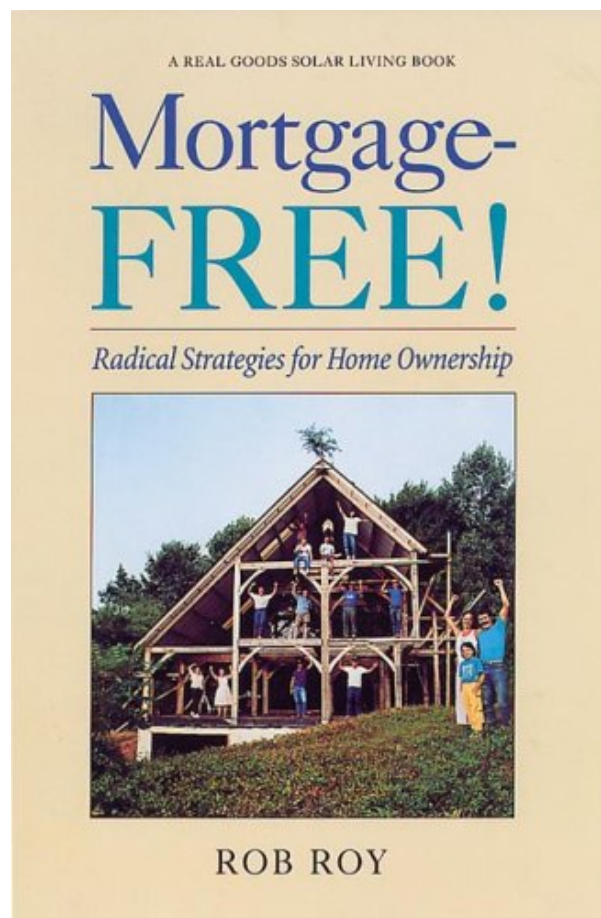


MORTGAGE-FREE!: RADICAL STRATEGIES FOR HOME OWNERSHIP (REAL GOODS SOLAR LIVING BOOKS) BY ROB ROY



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Radical Strategies for Home Ownership



ROB ROY

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Amazon.com Review

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Roy covers the following subjects in detail: the grubstake--the essential financial asset that will stay with you for life; how to find land that you love and can afford; how to seize control of the house-building process; how to clarify and simplify your ideas of what you really need; and how to construct a low-cost home. Included in the book is Roy's own personal story of mortgage-free living, as well as those of others. His wry humor makes for an entertaining read, and his ideas, examples, and advice are clear-headed, logical, and hopeful. His financial calculations and charts are clear and imminently sensible while being real eye-openers. Your banker may not want you to read this radical book, but it amounts to a guided, rational plan for home ownership and financial liberation, and will no doubt soon be considered a classic. --Mark A. Hetts

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Garden City, NY

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About the Author

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This is a banker's worst nightmare--a book that tells you how to live without being enslaved to financial institutions. Chelsea Green has produced a formidable series of books on innovative shelter. But every alternative building strategy, no matter how low-cost or environmentally benign, requires a complementary financial strategy. The accepted path is to go hat-in-hand to a big financial institution, such as a bank, to borrow a lump sum that is repaid over many years. By the time the loan is repaid, the homeowner will have paid several times the original amount in interest. The literal meaning of "mortgage" is "death pledge." Author Rob Roy is offering an escape route from a lifetime of indentured servitude. Mortgage-Free! Radical Strategies for Home Ownership is a complete guide to strategies that allow you to own your land and home, free and clear, without the bank. Included is detailed advice about: * Clarifying and simplifying your notions of what's necessary; * Finding land that you love and can afford; * Taking control of the house-building process, for the sake of sanity and pleasure; * Learning to take a long-term perspective on your family's crucial economic decisions, avoiding debt and modern-day serfdom.

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16 of 22 people found the following review helpful.

A Good Start

By tmgbbooks

Anything that gets people to think outside the box is likely to be a good thing in our society and this book does that. I liked the ideas in a general sense, but at the level of the individual, applying the concepts of the author would require skills, discipline and bearing hardships that I wouldn't impose on a loved one.

Living outside the mainstream is tough, not easy. Wells and septic systems make for headaches and hardships. This is all fine for the back-to-the-land type but if what you're after is economical self-sufficiency on a shoestring there are methods that are more practical.

These methods still require that you think outside the box but just outside the box vice wayyyy outside the box where this author takes you.

The typical 30 or 20 year mortgage in the USA today is a real waste of time and money. Wasted time cannot be recovered and wasting money is simply poor stewardship of hard earned resources.

It is possible to purchase real estate in such a way as to have the effect of being mortgage-free from day one not five or ten years from now. I live in an upper middle-class neighborhood, have an average income, and pay less than \$200 a month towards my mortgage.

Actually, a mortgage is not an inherently good or bad thing, it's just a thing. How one uses the tool of a mortgage is where people tend to sink their financial ship.

Anyway, good luck if you're looking for alternatives of your own and I welcome e-mail to discuss the issue. Thanks.

8 of 8 people found the following review helpful.

Good General Overview limited in detail

By Travis

Mr. Roy's book is a great primer on thinking about different strategies for owning a home that don't involve the normal process. The book is primarily based on the idea that if one can or wants to live a life outside of the consumerist norm then it is possible to own a home. Primarily, he advocates that the person who wants to own a home and not spend the next thirty years of their lives as an indentured servant to the bank that they should do as much work as they can themselves. Anyone who is interested or willing to do the work in building or renovating a home, has a low income, wants to maintain a simple life but doesn't know where to start will find this book has useful ideas to get you started. Those who desire to live in the best neighborhoods, are uninterested or unwilling to do the work on their own home, or not likely to accept a simple lifestyle will likely scoff at the notions this book presents.

The main thrust of this book advocates that people choose not to participate in the suburban "keeping up with the Jones's" lifestyle. For some this may be a revolutionary idea. This, of course, is not a new idea but is not one that is commonly embraced by Western civilization. For those that are already outside of the consumerist mainstream this book will probably not cover any new ground. He does provide a sensible argument against the "death-pledge" (the Old French etymology for "mortgage"). There are a great many people that believe that the only way they can ever own a house is through the 30 year loan route. Mr. Roy makes a case that if one has the desire, discipline and patience that they can own a home without going to the bank to get a loan.

The book provides a general set of strategies that are primarily useful in rural area. The author recommends that one lives a simple lifestyle, builds on land that would not be considered particularly valuable by others, the home is built by the owner using as many salvaged (inexpensive but high quality) materials as possible, and that the builder reduces as many living cost as possible. One example of cost reduction is the use of some sort of temporary structure on the property while the home is being built in order to reduce or eliminate the cost of renting or paying on a mortgage in another home.

The book provides a good overview of methods that have been used to achieve home ownership in rural areas. It does address the idea of the same sort of idea in urban areas by saying that it's not bloody likely. This reviewer tends to agree with that but others may have differing opinions.

10 of 10 people found the following review helpful.

An Excellent Resource for All

By JenJ

Roy start his book with the basics; how to save money in your current situation. Many of these suggestions are simple, yet effective. I especially liked his comment that "eating out is entertainment, not sustenance". Roy shows us how to reduce our monthly expenses so that we will be able to save enough money to buy property with strategies that are later developed in his book. Another section that was extremely useful to me and my husband was the section where Roy describes all of the things he did wrong when he first purchased land and built on said land. I am sure that learning of his mistakes will prevent us from making those same mistakes when we decide to buy our land and build. As a couple looking toward homesteading in the near future, this book was worth it's weight in gold to us. I am sure we will refer to it often in our quest for our little slice of the American Dream.

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