HOW TO START A HOMESTEAD WHEN YOU CAN'T AFFORD ONE

Chances are that you downloaded this ebook because you want to have a permaculture homestead or farm one day.

Maybe you are still living in the city and have a 9-5.

Maybe you don't have enough money to afford land.

Maybe you have too much debt to even begin thinking about homesteading or farming.

Maybe you don't know what challenge to even start working on first.

I am going to show some of the first steps you can do TODAY to work towards that farm or homestead dream you have.

Also, I will show some ways you can start farming or homesteading WITHOUT dropping a dime on land.

Homeless to Homestead

5 years ago I lived out of my camper as I searched for the right place to plant my roots. Everything I owned fit into the back of my truck. I was deliberately homeless, traveling from Hawaii to British Columbia - I had yet to find my "home."

At the time I made under $30k a year. I was deep in debt. I had no assets. I had never even had a garden.

But I knew deep down that I wanted to play in the dirt - though I did not know exactly what that meant.

I wouldn't have believed if you told me that me in 5 years I'd go from a nomad lifestyle to creating my own 30 acre homestead from raw land.

It wasn't completely straight forward though - I had to take lots of steps on a daily basis that added up to a longer term goal of having my own land for a homestead.

So, without further adieu, here are some actionable steps to help get you started on your journey!

So you want to start a permaculture homestead or farm?

Here are the top four steps to take, TODAY, that will get you on track to having property to homestead or farm.

1. Don’t wait, start homesteading today

Would you believe me if I told you that you can start homesteading or farming without owning land? There are several ways to do just that!

I actually highly recommend this if you haven’t spend much time on a farm. You will be able to get experience of what this lifestyle is all about, BEFORE making a huge life change and committing to moving or buying land.

This will look very different for everyone because it really depends on where you’re starting, so here are examples:

• Do you still live in the city? Take a sabbatical from work (or quit!) and go work at a farm.

There are opportunities like WWOOF (Willing Workers On Organic Farms) which allow you to travel to a destination of your choosing worldwide and work on organic farms in exchange for accommodations, food and experience.

Other sites like Helpx, Workaway, and Skillstay have similar opportunities.

If you are already rural, see if there are any farms that need workers or volunteers. Join local permaculture or farm groups to be in the loop for what's going on - it's amazing what can pop up that might work for you.

- **Look into work-trade opportunities.**

People that own homesteads often need help. You want to experience homesteading. Many folks that live rurally have a second dwelling they offer in exchange for someone to help care-take their land. These situations can vary, but they look something similar to the WWOOF, but more permanent.

We found the most amazing situation on Craigslist in the town where we lived. An older hippie couple was looking for someone to work on their homestead in exchange for living all-expenses paid in a 400sq ft cabin on the land.

Not only we were able to afford it - we gained farming, construction and food preservation skills, plus being surrounded by the amazing community.

There are many ways such as these to be able to get to experience a permaculture homestead without having to buy one. What's more, situations like these can help define your do and don't want list for when you ARE ready to purchase.

- **Live like a homesteader**

Again, this may seem obvious but there's much that can be done right where you are. Think about the most appealing aspects of homesteading to you and see what you can do without changing you life situation.

For Example:

• if you're interested in food preservation - buy fruits or vegetables in bulk and start canning, dehydrating, fermenting, or cooking from scratch

• if you'd like to have a garden, seek out community gardens, or start one in your own back yard or a neighbor's

• if you're interested in building/construction - find volunteer opportunities like Habitat for Humanity or natural building workshops in your area.

• if you're interested in animals - find local farms or check out some animal sanctuaries around the US to volunteer

• for more inspiration, check out this list of my top 25 homestead/permaculture books to give you other great ideas for where to start

2. Develop alternative income streams

For many of you, there isn't enough money to afford a homestead. **To bridge that gap, you need to discover ways you can generate additional income.** This is where the hard work comes in.

Instead of watching TV at night, or going our with friends, be disciplined and commit to taking on additional work. Every little bit helps.

If you are not able to make extra money in your off-time, then you need to spend this time developing a skill set that will allow you to do so.

Essentially you need to become a freelancer, contractor or self-employed in some capacity.

If you are not already well-versed in self-employment or have a digital skill set that can allow you to work wherever, begin to see how you can develop your knowledge base into something that can work for you anywhere.

Some may have an interest in working with their hands - can you build and sell a products on Etsy? For others, the computer might be the better route. Can you learn to code? To design? Write?

Take a look at Craigslist "gigs" and find some entry level remote jobs - like part time data entry. Start a blog - there are many ways to monetize your website with affiliate sales, advertisements etc.

Here's a list of many more ideas for self employment with lots of resource links:
[7 Realistic Ways to Make Money Online]

If you're not sure where to start learning a new online skill, sites like Lynda.com, Codeacademy, and Skillshare are some that are great for web based skills.

Finding ways to make money aside from a 9-5 office job will not only will help you afford land, it will start the very important, and often necessary, skill of making money rurally.

This is crucial because jobs in rural locations can be few and far between. Some folks are able to live on land but can still commute to a nearby city, some are able to maintain employment with a company remotely. But many become self-employed to support their homestead.

Also, think about how many eggs you want in your basket. **Multiple incomes streams will help you survive the ebb and flow of small business.**

While it's not practical to develop multiple skills or business at once, it can happen over time and give security to a varying income.

Currently, we have around 5-6 different income streams that vary greatly. For us, none of them solely pay for everything, but combined are able to make a consistent year-round income.

For example our jobs include:
Permaculture Designer, Permaculture Consulting, Tractor services, Graphic Design, Web Programming, and Affiliate Sales.

3. Simplify your life.

Sounds pretty obvious, but it's easy to get caught in the spending cycle without knowing. For me, it was especially easy to do when I lived in the city. All those nights out for dinner and drinks add up. Clothing and other miscellaneous purchases too.

Part of living a homestead lifestyle, means living frugally, doing without or making it from scratch.

If money is holding you back, you need to save money and get out of debt. A no-brainer, and easier said than done, but if you get creative you may be able to save more cash than you'd think.

Set a budget for what you'd like to save each month and see if you can find ways to do with less, and save more.

With every purchase ask yourself - is this thing worth a delay in me getting land?

Question **everything** you have and look for opportunities to cut back.

Do I really need this new car and payment or would something slightly older work?

For example, years ago we had two newer cars with monthly payments - we sold both and bought older but still very functional cars.

The remaining cash we were able to put in savings, and without changing our lifestyle were able to save the money from those car payments each month.

The trade-off is that we sometimes have to fix our cars but it's still thousands cheaper than a new car payment.

Other ideas to save money:

- line dry clothes instead using the dryer
- take your lunch to work
- limit buying coffee out
- keep clothing and household items to a minimum
- eliminate gym memberships
- utilize the library
- repair clothing, tools or gadgets
- sell unwanted items around your house or in storage

In addition, here are some great resources for helping you get on track and dive deeper into these topics as their specialty.

The Art of Money
The Minimalists
Zen Habits

Ready to make the leap?
Creative ways to buy land

Homesteaders like to find ways to do things differently - like trading, bartering for example. When it comes to buying land for your permaculture homestead or farm here are a couple unique way to purchase land that don't require using a bank as a lender, skirting around typical buying norms.

Owner Financing

Look for properties that are for **sale by owner and offer owner financing**. Craigslist is a good location to find these properties, though a real estate agent may have listings available that are for sale by owner.

Reasons you want to go this route:
- you are not able to qualify for a conventional bank loan
- you have bad credit
- you don't have a down payment (or very large one)

Reasons the land owner wants to go this route:
- land without a un-permitted home can be difficult to finance
- they are selling raw land (again, difficult to finance)
- property is difficult qualify for homeowners insurance (sometimes in areas with high fire danger or flooding)

Side note: We actually put in an offer through our realtor on a FSBO property because we liked it - we didn't care that it had an un-permitted secondary building (that is pretty common in our area). However that deal fell through.

In an Owner Financing agreement, the buyer and seller determine an interest rate, repayment schedule and consequences of default. You as the buyer would then make monthly mortgage payments to the seller and when the terms are complete you would own the property just as you would when paying a bank.

They key here is to do your due diligence by having the appropriate legal contracts in place.

A realtor and title company should be used in such a transition and will be able to handle the deal just as they would with a bank.

Rent to Own

In addition to acting as financier similar to a bank, a seller could also agree to terms for a rent or lease to own situation. This works similar to Seller Financing, but with different terms and potential perks or pitfalls.

In a **rent-to-own agreement,** the potential buyer is able to occupy the property right away, and work toward the eventual purchase. It can look many different ways. Often a contract is made for a set amount of years, stipulating that the potential buyer pays a specific amount of rent, with some defined percent of that payment being credited toward the purchase and a purchase price for the property.

For example: 35% of the $1200 monthly rent will apply to the purchase over a 3 year term = $15,120 purchase credit

At the end of the lease terms, you as the potential buyer will have the option to buy. Perhaps during your lease you were able to save a large enough down payment, clean up credit or secure a job that allows you to now get traditional financing. Or maybe you both agree to shift to an Seller Financing agreement.

There is also the option to walk away - but know that any of your monthly rent or property investment is forfeited.

What makes this option appealing is you've already been living and working on your homestead, feeling it out, making it yours without the full commitment of a purchase. It might be just the thing you needed to make the leap.

Want more?

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