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Tiny Homes: 3 Things You Need to Know

By Eric Forbush

You graduated college with a hefty chunk of debt. Your entry level job allows you to pay your rent and a little down on your student loans, with just enough left over to fund your Trader Joe's addiction. You don't want to live paycheck to paycheck, but what choice do you have?

Enter the champion of the millennial world: the Tiny Home.

So, what exactly is a tiny home? Tiny homes are a specific category of structures that are smaller than 440 sq. ft.¹ They typically fall into one of three categories:

- Tiny homes on wheels
- Tiny homes on a foundation
- Shipping container homes

While the tiny home trend has taken off in recent years, they've been around for decades. This latest movement, which began in 1997, began with Jay Shafer. He built a tiny home on wheels, and continued on to found the Tumbleweed Tiny House Company.² Ever since, tiny homes have been popping up all across America and are slowly spreading around the globe.

In recent years, millennials have flocked to tiny homes because of the freedom they provide: freedom from debt, freedom from rent, and the freedom to travel and explore passions.³ Tiny house living focuses on minimalism, oneness with nature, and sustainability. If these are values you would like to pursue, first begin by looking into zoning laws.

Zoning Laws

Zoning laws vary widely from city to city. Check with your local planning department to find zoning requirements for your city. (If you can't find anything about tiny houses specifically, be sure to look for Auxiliary Dwelling Unit (ADU) or mother-in-law apartments.)

Once you know your local laws and regulations, it's time to get the appropriate permits. If you're building a tiny home on a foundation, you'll need to apply for permits, just as you would any other residential structure. If you opt for a tiny house on wheels, your house will actually be governed by the Department of Motor Vehicles (DMV). This means that your house is subject to weight, height, and width restrictions. Additionally, your local government may have restrictions on where you can park your tiny home. Many owners of tiny homes on wheels park them on friends/relative's land, rented land, or even at campsites.

Cost

Just because these homes are tiny doesn't mean they're necessarily cheap. Price varies based on quality of materials, labor costs, and customization. If you use all recycled materials, do the labor yourself, and include appliances you already own, your house can cost as little as a \$10,000. If you opt for a skilled builder, premium woods, granite countertops, and state-of-the-art appliances, you can be looking upwards of \$120,000. The average cost of a tiny home is

\$59,884.⁴ However, when compared to the housing market where a small house will cost upwards of \$300,000, a tiny home doesn't seem that expensive.

When building a tiny home, you're able to customize it to your liking. Various builders offer prefabricated homes that are ready to be dropped off at your homesite. Buying a prefabricated home is advantageous in that they can help you navigate bureaucratic red tape, and you're sure to receive a home that is up to code and built soundly. However, such homes have hardly any customization. If you build your own tiny home, the sky's the limit as far as customization goes. From built-in saunas to music studios, tiny homes can be adapted to each owner's individual needs—as long as, of course, they're willing to pay for it.

Utilities

The last major decision to be made with tiny living is how you'll get your utilities. Many tiny home owners go off-grid, opting for solar panels, rainwater collection tanks, and composting toilets. This decision allows them to live sustainably, and avoid monthly utility bills. As with all great things, there's always a trade-off. Solar panels take up precious space in your tiny home with their need for converters, batteries, and connectors. Additionally, you have to park/build your tiny home in a location that you get enough sun to sustain your power usage. Rainwater collection systems have to be built in a location where you can catch and store enough water for your usage. Composting toilets require you to teach newcomers how to use your bathroom. You'll also be responsible for emptying your toilet as often as it fills up. If doing all this sounds like a lot, don't worry! Tiny houses can also be built on-grid, and customized to your preferences. If you can't live without your flush toilet, connect your home to sewage or septic tank. If you want to live somewhere you know won't get enough rain, hook up to the city water main. And if installing solar panels isn't in the cards economically, you can connect to the grid. Tiny house living is all about living life that is most suitable for you.

Before you start looking up tiny houses to buy, however, try one out before making the bit purchase. You can rent a tiny home Airbnb or attend a Tiny Home get-together. These can help you determine whether tiny home living is sustainable and enjoyable for you and your lifestyle. If you love it, congratulations! Welcome to the wonderful world of debt free, sustainable, tiny living.

¹ Karen Sparks, "Tiny Houses," *Britannica*, June 3, 2016, <https://www.britannica.com/topic/Tiny-Houses-2067720>.

² Movoto Real Estate, "How Did the Tiny House Movement Get Started?" *Tiny House Talk*, November 10, 2012, <https://tinyhousetalk.com/how-did-tiny-house-movement-start/>.

³ Matt Davis, "Tiny Homes: Minimalist Trend or Economic Necessity?" *World Economic Forum*, October 7 2019, <https://www.weforum.org/agenda/2019/10/millennials-and-the-rise-of-tiny-homes/>.

⁴ Deirdre Sullivan, “How Much Does a Tiny House Really Cost?” *The Spruce*, May 14, 2020, <https://www.thespruce.com/how-much-does-a-tiny-house-cost-4139914>.