



TINY HOME BUYER'S

# Checklist

FOR BEGINNERS

If you're new to the world of tiny homes and not sure where to begin, this checklist will guide you step by step:

### Determine Your Needs and Lifestyle

- **Size Requirements:** Consider how much space you need based on your lifestyle (e.g., do you live alone or with family?).
- **Purpose:** Is the tiny home for full-time living, part-time, or as an Airbnb rental?
- **Mobility:** Do you want a Tiny Home on Wheels (THOW) for mobility or a Modular Tiny Home (MTH) for a permanent foundation?

### Set a Budget

- **Purchase Cost:** Research typical tiny home costs (\$50,000 to \$100,000+ depending on size and custom features).
- **Financing:** Explore financing options such as personal loans, tiny home loans, or first-time homebuyer programs for modular homes.
- **Other Expenses:** Consider costs for land, utilities, permits, and maintenance.

### Secure Financing

- **Pre-Approval:** Contact credit unions or lenders that offer loans for tiny homes.
- **Loan Type:** Determine if you're eligible for a personal loan, RV loan (for THOW), or a mortgage for a modular home.

### Research Zoning and Building Codes

- **Zoning Regulations:** Check local zoning laws in your area (or desired location) to see where tiny homes are permitted.
- **Permits:** Find out what building or moving permits are required for your tiny home.
- **Utility Connections:** Ensure you have access to water, sewage, and electricity, or consider off-grid options.

### Secure Land

- **Buy or Rent Land:** Research places where you can place your tiny home (RV parks, tiny home communities, or private land).
- **Land Costs:** Factor in costs for land purchase or rental fees.
- **Foundation:** For modular homes, plan for foundation setup if required by zoning laws.



## Find or Design Your Tiny Home

- **Choose a Builder:** Research local or national tiny home builders (like Beechwood Tiny Homes) and explore their portfolios.
- **Customization:** Decide if you want a custom-built tiny home or a pre-designed model.
- **DIY Option:** Consider if you want to build your own tiny home to save costs (but only if you have the skills).

## Plan for Utilities and Off-Grid Options

- **Utility Hookups:** Determine if your tiny home will be hooked up to water, electricity, and sewage.
- **Off-Grid:** Explore solar power, composting toilets, and water tanks if you're considering off-grid living.

## Obtain Insurance

- **Tiny Home Insurance:** Contact insurance providers that offer tiny home insurance.
- **Type of Coverage:** Make sure your home is covered for both liability and property damage (especially if on wheels).

## Plan Your Move

- **Moving Your Home:** If you're purchasing a Tiny Home on Wheels (THOW), get quotes for transportation costs.
- **Set-Up Fees:** For modular homes, budget for delivery and set-up fees (e.g., foundation, plumbing, electrical).


## Enjoy Tiny Living


- **Test It Out:** Before making a full commitment, you might want to try renting a tiny home for a short period to see if the lifestyle suits you.
- **Downsizing:** Plan how to reduce your possessions to fit into a tiny home.
- **Enjoy the Benefits:** Embrace the freedom of owning a tiny home—whether it's lower costs, sustainability, or a simpler lifestyle.



## ABOUT BEECHWOOD TINY HOMES

At Beechwood Tiny Homes, we specialize in building custom NOAH-certified Tiny Homes on Wheels (THOW) and Modular Tiny Homes (MTH) designed to suit your lifestyle. Whether you're seeking the freedom of a mobile tiny home or the comfort of a foundation-based design, we create sustainable, high-quality homes that are easy to finance, place, and insure. Serving New England, we help clients achieve their tiny home dreams with homes tailored to their unique needs!

 [info@beechwoodtinyhomes.com](mailto:info@beechwoodtinyhomes.com)

 833-333-8469