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WAY TASTIER THAN ORGANIC MILK

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Go local, and save lots of money, by swapping homes for vacations

 By [Bankrate.com](#)

You're planning a vacation. Your heart says Italian countryside, but your budget screams local resort.

With a little flexibility and a big leap of faith, you might just be able to afford that trip to Chianti country.

Home swapping, a concept that originated in Europe, is catching on fast in the United States as the Internet makes it easier to find other families across the globe that are looking to trade houses for a short vacation. Such arrangements, of course, eliminate the biggest portion of your travel budget — accommodations — making virtually any destination affordable. On an average trip abroad, says Pauline Frommer, author of the "Pauline Frommer's" travel guide series, home exchanges can save travelers several thousand dollars.

"Home swapping is becoming more common because it's so affordable," she says, "Not only do you get free lodging, but you also get a fully equipped kitchen so you save on meals if you decide to cook, and many people also exchange cars, so that eliminates the transportation expense, too."

For a nominal fee of around \$50 a year, Internet swapping clubs, including [HomeExchange.com](#), [Intervac.com](#) and [4homex.com](#), enable homeowners to list their property with pictures and detailed information about the amenities, neighborhood and location. Some, such as [VacationExchange.com](#), specialize in second homes or vacation properties — - which can eliminate the need to do a direct swap with another family at the same time.

Members can search for other listed properties in the countries they'd like to visit or search potential partners who wish to visit their locations. Typically, members are free to swap as often as they like.

Home exchanges can include single family houses, condominiums or apartments, but they're not limited to those properties. Ed Kushins, president of HomeExchange.com in Hermosa Beach, Calif., notes one couple swapped their home for a 40-foot yacht for a week, while another member traded his villa in Italy for a recreational vehicle in Oregon because he wanted to tour the United States by car. Ski chalets, cabins and even castles are all fair game.

While those who live near major cities or tourist destinations have the best luck exchanging properties, it's also possible to swap homes if you live in more remote locales. A potential home exchange partner may wish to be near loved ones, kids in college or a family member in the area or plan to travel to that area on business, says Kushins.

Live like a native

Beyond the cost savings, those who participate in home swapping say the biggest benefit is the opportunity to live like a local, practice forgotten language skills and immerse themselves in another culture.

"It's all about the comfort of staying in a home instead of a hotel and gaining a cultural experience instead of traveling like a tourist," says Kushins, noting most of his 12,000 members in 110 countries can afford to travel in style but choose to home swap for the experience. "They get to shop in local markets and see things they'd never have seen if they stayed at a hotel."

Patrick Morris wouldn't have it any other way. The IT consultant in San Francisco has been home swapping for years, most recently trading properties with members in Provence, France, and Hawaii, plus a long weekend trip at a luxury golf course home complete with a hot tub on Pebble Beach in California.

"We've had so many good experiences with home swapping," he says. "We usually go and visit the families whose homes we stayed in on our next trip around. We stay in contact and become friends. There's just no comparison."

Morris, a father of two, says that's been a pleasant surprise. "We can no longer stay in one hotel room and there's this paradox where the kids get tired because you're out walking all day but you don't want to go back to the room because then you're stuck there," he says. "This way, we're in a home so there's plenty of room, the boys get to play outside and they make friends with other kids in the neighborhood."

The house his family stayed at in Provence, for example, had a private pool with a caretaker who played with the boys all week. The host family also left a list of baby sitters nearby.

A stranger in my house

For anyone considering a home exchange, of course, the biggest question is whether their house will be safe in the hands of strangers. Most home exchange networks don't conduct background checks or screen their members. But Kushins notes those who agree to swap homes are hardly strangers by the time their house keys change hands.

"People always ask how they can be sure their house doesn't get trashed, but we've never had an incident of theft or vandalism," he says. "It's like Internet dating. You ask the same questions of anyone you're looking to trade homes with and you get a good feel for each other by e-mail before contacting them by phone or much less meeting them."

The process, he says, can take several months as home swappers coordinate their schedules, exchange photos of their family and pets, and provide references and contact information, which can add to the overall comfort level. Additionally, there's no obligation to respond to those who contact you.

That said, prudent homeowners should take steps to safeguard their personal property before making an exchange. That means taking personal identification information, important financial paperwork and valuables, such as art or jewelry, out of the house while you are away or putting them in a locked safe.

Many families also ask a friend in the area to check in on their house while they're away, introducing themselves to the family staying there and answering any questions they may have. A quick call midvacation to let the homeowner know all's well can help put the mind at ease.

From an insurance perspective, Mathew Cullina, manager of product development for MetLife Auto and Home insurance company in Warwick, R.I., notes most homeowner's liability coverage (including MetLife's) allow for short-term home swapping of a few weeks a year. Should visitors occupy your home for more than a month, however, MetLife might consider that property to be partially used for business and issue a seasonal surcharge to the homeowner's policy — - despite the fact that no money changes hands during an exchange.

Generally, auto insurance plans also cover anyone driving with your permission, but it never hurts to ask. Some families, however, restrict drivers to those aged 25 or older or set limits on the maximum number of miles allowed during the exchange.

According to Frommer, the best insurance in a home swap situation is that you're "holding each other's home hostage."

"This is really a fairly safe way to travel," she says. "You aren't going to do anything in someone else's home that you don't want them doing in yours."

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