



Home Exchanges

Make Long Trips Affordable

By Thomas Hedden



This summer, my family and I spent over six weeks in Europe. We did not spend a single night in a hotel, nor did we stay with relatives. Instead, we arranged home exchanges, that is, we stayed in other families' homes while they stayed in ours. We spent about four weeks in one family's home near Berlin. After that, we spent another two weeks in another family's home in Munich. We also made side trips to the Netherlands, Paris, and London, where we stayed with people we knew.

Even with home exchanges it is still expensive to spend so long in Europe, but not nearly as expensive as staying in hotels, making much longer stays affordable. Moreover, it is more interesting and enjoyable to stay in a home than a hotel.

Home exchange services do not actually offer home exchanges or arrange them, but merely help link up people who want to do them, similar to how dating services work. The one we used is called **HomeLink International** (www.homelink.org). As of this writing, the annual membership fee is \$90. A few other services include:

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HomeExchange.com

www.homeexchange.com
(\$99.95 membership fee)

HomeForExchange.com

www.homeforexchange.com
(\$59 membership fee)

Geenee.com

www.geenee.com
(Free)

International Home Exchange Network

www.iHEN.com
(\$39.95 membership fee)

The Home Exchanger

www.thehomeexchanger.com
This website offers a lot of good information.

How Does It Work?

First, you give details about your home: type of home, sleeping accommodations, amenities, etc. You also specify the destinations you want and the dates you wish to travel. Members can then search for a suitable match on the basis of these criteria. For example, if I want to go to Berlin, I search for members in Berlin who want to come here and check the dates. Then, I contact matching members about the details. Other members may also contact me about an exchange. Often the initial contact is made through the home exchange organization, to protect members' privacy. Members can decide whether to give out their contact information to potential exchange partners. However, privacy policies vary, so check into this when selecting an exchange service. ➡

The Key Is in the Planning

Those interested in taking part in a home exchange need to plan as much as a year in advance. However, do not sign an agreement until you are certain about everything. It is difficult to back out of these agreements, and there are many details to sort out. For example, a family with children should look for a family that has children of similar ages, so that there will be toys for children of the right age. A person who is allergic to cats should ask about cats. A translator who wants to work while on the exchange should ask about computers, type of Internet connection, and other necessary equipment. It is common to decide against an exchange after having learned more about a potential exchange partner's home.

Once you agree to an exchange, there is still much to do to prepare for it, for example, compiling information about your home: where the fuse box is; how to run the dishwasher; lists of local stores, the nearest ATM machine, etc. It is also advisable to take care of things in your home requiring attention (leaky faucets, etc.), since if you do not do this before you go, you might end up dealing with any problems that arise over the telephone, while you are away.

Can I Trust the Other People?

When you do a home exchange, you turn over your keys to people whom you do not know and may never even meet. There is no way of ensuring that they are honest and will take good care of your possessions. However, there are ways of lowering the risk.

If you can find someone who has experience doing home exchanges, you can get references from previous exchange partners. Some people arrange preliminary meetings, some-

times called "hospitality exchanges." These involve visiting a potential exchange partner while they are still at home, which allows both partners to meet before agreeing to a home exchange.

You should remove extremely valuable and/or fragile belongings from your home before doing an exchange, especially if the exchange partner has children. Even so, you

should expect some things to get broken. On the exchanges we have done, various exchange partners have broken our garbage disposal, knobs on our stove, and one of the casters beneath our refrigerator (!), along with the usual occasional drinking glass. We have also had to replace or pay for various toys and a clock that our children broke. If you cannot tolerate this type of nuisance, you should not do home exchanges.

Working While on a Home Exchange

If you go on a long home exchange, you may want to work. In this case, plan very carefully in advance.

Computers: If you intend to work, take your laptop. Most exchange partners have a computer with "office" software. However, it will lack programs that you need and may have a different keyboard from the one to which you are accustomed (for example, "y" and "z" may be switched, or "a" and "q"). If you

decide to rely entirely on your exchange partner's computer, make sure that you have "Administrator" privileges, otherwise you may not be able to install or even run certain programs. Insist that the computer have good, up-to-date antivirus software.

Connectivity: Ask how many telephone lines your partners have and what kind they are: regular analog

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lines or ISDN. If they have only one analog line, make certain that they are not relying on a dial-up Internet connection. ISDN lines allow multiple simultaneous connections, which is helpful, but cannot be used with an analog modem, which is probably what your laptop has. Be sure to check what type of Internet connection your partner has. Here are a few things to keep in mind:

- To connect a typical laptop, you will need either a wireless connection, an Ethernet connection (typically through a router), or an analog (non-ISDN) telephone line.
- If you are planning to use an analog modem, remember that some countries (such as Germany) use wall telephone jacks that are different from the RJ11 connector on the wall outlet end of the cable that you usually use with your laptop, so be certain that your exchange partner can supply the cable you will need.

- If your exchange partner has only a single analog telephone line and a dial-up Internet connection, this means that your Internet connection will be slow and that no one will be able to call you when you are connected to the Internet.

- ISDN telephone service has the advantage of allowing multiple connections, but this means that you might have to use your exchange partner's computer instead of your laptop, since you probably will not be able to connect your laptop to the Internet unless they also have an ISDN router with wireless capability or an Ethernet port.
- If you are relying on an Ethernet connection, make certain that whatever equipment you are planning to connect through actually does have an Ethernet port: both ISDN and Ethernet typically use an RJ45 connector, so you cannot be certain that you have an Ethernet connection just by comparing the jacks.
- If you want more than one Internet connection simultaneously, for example, if both you and your spouse want to work at the same time, ask whether multiple simultaneous connections are possible, and whether connection is possible in different parts of the home. Otherwise, both of you might have to sit at the same desk to have an Internet connection.

Cell Phones: Some American cell phones can be used in Europe. The frequency band may switch automatically. If not, you must do this manually. Overseas roaming rates are

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prohibitive. Consider removing your SIM card and buying a prepaid card there. Call your service provider and sort this out ahead of time.

Electrical Outlets: In most countries, the electric current is 220V/50Hz rather than 110V/60Hz. You should check to see whether your equipment accepts 220V/50Hz. If your equipment does not, you will need a power converter, which is not the same thing as a plug adapter. However, a plug adapter will also be necessary whether or not your equipment accepts 220V/50Hz, since the outlets and plugs are also different. You will need one adapter per piece of equipment, or you will not be able to use them simultaneously. Alternatively, take a power strip and one adapter. It is a good idea to get the converter and/or adapter(s) you need before departing, since you will have trouble finding them at your destination.

Health Insurance: If you are planning a longer stay in a foreign country, you should ask your health insurance provider what coverage you have while in foreign countries, and what procedure to follow in the event that you require medical help. If your health insurance provider does not provide adequate coverage when you are in foreign countries, there are insurance agencies that will sell short-term "travel health insurance" policies. If you Google the words "travel health insurance" you will find some

agencies that offer such policies. There are also comprehensive "travel insurance" policies that provide financial reimbursement for trip cancellation, etc., and some of these also cover health insurance. Check with your health insurance provider before spending any money. Our health insurance provider does provide coverage when we are in other countries, so I do not have personal experience with these types of insurance.

Work Permits: Requirements concerning work permits differ from one country to another, and general advice can be given. However, if you go on a home exchange and work as a freelancer, no one will ever be aware that you are working. I have never heard of anyone getting in trouble for not having a work permit while working as a freelancer.

Taxes: If you pay taxes in the U.S. and temporarily work as a freelancer in another country, you should expect to pay U.S. taxes on the income that you earn, unless you establish foreign residency. However, in that case you may be subject to taxes in the country where you are residing. IRS Publication 593 (www.irs.gov/pub/irs-pdf/p593.pdf) provides some information about this.

Receiving Payment in Foreign Currency: Receiving payment when working overseas is no different from doing so when living in the

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U.S. American banks generally do not accept checks drawn on non-U.S. banks or, if they do, charge exorbitant fees to cash them. American banks accept wire transfers, but typically charge something like \$10 (U.S.) to send them and another \$10 to receive them. I have heard of people sending and receiving payments by mailing traveler's checks, which can be issued in different currencies. Paypal is a better option. Note that the fees that Paypal charges for receiving money depend on whether you have a "personal account" or a "premier/business" account (see www.paypal.com/us/cgi-bin/?cmd=_display-fees-outside).

Car Exchanges

You will need local transportation once you arrive at your destination. If you will be staying in an outlying area, this might mean a car, but you cannot take your car if you go to another continent. The most straightforward thing is for both exchange partners to rent cars, but this is too expensive for long exchanges, defeating one of the benefits of home exchanges. Another possibility is to exchange cars, if both parties agree and the insurance companies permit

this. Matters of concern are liability or a rate increase if there is an accident, breakdowns, speeding tickets, or other issues. We have done three car exchanges, and never had any major problems, but they caused me more worry than the home exchanges themselves. The American Automobile Association covers members in Europe through some local auto clubs.

A More Meaningful Experience

Home exchanges require a great

deal of advance planning and effort, but make it possible to spend longer periods in other countries than would normally be possible. They also provide a more natural and meaningful experience than typical tourist vacations do. Home exchanges are a good way for translators to maintain and improve their knowledge of their languages and the culture of the countries where they are spoken.

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Check Out These Sites

American Automobile Association
www.aaa.com

IRS Publication 593
www.irs.gov/pub/irs-pdf/p593.pdf

Paypal
www.paypal.com/us/cgi-bin/?cmd=_display-fees-outside

