

How to Live Off-Grid With Limited Finances (Assuming You Have a Decent Credit Rating or a Co-Signer with Such)- A Beginner's Primer

Linton Wells, May 18, 2013

Chapter 1 "Why"

If you're reading this, it's very possible it's because you're sick of the "rat race" that you and everyone around you is running around in. You get utility bills coming in the mail every month and have a mortgage payment, property tax payments, and a car payment along with associated insurance and maintenance bills, and you burn high-priced gas driving around to go to work for "the man" (or "the woman"). You burn more high-priced gas going to shop for high-priced food. You're perhaps getting tired of playing the game. Life has to be better than this, doesn't it? It can, at least for the right folks, so please read on.

Here's the first thing you likely need to do to have a better life financially: give up all of your previous expectations about success. If you still yearn for the McMansion on top of the hill, with the luxury car in the multi-car garage, and the prestigious job, the rest of this book is really not for you, except for perhaps your "remote personal retreat" someday if you strike it rich and hit the motherlode.

To get rid of most if not all of the above bills, you first may very well have to get rather far away from wherever you are living now. That's obviously a very big life change. Most people don't want to do so. You're perhaps living in a city or town where land is unaffordable for you. Or you're already on a farm and the debt load of such is sinking you. Or you own a house and the mortgage and housing market has put you "under water". So the first step is often to either sell or give up wherever you now are. Or perhaps you're paying rent (with nothing to show for it) and you can just leave- that's a nice flexibility. Whatever the case, the next steps are going to probably involve very big changes for you. If you and your loved ones impacted directly by such aren't fully aligned on that point, some grief is perhaps in store for you unfortunately, and the further steps below may prove impossible for you. Sorry for that bad news, but we need to be clear on this point. The following steps likely involve big life changes for you and those you live with.

Chapter 2 "How"

Step 1, get hold of some land. Preferably at least a half acre in the country, not extremely close to any decent sized town. Because if you're close to a town of about any size, there's a very good chance you're not going to be able to afford the land, at least in the budget that follows herein. If the land is relatively flat with decent soil, you can do most of what you'll need to do on it with a minimum one half acre, although one acre is obviously better. If you don't have use

for the land for crops or timberland, anything over a couple acres is currently overkill to some extent, at least relative to your immediate primary goal of self-sufficiency. You need most of your small parcel to be flat land that is properly drained, and preferably has decent soil that you can work with relative to crops. There's no sure secret for accomplishing this, other than a lot of looking online, talking on the phone, and occasional driving around (yes, burning more high-priced gas in the process). Check out www.unitedcountry.com and www.realtor.com Also, google search for local realtors in areas you're focusing on- many rural realtors aren't members of MLS services. Plus look in local www.craigslist.org for land listings for sale by owners. There's a good chance the cheapest land meeting this criteria is going to be fairly far away from where you now live. If you can't bear that thought, then you may be trapped in your current situation, at least for the time being. That's up to you of course.

Step 2, secure said land however you can- cash in full, loan from bank or family member, land contract, whatever. There are many people all over the country who want to get some value out of their land if you can find enough of an incentive for them to do so with you. Finding the right fit in this deal likely won't be quick- expect to take time and research to make this happen. Without this step being completed, nothing else below can occur.

Step 3, get yourself a place to live on your land. It may have a dilapidated shack or rough old house on it already that's barely inhabitable for the time being with sacrifices. If yes, you're very fortunate. If not, you're going to have to either build or buy a dwelling. If you have construction skills and the time, you'll save significantly by investing your own "sweat equity" into your home. Log homes can especially be secure and basic ones can be built without many specialized building skills, plus you may already have the timber on your land to use for such. If not, check out companies like Amish Cabin Company, www.amishcabincompany.com for a pre-built fully assembled cabin that can be delivered to you in just a few weeks. Whichever route you go, you're going to need shelter on your land quickly, unless you're willing to live in a tent, lean-to shanty, or cave for a while until you secure such, and if that's the case, you're then just one small step away from homelessness unfortunately- probably not the direction you're hoping for. If you make your home out of logs or log siding or wood siding, repel insects with this natural stain additive: <http://chemtch.com/NBS-30/243/0> In general, when it comes to self-sufficient housing, smaller is better. Less cost to build, less cost to maintain, less effort to heat and cool, less time to clean. Many folks in America are even raising families in homes less than 900 square feet. Yes, it's possible. It depends on how much you want to achieve your goals. The "small house movement" in America is alive and thriving: celebrating-family.com/2011/07/25/seven-benefits-of-living-in-small-house/

Step 4- in your search for your land in step 1, you hopefully investigated and put together a plan for basic utilities onsite- water, electric, and sewage. Out of those, water is obviously the

most critical. Perhaps you have a water well, cistern, pond, creek, or lake on your property. If yes, have it tested for purity, by a firm like <http://www.watersag.com> If you find you need water purification (not a bad idea in any case), check out <http://www.sawyer.com/sawyersaves/products-pointtwo.html> for a low cost gravity fed option. For power, if you have running water in creeks, streams, or rivers, look to micro-hydropower such as <http://www.microhydropower.com/price-list/> . If you have enough sun exposure, look to solar power options such as <http://backwoodssolar.com/> If wind is plentiful at your site, look to firms like http://www.mwands.com/index.php?main_page=index&cPath=43&zenid=8a618188a11f7ee345de7342336bcb92 For portable solar power options, check out <http://waka-waka.com/products/> For heat, hopefully you have wood on the property or access to firewood in your area. Check out <http://www.tractorsupply.com/en/store/united-states-stove-wood-stove-small-1100-sq-ft-epa-certified> for a cheap EPA rated woodstove. For hot water, check out LP tankless water heaters like http://www.amazon.com/Eccotemp-L5-Portable-Tankless-Outdoor/dp/B000TXOJQ4/ref=sr_1_4?ie=UTF8&qid=1368142746&sr=8-4&keywords=Lp+Tankless+Water+Heater+battery You can have off grid stove/range fueled by propane with products such as <http://www.premierrange.com/gasranges20.php> For an indoor composting toilet without need for sewer or septic system or electric grid power, look at http://www.sun-mar.com/prod_self_exce_ne.html Your freezer and fridge can be solar powered such as <http://sundanzer.com/> Your water can be pumped with solar powered pumps such as <http://www.grundfos.com/products/find-product/sqflex.html>

Step 5- you need to get some crops planted on your land as soon as possible in the next planting season. Clear the land yourself if it's needed, and try to hire a local farmer to till it for you. Also plant fruit and nut trees if you have appropriate space- you'll love enjoying their free output, if you can beat the wildlife to eating them. Check out your soil with firms like <http://www.watersag.com> and plant crops suitable for your land and climate. You can also get a free general soil map of your property at <http://websoilsurvey.nrcs.usda.gov/app/HomePage.htm> You can buy 41 years of searchable Mother Earth News articles on DVD for \$35: http://www.amazon.com/Mother-Earth-News-Archive-DVD-ROM/dp/B004YWWHAG/ref=sr_1_1?ie=UTF8&qid=1368888648&sr=8-1&keywords=mother+earth+news+archive which contains tons of "how to" articles on this topic and others.

Step 6- think about livestock. You'll need them for eggs, milk, and meat. Chickens, goats, and a milk cow may be a good place to start. The Mother Earth News DVD listed previously will come in handy on this topic also. Check out www.colostate.edu/Dept/CoopExt/Adams/sa/livestock.htm Hunting and fishing in your area, if it's available, is another excellent source of protein for you and your family. If you haven't

killed an animal before, be prepared to do so- whether it's livestock you've raised, or wild game in the field. The process can occur as humanely as possible, with respect for the life you're taking to continue the life of you and yours.

Step 7- downsize/downgrade your vehicle and insurance coverage. You most likely at this point will need an old (but well-running) truck more than you need a nice car. Check out www.autotrader.com, www.cars.com and local ads in www.craigslist.com and perhaps www.ebay.com

Step 8- give up your job? You very likely did this in step 1 when you moved a considerable distance from where you now live. Perhaps you have a basic job at this point in your new rural area, and you can move toward quitting that if your finances are in place for full self-sufficiency.

Step 9- look out over your land from your front/side/back porch (yes, you should have one by this time, even if it's small) and know that you finally did just what you set out to do. You're out of the "rat race", and you now control your own destiny like the pioneers of old. You eat the fruits of your labors. Unless you're rich (in which case this book isn't of much value to you anyway), life is now very likely going to be physically harder for you than before you started step 1, but very much more rewarding in its self-sufficiency.

Chapter 3 "How Much"

Financial summary- below is a general budget range for the items in the steps above. There is obviously a huge price range possible in most of the above purchases, but the below figures should currently be achievable with time and effort invested to shop/find/compare. Land in particular can be far cheaper than you ever expected, or far more expensive than you ever dreamed, depend on where it's located and how irrational the seller is. If you drill for water, hopefully your water table is shallow and you don't hit bedrock. If you're using solar power, you'd better be in an area with decent sun exposure, and the same thing applies to wind if you use wind power.

1 acre tillable relatively flat land with no utilities, gravel or paved road accessible- \$5,000

Amish Cabin Company new cabin with pier foundation- \$40,000

10' x 12' lofted storage building new- \$2,000

Basic solar power system with install- \$8,000

Drilled water well if have shallow water table- \$2,000

Woodstove + water purification + propane tankless water heater + propane stove/range + solar portable lights + solar water well pump + Sunmar solar indoor compost toilet = \$4,000

Livestock (chickens, goats, milk cow)- \$1,000

Livestock shelter/fencing- \$2,000

Used pickup in good running condition- \$4,000

Water lines/chain saw/cabin and solar site prep- \$2,000

Total estimated cost possible = \$70,000

If you're fortunate enough to be able to find a bank loan for the entire amount (which you very likely won't), monthly payment on 15 year loan of \$70,000 at 5% interest = \$554. In reality, you're going to have to have cash to put as down payment with any bank loan, likely around 20%, which means you need about \$14,000 cash to make the above steps happen.

Chapter 4 "Conclusion"

Are there other ways to make your goals of self-sufficiency happen? Sure, a ton of other options. You may find a small farmer desperate to sell his place fast or an estate sell of such, or you may find a foreclosure land situation or someone wanting you to take over their loan payments. Those situations are looked for and stumbled over case by case. The above basic steps can be followed by nearly anyone who's willing to move, if they have the credit or cash to take the steps. You could also buy an old mobile home or rough RV for about \$5,000 and cut the above total in half, but you'd be living in an old place perhaps needing lots of maintenance. The cabins noted above are new, nice, and durable, just small (at least by today's standards, they're large by pioneer standards). You could buy a larger new mobile home for the same cost as the cabin or cheaper, but expect it to depreciate as soon as you purchase it, versus a modular cabin that holds its value or appreciates over time.

Where is your new homestead located? That's up to you! More research awaits you with the website links referenced. Have fun in the journey.