



Mortgage-Free! Radical Strategies for Home Ownership

Rob Roy

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Imagine buying a home without a mortgage. *Mortgage-Free! Radical Strategies for Home Ownership* suggests a creative strategy for doing just that, on the premise that one doesn't have to be wealthy to pull it off. Author Rob Roy effectively uses a soft-sell approach in the introduction, presenting alternative financing options for saving money and gradually moving toward the main point of the book, which is to avoid the mortgage altogether by building a low-cost structure on a lot and living in it while building the permanent house. Although this strategy obviously is not for everyone, the book contains other good ideas that the average homeowner or potential home builder could find useful. Alternative energy sources such as solar heating, the advantages of raised bed gardening, and various options for land purchase are some of the means of cost-cutting discussed in the book.

Mortgage-Free! is well-written and well-organized. It discusses various building techniques from straw bale and cordwood to hand-cut timber frame, but its intent is to focus more on the concept rather than how to execute the technique. Useful appendices include a number of excellent bibliographical references, information on building schools throughout North America, and even mortgage amortization tables for the conservative. It builds credibility through the use of testimonials. Five of the six case studies were written by homeowners who have successfully used this approach. Roy, who is the author of other books on home construction, discussed his own personal experience, starting out with \$9,000 and going on to build five mortgage-free houses over 25 years. More suitable toward rural areas, his strategy is a real-life application of the "conservator lifestyle" advocated in Charles Long's *How to Survive Without a Salary*. *Mortgage Free!* methodically and rationally hammers home the point that this is a tried and true option for people of various walks of life.

CINDY PATUSZYNSKI (July / August 1998)

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