



Tiny Home Buyer's Guide

REAL ESTATE
RESOLVED

START

1. CHOOSE YOUR FORMAT



- ☐ Tiny Home on Wheels (THOW / RV-Certified)
 - RV-certified: easier financing/insurance
 - Delivery/setup: \$2k-\$10k
 - Cost range: \$52k-\$90k+ depending on model & upgrades
- ☐ Modular / Factory-Built Tiny Home (on foundation)
 - Built in factory, permitted like a house
 - Examples: Boxabl Casita, other prefab brands
 - Cost range: \$60k-\$120k+ (before land/site prep)
- ☐ Site-Built Tiny Home (Appendix Q compliant)
 - Hire a local contractor + pull permits
 - Full customization, more autonomy
 - Cost range: \$70k-\$150k+ depending on finishes
- ☐ Other Alternatives
 - Shipping Container Homes: \$40k-\$100k+
 - Van / Bus Conversions (Skoolies): \$20k-\$80k
 - Yurts / Domes: \$15k-\$50k (check local rules – often temporary use only)



2. LAND & ZONING



- ☐ Confirm zoning laws – does your parcel allow:
 - ADU's?
 - Small primary dwellings?
 - Park model RVs?
 - Modular installs?
- ☐ Check permits – ministerial approvals, size/height rules, parking requirements
- ☐ Verify HOA or community restrictions (many prohibit tiny homes)
- ☐ Budget for land purchase (ranges wildly – can be as low as \$2k for rural raw land)

3. SITE PREP & UTILITIES



- ☐ Site Work: \$9k-\$40k (grading, driveway, pads, access)
- ☐ Septic or Sewer: \$8k-\$20k
- ☐ Water / Well / Electricity / Broadband: \$9k-\$34k
- ☐ Solar Requirements: Some states (like CA) now mandate solar for new builds

4. BUDGET & FINANCING



- ☐ DIY / Kits: \$35k-\$80k
- ☐ Turnkey Luxury Builds: \$100k+
- ☐ Delivery Fees: \$2k-\$10k+ depending on distance
- ☐ Insurance:
 - RV-certified homes = RV insurance
 - Modular/site-built = homeowners
 - THOWs without certification = tricky gray zone
 - ☐ Financing: Limited – some credit unions and specialty lenders finance THOWs/modulars

5. LIFESTYLE FIT & RESALE



- ☐ Loft vs. single-level layout (accessibility long-term)
- ☐ Storage solutions – are they realistic for your needs?
- ☐ Resale value: THOWs depreciate (like cars); foundation homes typically appreciate



SCAM PROTECTION CHECKLIST

- ☐ Verify the builder/company (reviews, license, references), confirm contractor license with state licensing board
- ☐ Ask: Does the "base price" include delivery, setup, and utilities?
- ☐ Avoid "too good to be true" turnkey offers – always get contracts in writing
- ☐ Remember: VERIFY. VERIFY. VERIFY.



✓ ROADMAP SUMMARY

1. Pick your tiny home type (wheels, modular, site-built, or alt).
2. Call your county/city planning & zoning office – confirm what's actually legal.
3. Price out the real costs: home, delivery, land, site work, utilities.
4. Vet your builder and financing options.
5. Keep documentation for inspections, appraisals, and resale.

RE

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