we have experienced the owners' representatives (friends, neighbours, family) paying us a visit during our stay. This is mutually beneficial as we can use the visit to ask about any details in the home that we are unclear of (quite often this includes how to work the various television remotes) and they can look around and report back to the owners that the house is being used normally. If you are undertaking a house swap for the first time, this can be reassuring for the home owners. As I have nothing to hide and live normally I have no objections to an owner or their representative visiting during my residence. Usually we become friends with the people we are house swapping with and welcome a visit from them or their representative if they wish to visit.

What do you have to provide at your own home? Most insurance specifies you as the resident, so what checks are required with insurer for your 'visitors' to be covered?

I have discussed at length in earlier chapters what I consider to be the basics and essentials that should be provided in your own home. Really you are providing everything that someone requires to live normally in your home, apart from the food and drink. There should be sufficient furniture, bedding and cooking materials to function comfortably.

In terms of insurance, check with your insurance company what they require for you to be covered while visitors are in your home.

What costs are incurred if you do not front, due to medical, injury or other cause?

Well, as you are not paying in the first place, there are no costs to you if you do not turn up for the exchange. Most people will just rearrange another time to do the exchange. However you should generally still honour the exchange you promised the other couple, to come to your home, even if you cannot go to theirs.

Dependent upon length of stay, what responsibilities for mowing, pool cleaning, vehicle servicing?

These are things that you negotiate with the home owner. In most cases, the home owner retains responsibility for mowing, pool cleaning and vehicle servicing. If there was an extra long home exchange you may negotiate these. In normal circumstances you are totally responsible for maintenance at your home, and they take that responsibility at their home. This keeps things very simple and straightforward. If you are embarking on a long home exchange it is worthwhile checking beforehand with the owners that all maintenance is taken care of and if not, negotiating how it will be taken care of.

Any requirement regards washing sheets, towels?

It is normal practice, unless the owners request otherwise, for you to leave the home as you found it. That is, clean and tidy, floors mopped and vacuumed, furniture dusted, kitchen and bathrooms clean and beds made up with clean sheets. It is normal to wash and dry all sheets, towels and other house equipment before you leave. Many owners leave you the option of using a cleaner whom they recommend. The contact details of their trusted cleaner(s) are usually left in the information folder in the house. It is up to you whether you clean yourself or pay a cleaner to do so. Whichever you do it is your responsibility to ensure that you leave the house in the same condition that you found it in.

What areas of the house are/can be restricted, e.g. locked against entry?

That is entirely up to you. I do advise that you have an area, whether it is a drawer, a cupboard, an outdoor shed, a garage or a room such as a study or a bedroom that you lock and restrict entry to. You can have as many locked areas as you wish. It is important however that you do not advertise your home on the website as one which sleeps six comfortably in three bedrooms, and then lock one of those bedrooms. If you are going to lock a bedroom then that is perfectly OK however advertise the home as having two bedrooms and sleeping four comfortably as your visitors will not have access to the third bedroom.

In my opinion it is far better to lock valuables away than to have them out for use and be concerned that they may be broken or misused. If you have a family heirloom of a china set passed down through the generations, it is not sensible to leave it out during a house exchange. The exchange family will not know the importance and may treat it like some old china rather than the precious china it is to you.

Do you have to do a direct swap? That is, you have to go to their place and they come to yours.

There are simultaneous and non simultaneous swap situations. Simultaneous swaps usually are where both families have only one home. Swapping has to be done simultaneously (or at least within the same vacation block of time) because the houses have to be lived in at other times.

If either one family or both families in the swap situation has more than one home e.g. a summer home or a beach house, then non simultaneous swaps can occur. These are by far the most flexible.

For example, we have a second home which we use for our own vacations and for house swapping. We exchange with people and they can then come to our home at a time that suits them, not necessarily when we visit their home.

People bank time with us too, that is we have stayed at their home but they have not yet stayed with us and are not sure when they will. We also bank time with others who have stayed at our home.

What happens if something goes wrong (breakdown of appliances, break in, car accidents etc) at the home you are staying in? Is there contact information for someone local who can help sort these things out, particularly in non English speaking countries?

A good question. The information pack should contain information about what to do if things break. Alternatively the owners' representative details will be supplied and he/she can be contacted in the event of mishaps. Details about car insurance or who to contact in case of a car accident should also be supplied by the home owner.

Non English speaking countries can prove a little more difficult and while translate programs and body language can assist you through most day to day events and activities, if you have a major crisis then you need to have someone whom you can converse with relatively easily. For that reason it is important that you have the name of someone you can contact in country whom you can clearly converse with. Many times this will be the home owner; sometimes it will be a work colleague, fam-

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ily member or other trusted friend. I advise you to ensure before you agree to such an exchange that you have the details of a contact whom you can clearly converse with. Check it out too. Call them and have a chat. Hopefully you will not have to communicate with them in an emergency however better safe than sorry.

How clean should the house be?

In terms of your own house, it should be clean, neat and tidy for the arrival of your house exchange guests. There should be clean linen on the freshly made beds and the bathrooms and kitchen should be clean and tidy. This is the way you should leave your house for your guests and also the way you should expect to see it after they leave. There should be ample empty drawers and spare hangers for clothes.

There is no need to use professional cleaners unless you particularly want to. There is no expectation of extra super duper cleanliness, but there is an expectation of a neat, clean and tidy home.

When you are leaving a home you have been in for an exchange, you should ensure that you leave it the same way as you found it. Clean, neat and tidy. If you do not wish to spend time washing linen and house cleaning then pay someone to do it for you. Most owners will leave the name and contact of a trusted cleaner in their information pack.

Must I give them the dates they want?

Negotiating dates is between you and the family you are exchanging with. There is absolutely no onus on you to provide particular dates. You work out between you the dates you wish to settle on and agree to those.

Sometimes dates in non simultaneous home exchanges are very flexible. You may have had a family stay at your home and therefore have banked time with them for the future. That time also has to be negotiated. You cannot insist that because you have three weeks banked with them that you have your three weeks on certain

dates. Those dates also have to be negotiated at times that suit both parties. If you find the other party to be unreasonable you can always give that feedback on the recommendations part of the website you are using.

Is it safe?

Well it depends what you mean by safe, all I can say is that I have found it not only safe, but extremely enjoyable. I am sure there will be the odd horror story out there but on the whole I have found it safe.

What will I need to bring with me?

For a home exchange, you take with you what you want to make you feel comfortable and happy. In most cases that means you need to take very little as most homes you exchange with will have all of the home comforts that you expect. It is not like renting a hotel or an apartment. All of the basics and more are supplied for your comfort.

On arriving at a new home exchange we usually have a quick look around then go for a quick shop at the local supermarket to buy enough food for dinner. Then we return and fully unpack so that we feel we have moved in on day one. We will cook a meal, shower and bed and in the morning once we are refreshed we will have a good look around the house and see what we need to buy in terms of essentials. Some houses have more essentials than others. By essentials I mean items such as dishwashing detergents, clothes washing detergents, toilet rolls, shampoo and conditioner, kitchen paper, garbage bags, tissues, herbs and spices, oil and vinegar. In most of the homes we have visited there are more than enough of all of these things and we do not have to purchase them in the first week.

What is expected generally is that the owners leave plenty of all of the normal essentials like those listed above. If you finish any of them or nearly finish any of them (who wants to come home to just a few squares of toilet paper left?) then you replace them with similar products of similar quality. It is one of the unwritten rules of house swapping. Help yourself to the essentials and replace any that you finish.

Some houses will leave notes being more specific. For example we always say help yourself to any food or drink in the house as well as all the essentials. Some homeowners say help yourself to our wine and replace with similar but not necessarily the exact brand bottles before you leave. Others will say nothing. If there is no note or advice from the homeowners then I would feel free to use the essentials but not any of their food and drink.

What do I leave in my house?

Look at the answer given to the question “What will I need to bring with me?” and that will give you a good idea of what to leave in your house for your visitors. Also see the chapter earlier in the book on what to leave as essentials in your home. Make sure that you are well stocked up on essentials so that visitors do not have to buy them unless they have used them in excess of normal quantities.

If there are any items you do not want them to touch, eat or drink then either lock those away in a locked cupboard or locked room or leave easily seen written advice to that effect.

A little welcoming note and gift is always a lovely touch when that is possible.

Should we give them some money for electricity?

There is absolutely no expectation that you will pay for any of the everyday utility bills when you are in a house swap. You pay the bills in your own home when your guests visit and they pay the bills in their home when you visit.

Who pays for car insurance?

It is normal that the owner of the car pays for car insurance and that the owner ensures that their cover includes insurance for any visitors that they lend their vehicle to. If you are offering your car to guests then it is up to you to ensure that they are covered. If you are borrowing a car when on vacation then you should check with the owners that you are covered on their insurance.

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If you are not covered, then it may be best to hire a car privately.

We have never had an issue here. We always cover others on our car insurance and have been covered when borrowing others' vehicles.

What if I can't make it?

If circumstances are such that you can no longer take the vacation you planned then you should inform your house exchange partners as soon as possible. Life happens and there are all sorts of circumstances which arise in life. We all have to be considerate that this is a possibility. It happens more frequently than most people may realise.

Most people will understand and will offer you their house at another mutually acceptable date. However as you have broken the agreement there is really no obligation on their part to offer you an alternative date. Most will agree if a mutually acceptable date can be made.

What if I can't give them my house as planned?

This can be a tricky situation. However circumstances can happen whereby what was planned is now no longer feasible. Most exchangers will be very disappointed but they will usually understand.

One major point here is that you should inform the people you are exchanging with at the earliest possible time. If you realise that there is a slight opportunity of the house no longer being available to them at the arranged date then it is best that you let them know of the possibility at the earliest opportunity rather than waiting until you are sure that it will not be available. This is just being courteous to your fellow home exchangers.

For example if your elderly mother who lives in your home town is sick and it is looking serious then it is better that you inform your potential guests as early as possible. Don't wait until your mother is critically ill. Yes, your mother may well recover and the exchange can go ahead as planned but it is courteous to your guests to let them know that there is a possibility that the house exchange may not go

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ahead as planned because you have to stay and care for your mother. This gives the guests the opportunity to try to line up a backup exchange, just in case of the worst scenario.

It is acceptable to break your agreement but please only do it in circumstances that cannot be avoided and also please give your guests as much notice as possible so that they can make alternative arrangements.

Most websites have recommendations where guests can comment on the experience at your home. They can make comments, both good and bad. If you have agreed to a house exchange and then backed out for no good reason, you can expect to receive a note on your home on the website letting others know that you are unreliable and advising that others do not enter into agreements with you as they may be disappointed.

What about my valuables?

It is sensible if you have anything of sentimental or high monetary value, to lock those things away. It is common when house swapping to find either a large cupboard or a bedroom that is locked. House guests will not be offended that you have locked some things away. It is very acceptable to do this. As a guest I am much happier if the owners have locked away their most precious items rather than leaving them open to the risk of my breaking them.

Some people prefer to take items like jewellery to relatives or a bank deposit box for safe keeping.

I have been in houses full of beautiful and expensive antiques and others with very expensive paintings and furnishings. I treat those as I would if they were my own and I think that the vast majority of people do. However for peace of mind, it is sensible to lock away items which are precious to you.

Will they look through my things?

The answer is that to a certain extent guests will look through your things. How else will they be able to find the everyday household items that they need? It is almost guaranteed that guests will look through all of the drawers and cupboards in your kitchen. I find that whatever I am searching for in a new kitchen it is nearly always the last cupboard that I find it in! Guests may also look through other cupboards and drawers when searching for other everyday house hold items so if you are not comfortable with this then maybe house swapping is not for you.

I can only speak personally in that I do not rummage through people's personal belongings and I would receive little pleasure doing so. I also feel that others are welcome to have a good look through my things if they really so desire as I have a house full of things similar to most people.

Anything very personal that I do not want others to see, I put in a locked cupboard along with my valuables. This is simply a sensible thing to do.

What about my pets, can I bring my pets or expect home exchangers to care for them?

The vast majority of home exchanges do not allow you to bring your pets. This is because the majority of home exchange couples do not have pets themselves because of their travelling lifestyle. However a few do. I stayed in a beautiful mountain top house in Switzerland with stunning views where part of the conditions I agreed to was to look after the three cats during the time I was there. The cats came with the house and it was not at all onerous looking after them.

There are no hard and fast rules regarding pets. While the majority do not welcome your pets there is no hard and fast rule and there are some people who are only too happy to swap with those who have pets. You simply have to talk to your swappers beforehand and come to an arrangement that suits both parties.

What should I do if I break something in their house?

Most people understand that part of everyday life is that occasional breakages happen. If I break something I usually try to replace it with the same or a very similar item. If I succeed in finding the same item I usually do not mention it. If my replacement is similar but not the same I will write them a note before I leave letting them know what broke and what I replaced it with. If I broke an item on my final day when cleaning up (which I admit I have done on more than one occasion) and I have no time to replace it, I write a note of apology. If the item is a cheap everyday item I find a note of apology is sufficient. If the item is more expensive I may, in addition to a note of apology, leave an envelope of money to what I think the value is, or in the note request that they let me know how much a replacement costs and I will put the money in their bank account.

Now I do not apologise for reiterating a very important point. If you have anything that is priceless to you or irreplaceable to you for either value or sentimental reasons, please lock such items in a cupboard or room so that visiting guests cannot access or break them. It is a simple solution.

When you are a guest in a house exchange if you see, for example, “best” and “everyday” crockery and glasses, it is sensible to opt to use the “everyday” ones. Murphy’s Law is that you will not break the everyday ones but if you opt to use the “best” ones then you may well have an accident. I don’t know why this is, but it happens.

What should I do if I stain something in their house?

If you stain something and you cannot remove the stain you have a couple of options.

Firstly, you can pay to have a professional stain remover come and remove the stain. Before doing so it is best to contact the owners or their representative to check that they do not mind you having a contractor enter their house while you supervise the contractor’s activities.

Secondly you can call, or, if you cannot reach them, leave a note apologising and offering to pay for a professional cleaner to remove the stain. After all, if you stained something in your own home what would you do? That is a good way to view these types of events. What would I do at home? Then take appropriate action.

What should I do if their drain blocks?

Well this one has actually happened to me. We were in a house when the kitchen drain completely blocked on day two of our visit. We knew that we had not caused it by putting anything extraordinary in the drain. We also knew that it would be almost impossible to live in a house with a blocked kitchen drain. Luckily we had been left the name of someone to call should any problems arise. We had also been left the name of a handyman frequently used by the owners. We called the owners representative and he told us to go ahead and have the drain fixed and leave the invoice for the owners. We called the handyman and he came the following day and fixed the problem. On our departure, we left a note for the owners along with the invoice explaining all that we had done.

If you have a drain block, contact the owners or their representative immediately as this is a problem that cannot wait for intervention.

What should I do if their television stops working?

My first answer may sound flippant but it is what came to me first: - take a walk, smell the roses, read a book or listen to some music. Sometimes I think we all watch too much TV and I know that life can become so much fuller without constant TV. It is amazing how much of that precious time which so many of us complain that we do not have, can be found when that TV screen is off.

More seriously, however, to answer the question, hopefully there will be notes left in the house as to what to do in such an event. It may be that you call the owners; it may be that you call their friend, neighbour or relative. You should call whoever the documented contact is. You should NOT call a repair person unless you have been given specific instructions by the owners to do so.

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The other thing not to do is to ignore it or to just leave a note when you leave. How would you like to come home to a surprise like that especially if you thought that you were recording your favourite programs to come home to?

It is your responsibility to let the owners or their representative contacts know if something major breaks down, whether it is television, oven, heating system, fridge, washing machine or any major appliance. They need to know and then it is up to the owners or their representatives to take appropriate action or to ask you to do so on their behalf.

You are not responsible to pay for any major appliance breakdown as this happens as part of life. If, however, you misused the appliance in some way and caused the breakage you should probably offer to pay towards its repair if the repair is not covered by the owners' insurance.

Is it essential that I take a computer and smart phone?

It is not essential to take either a computer, a tablet, or a smart phone. I realise that earlier in this book I have written as though these items are almost essential. That is because they are essential to me. Not necessarily essential to you.

Personally I find my smart phone invaluable as I use it for so many things, the least of which is probably making calls. It is my currency converter, my translator, my reader, my airline ticket passbook, my QR-reader, my book, my social network site, the place where I receive and send many emails, my games and special gadgets, my podcasts which I listen to when I walk, my favourite songs are on there for my pleasure, my source of news channels from home and overseas, my camera, my notebook and shopping list, my torch and bedside light, my portable GPS, my appointments diary, my dictionary, my weather predictor, my world time clock, my bank access, my journal, my reminders, my password saver and many, many more things. I would find life difficult without my smart phone and I would have to carry around so many other gadgets and pieces of paper. However, having said that, it is an individual choice and I am aware that some people dislike electronic devices and prefer to carry paper notebooks and paper information.

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A computer, laptop, electronic notebook or tablet is definitely not essential. I carry one or more of these because I sometimes work when I am on vacation. I must admit that a screen the size of phone can become tiresome after a while and the larger screen is welcome.

Who pays for car fuel?

That is one of the easiest questions to answer. You pay for the fuel. If a car is part of your exchange, leave the car with the same amount or more fuel in it than the amount in it when you received it. If you received it with a full tank, leave it with a full tank. Ensure that you leave the car very clean both inside and outside. We apply the same rule here as we do to the condition of the house. Leave it in as good a condition or better, than the condition it was in when you received it.

My flight has been delayed and I will be later than planned; what do I do?

As soon as you know that you will be later than planned then it is best to communicate with your hosts to let them know of your intended late arrival. This is best done even if you know that the hosts will not be in the house awaiting your arrival. They may have made arrangements for someone to welcome you or for keys to be out for you or some such similar arrangement. It is best all round that you let them know that you are going to arrive later than expected and when you do know when you will arrive, inform them of this too. This is behaving in a polite and respectful way in the spirit of home exchanges.

Do I need extra medical and travel Insurance?

On my travels I have met quite a few people whose first house swap was also their first time leaving their own country. This is particularly true of people from North America for some reason. Many think that their current in-country policies automatically cover them when they are travelling. This is mostly not the case. Usually additional medical and travel insurance has to be purchased. I would always recommend purchasing it. A fellow Australian friend had deep vein thrombosis after flying

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to the USA. He was in hospital for four days and the bill was in excess of \$100,000. Had he not purchased travel insurance, which covered all his medical needs, then he may have had to sell his home to cover the bill.

On another occasion Australian friends of mine advised their American house swappers that there was no need for them to purchase medical insurance to visit Australia as we have government run free hospitals everywhere that we do not need to pay for. Well this was incorrect advice. Yes as Australian citizens we have this free service and of course everyone would be treated at Accident and Emergency, however, if you are not Australian or a citizen of a country with a reciprocal medical arrangement with Australia (these countries can be found in an online search and at time of writing do not include northern America) then after you have been treated you will be presented with a large bill.

It is worth shopping around for the best deals as different companies offer very different rates. Be aware too that some credit cards, particularly platinum cards offer free travel and medical insurance if you have such a card. Be aware however that there will be conditions and it is definitely worth a phone call to find out what the conditions are. For example on my card I am only covered if I paid for over 50% of my flights using the card. As I fly a lot using frequent flyer points or air-miles, I am generally not covered by that policy and I take out a separate annual policy.

An interesting thing I found out almost by accident was that I could put my regular monthly payments of my in-country medical insurance on hold when I travel overseas for any period of over one month. This is something not advertised generally by insurance companies and is offered by many. This is a huge saving for me.

Another thing to be aware of is taking out annual travel and medical insurance policies. Some can be added to house insurance policies at no or very little cost. If you have an annual policy check how many weeks at a time it covers you for when out of the country. Mine only covered for six weeks at a time so I had to change to an annual policy that covers longer periods of stay overseas as I tend to often take long trips. However the bonus is that the new policy covers me anytime I am more than 100km from home when I am on vacation in my home country as well as when I am overseas.

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The small print is always interesting with medical policies. They will generally not cover for pre existing conditions, but will still often charge you more because you have them. They cover for things like emergency dental however in the small print it may state for teeth that they will cover only for teeth that have not had previous work done on them. So if a filling falls out and has to be replaced you are not covered. I know this from personal experience.

Another very unfortunate experience I have experienced was when my partner's father took terminally ill when we were overseas. We had to book emergency flights home. We knew our insurance policy covered this type of activity. However when we tried to claim we were refused. Once again we had not read the small print carefully enough. My partner's father was 88 when he took ill and passed away. The policy only covered relatives in these circumstances up to age 85. We checked our present policy and it covers up to age 90 years.

Do I need visas to travel?

This is another interesting question. Some countries require that you purchase a visa before travelling, some countries sell you a visa upon arrival, some have no visa requirements and some have special requirements. It is important that you check before you go. If a country requires a visa for entry that you had to purchase before you left then there is usually absolutely no way that you can gain entry to that country if you arrive without a visa. They will turn you back and deny entry. This also relates to transiting through countries even by air. They will often not allow you to wait until your onward flight. They will outright deny you access. It is vitally important that you check out the visa requirements of every country that you intend to visit and purchase appropriate visas well before you embark on your vacation.

I will give a couple of examples; the first is what I, as an Australian citizen, require to travel to USA. I have to have a current ESTA number. This is what I require instead of a visa and I buy it online and a check is made and I receive notice that I have clearance to visit USA. I do not have to carry the form with me as the USA customs and immigration know electronically that I have applied and I have been checked out and am OK to travel.

The second example is of a friend of mine who, like me, has dual citizenship of Australia and of United Kingdom. He had not travelled overseas for many years and decided that he would take his family back to UK for a trip to show them where he lived as a child. He renewed his UK passport thinking that it would be easier to enter UK on that than on an Australian passport. He felt that the queues at immigration would be less. So he and his family left for their trip to UK. When he was leaving Australia the immigration person advised that he was OK to leave however he would not be able to re-enter Australia on his UK passport as it did not have an Australian visa in it. This came as a shock to him as he had been an Australian citizen and lived in Australia for many years. He thought one passport would be enough. He then spent many days of his vacation trying to sort out either an appropriate visa or an Australian passport. It was not a simple activity and absolutely ruined his holiday as most of his time was spent on the telephone to Australia to gather the required information and also on the telephone to the Australian embassy. He finally succeeded in gaining Australian passports for himself and his family however it is not something he ever wants reminded of.

It is important that you always check your visa requirements and meet those when intending to travel overseas.

What do we do about passports and driving licences?

It is very important that you have a passport if you are travelling overseas. You will not be allowed to leave your own country of residence if you do not have one. I know that this sounds obvious to people who travel frequently but I have been asked if people can travel on valid I.D. such as Driver's Licence. Passports should be valid for six months AFTER you return home. For example, last year I was travelling in June and returning in September and I checked my passport and it was due to expire the following January so I had to renew it so that it had more than six months still valid on it when returning home. I know this sounds crazy and may not be applicable to absolutely every situation but I know from experience that it is applicable to many situations. Ensure you check your passport in plenty time. Some countries are speedier than others at processing passports. The speed can also depend on the

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time of year. Times approaching vacation periods are usually the busiest and slowest. Many countries do have a fast track system whereby you can have your application processed more quickly if you pay a special additional fee.

If you intend to drive in a foreign country it is vital that you take a current and valid Driver's Licence with you. It will generally be illegal if you are driving a vehicle and are unable to show a valid licence. You will also be unable to rent a vehicle without a valid licence. Most countries accept tourists driving on their own country's licence but a few insist that you have an international Driver's Licence and some insist that you purchase a licence for the country you are going to drive in. I have accumulated some very unusual licences over the years, mostly from pacific islands. It is best to check online before you go what is required in terms of driving licences. You can find details online of how to purchase an international licence within your own country.

A word of warning here about driving in foreign countries. Ensure you know the road rules and you also know what you must by law carry with you. In some parts of some countries wheel chains are compulsory in certain months, in some countries it is essential to carry a blood alcohol measuring device, in some it is essential to have a first aid kit and in some it is essential to carry a luminous jacket. Never assume that all countries have the same requirements as your home country. Even adjoining counties have differing rules as do adjoining states within countries. I know from experience that they vary enormously. Don't be caught out. Be prepared, as the scouts say.

Be aware too of the speed and alcohol tolerance laws. A visiting house exchanger to Australia was recently given an on the spot speeding fine for \$460 as he did not realise that there was zero speeding tolerance in the state where he was driving.

What about exchange rates and accepting foreign currency?

Home exchanges are often the first time that you are going to spend a considerable amount of time in a foreign country that does not accept your home currency. Surprisingly a number of people I have met are still unaware that they cannot spend their US dollars in foreign countries. They are amazed that some foreign countries do not accept US dollar bills.

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There are a number of ways to deal with the issue of foreign currency or currencies if you are visiting a number of countries. For example when we are in Europe while many countries in Western Europe now use the Euro, a number, such as Switzerland, still do not. Most of Eastern Europe still has individual currencies too.

I find that I use mostly my credit card for purchases however we always require cash too for many incidental expenses. I like the credit card approach as I can track all expense and see exactly what has been spent and on what at any time.

The great thing is that every country I have visited accepts well known credit and debit cards. I think credit cards have truly transformed foreign travel. I remember travelling in the 1970s (wow, am I that old?) and having to always purchase travellers cheques before travelling. A warning however, some credit cards are not as acceptable as others in certain countries. Many shops in Australia, for example, do not accept American Express cards but most shops accept Visa and MasterCard credit and debit cards. Your local bank, credit union, or building society debit card may not be acceptable but I have found travelling that using Visa and MasterCard credit or debit cards generally works well. I have come across one exception. The store Costco in USA, which is one of my favourite stores to shop in, only accepted American Express the last time I was there.

It is important to be aware of transaction charges when using cards. In some stores you can opt to pay with the card in your home currency so you can immediately see the exchange rate, others charge you in the local currency and your home bank charges you a transaction charge to exchange the currency. It is worth shopping around before you leave home to find out what is available. For example I have a MasterCard platinum credit card from a particular small Australian bank which gives me free travel and medical insurance and also has no international exchange transaction charges. This is a special feature of this card and is what attracted me to purchase this card.

Remember that you will always have to apply the current exchange rates to amounts payable in shops. If you prefer the old fashioned method of carrying cash (never recommended) or traveller's cheques you will have to exchange these at exchange bureaus or banks or hotels. Shop around for the best exchange rates and

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it is often possible to negotiate with exchange bureaus as they will want your business. Be aware that there are always different rates for buying and selling currency. It seems unfair but that is the way it is.

Another reminder to Australian and British readers is that in many countries and in particular in the USA the price displayed on items will be the price before taxes are added. Some items have more than one additional tax applied. In Australia and Britain the price displayed is inclusive of tax so that is the final price paid. This can sometimes be confusing.

Another alternative is to buy foreign currencies before you leave home if you can estimate the amounts of each currency you think you will require. You can buy when you think that the exchange rates are in your favour. These currencies you can then put on a card through your bank so you only carry one card which is loaded with different currencies and you can access from any ATM or bank in the countries you visit.

I find it just as easy sometimes to use my regular bank debit card at an ATM in the country I am visiting and take the amount of cash out that I require. This way I do not have to plan ahead about how much cash I will need in each country. The in-country ATMs always pay out in their home currency. However there are usually ATM and transaction fees.

It can be best to ask your bank for advice before you travel. Sadly in many countries the days of the trusty bank manager who knows you and is the person whom you can go to for the best advice, are over. Many of us have to cope with dealing with call centres for advice and often call centres are trying to sell us their products rather than giving us objective advice. If you have a trusty bank manager in this day and age, who can advise you on all the products and services of the bank, lucky you. A good reason to stick with your bank. If you are like the majority of us in terms of not having a trusty bank manager, advice can also be sought from your friends and family who are frequent travellers. Advice of course can also be sought from your home exchangers as to what cards and methods of payment are most acceptable in their home country.

Do you Skype with each home owner?

Our preference, after the initial contact is made, is to initially exchange personal emails, and then if we are definitely going to go ahead with a home exchange, we will usually exchange phone calls and Skype video calls. This is not essential and we have not absolutely always made Skype or phone contact with all people we exchange with however we find doing so a preferable way to go. Apart from anything else, it is much quicker to transfer lots of information in a voice call than by typing it all. Having said that, it is also good to have email information as it is accurate and can be printed off. We always ask for directions, addresses and details of how to enter the property by email. Entering properties is an interesting experience. It is amazing where people hide their locked key boxes and the codes they use to open them!

Do you do the contract?

Most home exchange websites include a contract to be completed by both parties. To be perfectly honest we do not generally complete this. If the other party wishes to complete it we do, however probably because we have never had any problems, we have never insisted that the contracts are completed and exchanged. I am not convinced of the legal enforceability of such contracts across state and country borders.

Contract positives include the fact that everything that you have discussed and agreed upon is clearly written down for both parties to see and refer back to.

I guess that having the contract would be beneficial should there be a dispute in the future between home exchange couples.

If you want to be really sure about these I would ask your family lawyer for advice. If you feel you need a contract it may well be better to have your family lawyer draw one up for both parties to sign. Then you know that it is enforceable in your home country.

Do you buy the online insurance?

Some of the home exchange websites give the option of purchasing special accommodation insurance cover. I have never purchased this cover however I believe that this special insurance covers you and pays you a certain amount per day should the home exchange not eventuate due to certain specified conditions such as illness. If you have no alternative exchange backups and little flexibility in your itinerary then this may be a good option for you.

I have excellent separate medical and travel insurance which I am happy with and I also generally am organised and experienced enough to have backups should my plans at any one location fall in a heap so I feel no need to purchase additional insurance. However it may be the best option for you.

My recommendation before purchasing any insurance is that you read the small print in detail and that you make a list of questions relating to possible situations you think could occur and call the company before you purchase and ask for the answers to the questions in detail. What are you really covered for and what are the conditions? For example my current health and travel insurance covers emergency dental but that does not include for any teeth which have already been treated so replacing a filling is not covered. It also covers emergency travel if an elderly parent is terminally ill or dies but only if they are under 90 years old. The devil is in the detail as they say!

Are some companies better for certain regions e.g. if I want to do a house exchange with London. Does one company have more listings for Europe and another one better for say Brazil?

Companies change all the time and new companies are entering the field all of the time. If I gave lists of which was best for which then they would probably be out of date by the time you read this book. There are a number of home exchange websites. Use your search engine to find them. Most allow you limited free access to the sites without signing up. If you wish to find an exchange in a certain country or city then use your limited free access to search how many homes are offered in that city or country. The results will give you an indication of probably the best company

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to use to meet your particular needs. Having said that, many of us do have a preferred company or sometimes a couple of companies we are already subscribed to and would prefer to use those unless of course we can find nothing suitable.

I would not subscribe to any particular company until I had had a good look around their site and compared them to other sites. Do not just charge in and subscribe to the first company you look at, or to the cheapest. Have a good look around before subscribing. There is no real need to subscribe until you are definitely ready to do your first home exchange.

How far in advance is it best to plan?

How long is a piece of string? The answer is it depends on many circumstances, all of them your circumstances. We have successfully negotiated and enjoyed home exchanges arranged less than a week before the actual exchange and we have planned some over a year away. Each time it depends on our circumstances. We do home exchanges not only for vacations but also as an alternative to hotels when we have events to attend such as conferences, family weddings, birthday parties, and other events.

If it is your first home exchange and/or if you are planning a fairly long trip then it is best to plan quite a few months ahead. If your trip involves you buying flights then it is best to find the homes to exchange with first then purchase the flights. There are occasionally last minute difficulties whereby homes cannot be exchanged which were promised (such as illness and bereavement) and for that reason we tend to frequently have back up homes arranged. That is we have already contacted other homes in the area and have had email dialogue with the owners and let them know that we have alternative arrangements but do keep in contact with them in case the original falls through for any reason. This is easy to do with people who have second homes as opposed to swapping primary residences. You may be undertaking a simultaneous home exchange however you can still look at non simultaneous backups. The backup is by no means essential, it's just a good, to-do if you can, approach.

Am I insured?

It is recommended that you take out travel and medical insurance when you travel. See the question: "Do I need extra medical and travel insurance?" That section covers general insurance. There is also a question answered on house insurance and another on car insurance.

Is my perception that few people want to come to Brisbane, correct? I imagine Gold Coast & Sydney are far more popular.

I have been asked this about a number of major cities. The answer, in my estimation is that sometimes people do have a particular city in mind and often it is a city that is well known and marketed for tourism purposes. However, when you are thinking of offering your house do not be disheartened if you do not live in a well marketed tourism area. First of all ask yourself why you chose to buy your house in the area you did. What are the features that you like most about the area you live in? It may be the quiet country atmosphere. It may be that it is within commuting distance to a tourism hub yet away from the hustle and bustle. It may be that it is in an area that is ideal for your hobby whether that be canoeing or cycling or bird watching. Maximise the benefits of your home when describing it on the website.

Also maximise the home comforts you offer inside your home, such as offering Wi-Fi, free phone calls, central heating or air conditioning, spa bath, three bathrooms, magnificent lake view or whatever it is that are the features of your home.

Our swap house is not in a major tourism area but we advertise it as being near the city (as it is only an hour away). We have had many people wishing to exchange with us from all over the globe. The feature of our house that we market is that it is a waterfront home on an island with spectacular and peaceful water views surrounded by great natural birdlife. We put photographs on the website of colourful rainbow lorikeets and kookaburras on our veranda and include the view of the ocean from our deck. We also write a description that is inviting. This personal home exchange site web marketing has brought many visitors keen to swap with our house. Probably more than houses offered in more widely marketed and therefore seemingly more sought after areas.

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Often people wish to use a house as a base to explore a certain area, state or country. You can easily market your home as being a great base from where to explore local attractions and sites and from where to visit other areas in the region.

We have stayed in many, many places that we had previously never heard of. Only by approaching fellow house exchangers did we realise that some of these beautiful places existed. One of the positives of house swapping for me is finding places all over the world that have their own beauty. I have come to realise over my years of travel that many people determine their bucket lists of places to visit based mainly on what good marketers have put out there. I have seen many places that far outweigh in beauty some of the places commonly marketed as “the second wonder of the world.”

Do we need extra house and contents to cover a house swap?

This is a question you need to put to your own insurance company. It depends what your present insurance covers. It is best that you call your insurance company and ask them whether or not you require to take out extra cover for that period or whether your contents are covered for that period under your existing policy. If you are required to pay more, then I suggest that it is a good time to call around insurance companies to find the best deal.

Can we trust that the swappers won't ruin or rob our stuff?

I can say from experience that it has never happened to us. Quite the contrary, people have always left our house clean and tidy and often left us little reminders of their stay. For example one couple left a coffee machine they had bought as they preferred their coffee brewed a certain way, another couple left a picnic set they had bought, most leave excess sunscreens and everyday items that they have purchased but do not wish to take on the journey home. I suppose there must be bad eggs somewhere, but we have not struck on them.

Remember that this is an exchange situation so why would someone ruin your house if you are going to stay in their home?

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If you are sensible after initial web and email exchanges, you will speak to your fellow swappers on the phone or using Skype, Viber or some such other Wi-Fi based program. This is a good way to get a feel for the people. Have a few chats and find out what they are like. Build up a relationship, perhaps the start of a friendship. People are less likely to do damage to the property of someone they know and respect.

You can of course, complete an online contract with your swappers. Some prefer to do this. Most websites provide such a contract for completion. I am not totally sure of the legality of such a contract across borders and mainly for this reason I never ask others to complete this contract. However some prefer to complete it. It gives them peace of mind. If anyone asks me to complete a contract I do so.

Be very clear about pets and smokers. If you do not allow pets then make that very clear. If pets are allowed in only certain areas make it very clear exactly which areas. Also what to do with pets in a storm situation should be discussed between you beforehand.

The vast majority of home exchanges do not wish smokers to exchange with them. So if you are a smoker, here is an incentive to give up. Again, similar to the pet situation, if you accept smokers make it very clear in which areas smoking can occur. Few will permit smoking inside the house these days, although some permit it on their decks. Ensure that you have covered this possibility and made it clear whether or not you allow smoking on your premises.

The final part of this question was in regards to theft. I have never known of anyone who has had anything stolen however if anything was stolen the normal channels would prevail in that you would contact the visitors and ask them about the item (it may be that they have replaced it in a different place within your house to where you normally keep it) and if you still feel that they have stolen it, then report it to the police for investigation.

Replacing things in the wrong place is a common occurrence as we all tend to have our favourite ways of storing things. A word of warning here, never try to rearrange someone's home to make it prettier, easier, more logical or improved. That is in your estimation. I know someone who returned to a kitchen completely rearranged

and they were definitely not impressed. We all have our favourite ways and we must respect others ways too. What you may regard as assisting them will probably not be well received if you have totally rearranged an area.

In terms of placement, I have found a good tip is to take a photo on my phone of each room when I first enter a house. That way I can refer to the photographs before I leave to ensure that I have left the house as I found it. Bedding arrangements and furniture placement are different house to house. When we are staying in a particular house we may rearrange things to suit our lifestyle and preferences but we always return everything to the way it was on our entry before we leave.

How many bedrooms and bathrooms?

This is something that you will have looked at before deciding on the swap. The house description will usually inform you of how many bedrooms and how many bathrooms the house has. If you see a house you are attracted to and it is not clear then one of the first questions you should email the owners is this one. It must meet your needs after all.

Is a car included and what happens if I have a crash in the car?

It may or may not be clear whether there is a car included. If it is not clear then it is worthwhile emailing the owners and asking if they will include the use of a car (especially if you are willing to include a car in return). Some people can and others cannot supply a car. Accept their situation. In many capital cities it can be better not to have a car as public transport is the better way to travel and there are no issues with parking. In more suburban or rural locations a car can be almost essential. In such a case if no car is available then it may be best to hire a car in advance, often with pickup from the airport. A word of warning here about car hiring. Many car hire companies will try to up-sell you a better, bigger or more powerful car once you arrive to pick it up. Please resist this. Only \$45 extra per day adds up if you are hiring a car for a month. Last time we hired a car in Colorado the assistant tried to

convince us that the smaller version of the car that we had hired would not get us up the mountains. We knew that it would. The time wasting and up-selling can really be not only irritating but persuasive and, if successful, hard on your wallet.

If you have a crash in a car belonging to the home exchangers it will be up to the owner's insurance company (and maybe you will additionally have insurance which covers this). You should be aware of the insurance details before driving the car. In some countries it is essential that you carry such details in the car with you at all times. Check each country's regulations before you travel. Most can be found on-line these days.

What sort of a house do I have to offer in return?

Regardless of what home you choose to swap with you offer your own home. In no way do the houses have to be comparable. You can swap a five bed roomed house for a one bed roomed condo or apartment. It is up to both parties to agree on the house swap. People are attracted to house swaps for many reasons and the actual house itself is not always the primary consideration. For example to some people, it can be location that is the most important priority and for others it can be that the house is on one storey and for others it can be that the house has a boat to offer for sailing and similar such things.

How long after I use their house does the offer of my house have to last for?

There is usually no pre-defined limit on this. It is by mutual and reasonable agreement, with the emphasis on mutual. Usually at the time of the first swap there will have been at least an indication of which month and year the others wish to swap. However sometimes situations change and being flexible within your own parameters is the key. Try to accommodate others as you would like to be accommodated. If you wish to give the other party a limit then you can do so, it is really up to you. If you feel that the other party is not being fair and reasonable then let them know and give them a few options after which they can forfeit their claim to a swap.

What if I get there and it's nothing like they said?

If you feel that you have been duped in some way, and then firstly let the owners know of your disappointment. They may be able to offer you a better house locally. Many people own more than one house or have relatives locally who do and can accommodate you. If you have no joy with the owners then ensure that you put a notice of your disappointment on the website you used. Also contact the owners of the website and inform them of the situation and they may ban those owners from their website.

To avoid this situation it is best that you take the time beforehand, when organising the swap, to ask lots of questions in relation to your needs in accommodation and to ask for a number of photographs. You can ask for example for photographs of every room in the house and if they are unwilling to send them then maybe this could be an indication that things are not quite as they seem. If the people already have a number of good recommendations on their site from various swappers then this is usually a good sign that the house is as they describe it.

What additional monies am I liable for?

Home exchange is not about exchanging money. You are not renting accommodation. You are provided with accommodation and everyday items like fresh linen. You are liable for all of your expenses however when you are in a swap house then you are not liable for utility bills, although you are liable for the utility bills in your own home when your swappers are staying there. You are liable for your own travel costs and your food and everyday living expenses and also you are liable for the costs of your own insurance costs and fuel if you use their car.

What happens if they use my house first and then theirs is not available?

At the time of making the initial arrangements both parties agree on when the house swaps will occur. If it is not a simultaneous swap then usually you can be flexible in the arrangements. In the vast majority of cases their home will be available when you originally indicated that you would like to use it. However, life happens and sometimes the home is no longer available on the dates you originally agreed because of illness, divorce, family issues and so on. You have to accept that this can happen (although rarely) as part of the house swapping situation. This situation has happened to us and we were able to find an alternative house swap in the same area. It is one of the calculated risks you take in this situation.

How do I research the houses?

Use your favourite search engine and type in home exchange websites. Once you find a website you like you can search by various methods, remember in most you can also advance search. If, for example, I was looking for a simultaneous house swap from Australia to Colorado, I would look up homes in Colorado. Then I may do an advanced search for second homes in Colorado. Then I would scroll through those available and look at those which interested me more in some detail. I would send an email to the owners of all of those houses I thought were suitable. My email would include a carefully written letter inviting them to enjoy all that my beachfront location offers.

I would look in detail on the website for photos and more information from the owners who reply. For the houses I am very keen on I would ask the owners more information if it was not available and obvious on the website. I would also look at the recommendations on the owner's site. This is a great indication of how good the exchange is. However, those new to house exchanges will have no recommendations and will probably expect to receive more in depth email questions about their home.

Is linen available?

Linen should always be available. You provide it in your home and they provide it in their home. It is only polite to ensure that you wash and dry all linen provided before you leave and ensure that the beds are all freshly made.

How far to local shops for groceries and food; local good eateries and cafes; is there public transport and what is public transport like; how close are banks or ATM's; what are the local attractions; what are the views like; what is the average temperature and weather; what is the house like - brief description i.e. rooms, dining, laundry, tv; clothes washing and drying, in-house or laundromat?

These are all questions that you should be asking of the owners by email or phone before you agree to the house swap. Many of the answers will probably already be evident from the details given on the website.