

# Mortgage-Free Building

PHOTOS SUPPLIED BY AUTHOR

Simple living pays off for a dedicated couple.

By Ben Fortson

Can anyone fault me? I just wanted to build a simple little cabin . . . but I didn't want to pay for it.

Perhaps it was the mathematical axiom of home mortgages: close once, pay twice. Or maybe I just hated taking on a huge debt—or any debt for that matter. Not to mention my struggle to reconcile the concept of simple living and a bank loan. Daniel Boone didn't pay a cent for his rustic cabin. Why should I accept less in the 21st century?

Do these sentiments resonate with you? The idea of building a mortgage-free home usually generates guffaws or a critical, unbelieving eyebrow. It's a completely foreign concept to most North Americans. You'd have to be crazy—or at least a well-paid professional athlete—to try it. Although I've got a decent jump shot for a 45-year-old, I never made (or remotely considered) the NBA draft. So, call me crazy . . . and read on.

## An Experiment in Living

Trading my motorcycle for a place to live wasn't really what I had in

mind, but neither was building a mortgage-free home. I was actually more interested in a pioneer experience and stumbled onto the mortgage-free idea out of necessity in order to support my habitat, so to speak. The final result was a cozy 950-square-foot home that my wife and I enjoyed for five years. A new career sent us out West and we sold our sweet memories for \$80,000, almost doubling our investment—with every penny going into the bank. How'd we pull this off?

Our experiment went like this: 1) save cash, 2) buy property, 3) prepare the site, 4) set up a temporary shelter, 5) hire a good carpenter-teacher, 6) purchase building materials on a monthly basis, and 7) build what you can yourself and sub out the rest.

As anticipated, the simple-living experience far outweighed the benefits of financial freedom, but in the real world of homebuilding, the two are

quite inseparable. The basic tenet of this endeavor is the willingness and commitment to do without. I believe it's an art form worth duplicating!

Let's look at the specifics of the seven-point list:

**Save cash.** Building a home is a big investment and, for most of us, it will be the most time-consuming, cash-depleting endeavor of our lives. It's ridiculous what we pay to build our homes. The idea of building my own home began at the ripe, idealistic age of 27. I was single, renting an apartment, and contemplating my future. As an outdoor educator, I expounded upon the benefits of simple living and felt it was time I gave it an all-out effort. As I explored my options, I fell in love with the idea of living in a tipi, building a cabin, and pursuing a slower, simpler lifestyle.

Four years before I began dating my dream girl, I started saving for land. Bachelor life tends toward minimalism,



so I was able to save around \$6,000 in two years. Basic living costs were my only expenses: food, water, shelter, some decent transportation, and an occasional pizza.

For you, saving cash might mean getting rid of your cell phone, selling some of your stuff on eBay, or entertaining yourself with library books. And you can reduce the monthly bills that add up. For instance, did you know that caller ID can cost as much as \$90 a year? It's not difficult; it just takes an eye for extravagance. Weed out the nonessentials and be patient.

You're going to need a good chunk of money to get the ball rolling. The first objective is to buy your property with cash in hand. The alternative is to save your hard-earned money for a substantial down payment on a bank loan. You make the choice . . . and you pay the consequences.

**Buy property.** Two years before our first date, I bought three acres of prime territory. A diamond-shaped jewel, it was bordered by a small creek on two sides. No zoning restrictions were in place and the property was sold below market value.

To pull off a mortgage-free home, you need to be relentless in your search for the right spot. Elicit the aid of several "unconventional" real estate agents, give them the specifics of your needs, and let them do the work—that's what they're paid for. One real estate agent, blessings on his dear backwoods soul, crawled through numerous thickets and rock-hopped across streams to help me find the right digs. I owed him big time, but I didn't have to pay him a cent.

That was the seller's job.

Your property wish list should include freshwater (a spring is ideal, but if water is unavailable you'll have pay someone to dig a well), a house site, a level site for your temporary dwelling, road access, lots of privacy, and the absence of zoning regulations (zoners aren't particularly keen on temporary dwellers). A small area for a utility shed is also useful.

Do your homework and don't assume anything about your property. Who are the neighbors? What do they plan to do with their properties? If there is a road, who's going to maintain it?

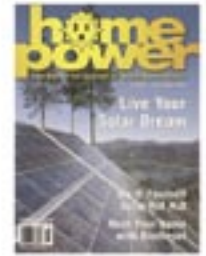
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And don't forget the perk test (assuring a feasible septic system) and the "cats and dogs" test—hike your potential property in a downpour and locate areas of good and poor drainage with your driveway in mind.

If you're planning on electricity and phone service in the near future, it will be worth your time to check the possibilities. Pre-existing services may be near and, if there's the potential for income, the companies may run it to you at no charge. In our case, we were more than a mile from the closest outlet. The phone company wouldn't budge until the power company ran their lines, and the power company was not eager to oblige. If you find yourself in a similar situation, contact as many of the neighboring off-the-grid landowners as you can (check at the county courthouse to get this information). Let them know you're interested in establishing utilities and, if they are too, have them personally call the powers that be. This should get a response.

Within reason, make sure you have complete freedom on your property. Our particular plot was surrounded by two ten-acre parcels owned by private individuals. There were no developers in sight and a loose property owners' association had formed to support an annual attempt at road maintenance. It was no-man's-land—and the perfect spot for a nontraditional homebuilder.

**Prepare the site.** After our wedding in 1991, I had three months off from work. We spent this time clearing the property and getting our house site ready. It was hard work, but we took pleasure in watching our dream take shape.

Don't rush this particular stage. You may not have three months to prep your site, but you can certainly accomplish much over the span of several weekends. As you plan, I encourage you to lay everything out with cord and a sack of white flour. Lay out the cord in the desired dimensions and sprinkle it with flour—much like laying out the lines on a baseball diamond. Know exactly how much space you need to clear for your

The septic tank is leveled in preparation for the leach field. The grading included cutting a driveway as well as working on the septic system; foundation piers were dug by hand.

driveway, the dwellings, a septic tank, and the leach field.

After clearing, we were psychologically ready to start building, but we had a few more things to take care of. We chose to hire a grading firm to level our knoll and create a driveway to the top, but it soon became apparent that we needed a septic tank and leach field as well. So, rather than figure out a temporary system, I decided to go ahead and pipe in the necessary hardware for a full-fledged septic system. It would be the best thing environmentally and we could eventually tie it into the permanent plumbing for the cabin. But to pull this off, it was going to mean big bucks. Time to liquidate the assets.

I sold my motorcycle and Nancy traded in her car for an older model. I took on a couple of part-time jobs; Nancy sold the property she had acquired as a bachelorette. We had a yard sale and continued to plan.

Although this grading/septic phase cost us about \$11,000, it may cost you much less in the absence of a lengthy driveway. You can save quite a bit by getting estimates from several contractors—their prices deviate substantially. If they offer you the option of pay-by-the-hour or pay-by-the-job, go with pay-by-the-job. This alone saved us several hundred dollars. Get references, too. Craftsmanship varies when it comes to eco-friendly earth-gouging. You'll want to minimize erosion, protect trees, plant grass where possible, and ensure proper runoff.

While you're at it, you may also want to consider foundation options for your future cabin. We dug and poured foundation piers by hand, so no big machinery was required. You may have a different plan. While the big guys are there, get it all done! As you consider the cash flow during this stage, keep in mind that you are spending necessary dollars, not throwing them away on interest.

Set up a temporary shelter. The idea



is to find a temporary shelter that works for you: RV, yurt, tipi—whatever offers a practical and inexpensive living situation and keeps everybody happy.

We were after an experience, so tipi living was the ticket. I purchased a 26-foot tipi from a company in Oregon (Nomadics Tipis, 17671 Snow Creek Rd., Bend, OR 97701; 541-389-3980 or [www.tipi.com](http://www.tipi.com)), and after several months of draw-knifing tipi poles, carving lacing pins, and collecting necessary items of existence, we set up camp. It was more fun than I could have imagined. Yet, it was still just a temporary setup. The elusive bathroom had not yet materialized.

With your temporary shelter-of-choice, you may be able to go ahead and make the permanent move. The foremost objective at this point is to stop paying for housing. If you can live off your land, you've made a huge step toward financial freedom. The basics for this arrangement should include water, cooking facilities, food storage, heat, light, sleeping quarters, bathing options, and an eco-friendly potty.

We intentionally chose to live off the grid. For us, that meant alternatives: respectively, a freshwater spring, a two-burner Coleman stove, an ice chest, a woodstove, kerosene lanterns, a mattress on our tipi floor, a splash in the creek, and the great outdoors. We both had full-time jobs, so we continued renting our apartment for the time being for the convenience of running water.