

Section 11: Tiny Houses on Wheels

Tiny houses on wheels (THOW) are one of the most popular styles of tiny house designs. And it's no wonder, as this type of tiny house offers the most freedom in terms of flexibility. If a tiny house on wheels is something you are considering you'll want to do your research beforehand so there are no surprises. The following are just some of the THOW things you'll want to consider.

Know the Road Restrictions

You want to know the weight, length, width, and height of your tiny house on wheels so you can comply with any road restrictions where you are traveling. You can find from your national transport agency or insurance company, depending on what country you're in.

Parking

Anywhere you like where the landowners will let you. Legally, you'll want to check with your local by-laws, etc. That being said, you can legally park a tiny house on wheels anywhere a flat deck trailer or RV may be legally parked. Every municipality is going to have different laws and regulations that govern whether or not you can park a tiny house on wheels as a single dwelling on a piece of land. The best place to find an answer is to contact your local municipalities by-law office.

The truth is that there are many grey areas when it comes to parking your tiny house on wheels on the property you own. Most often legal issues stem from complaint-driven inquiries. Someone sees your THOW parked on your property, doesn't like it, and calls the city. A possible solution is to park your tiny house in an inconspicuous area of your property which of course is more easily done by someone who has trees and acreage land.

RV Park

Park your THOW in a welcoming RV Park. Never assume that you'll be able to park your tiny house at an RV park, the best way to initiate an inquiry to park your tiny house in an RV community is the spend some time talking with park owners/managers in the area you are interested in. If possible, share a photo of your tiny house so they know what to expect.

Tiny House Community

Park your Tiny House in a Tiny House Community. Tiny house communities are popping up all over the world in response to the popularity of the tiny house movement. With more and more people looking for legal ways to park their tiny houses, as well as like-minded tiny house dweller, the trend of tiny house communities, will continue to grow as demand does.

ADUs

Tiny houses in backyards can also act as accessory dwellings units (ADUs). You can find the vast majority of tiny house owners in this set-up, parked on the property with a primary residence. It's a practical, and convenient option. The environmental impact is lower, through the use of available land and existing infrastructure. Backyard parking is also mutually beneficial for the tiny house dweller and property owner because rent can contribute to the host's mortgage and taxes.

Additionally, the tiny house owner can help maintain the property. For elderly homeowners or single parents, this can be especially valuable. As a result, work/trade agreements can often occur. In exchange for reduced rent, the tiny house dweller is responsible for some maintenance duties, such as mowing the grass. To avoid any misunderstanding, it is important to establish a clear understanding of expectations by creating a written agreement between the two parties.

Legal Considerations

It is important however to note that most cities do not allow tiny houses as ADUs. Slowly but surely this is changing. The best way to find out is to check the bylaws in the location where you live. A few places where you can legally park a THOW as an ADU include:

San Luis Obispo, CA
Lyons, CO
Eagle Mountain, UT
Fresno, CA
Nantucket, MA
El Paso County, CO
Coconino County, AZ

And more communities are working on it. Across these states to include:

Arizona
California
Colorado
Oregon
Massachusetts
Washington
Arizona
New Hampshire

Regardless of where you stay, it is important to be respectful of your neighbors. Properly maintain your tiny house and the landscaping around it. Become an asset to your host (the property owner), to your local neighbors and community.

Find Your Ideal Parking Spot

Network with family, friends, and coworkers with backyards. Politely ask if anyone would be willing to host your tiny house, in exchange for either rent or a work/trade. Inspect the backyard to ensure it can adequately accommodate your tiny house on wheels with access, size, utility availability, etc. The following are just some of the places you can network to find places to park your THOW.

Craigslist.org

Nextdoor.com (The private social neighborhood app for you and your neighbors)

TryItTiny.com

SearchTinyHouseVillages.com (includes informal backyard communities)

Facebook Group: Tiny House Hosting

RollingHomestays.com

RVwithMe.com

Insuring Your Tiny House

When it comes to tiny house insurance, classification is important. In the past few years, RVIA (or Recreational Vehicle Industry Association) has started classifying tiny houses built by approved manufacturers as certified RVs. In the tiny house world, only a few companies are licensed to build RVIA certified tiny houses. The easiest way to determine if a company is certified is to look them up on the RVIA website. If your tiny house is going to be built by an RVIA company, it will be legally categorized as a Recreational Vehicle. Insurance companies understand this classification and it will be easy to secure RV insurance.

If your tiny house does not come from an RVIA approved manufacturer, then your tiny house will not be RVIA certified. You can not get an RVIA certification after the fact. The DMV will categorize your tiny house however they please upon registration. This can make it more difficult to insure.

If you build your tiny yourself you can insure it as a regular trailer, or as a recreational vehicle. You'll have to provide the VIN for the vehicle, which, if you built the house on a trailer, your VIN will be registered as a trailer, not as an RV. To register as an RV, you'll need an RV VIN, which may require that the trailer be built by a registered RV manufacturer, or that you register your trailer under an RV manufacturer. If you have a wood stove or anything that is not to code in your tiny house on wheels, you may have difficulty insuring your tiny house as anything but a regular trailer. It is recommended that you get everything's to code and to have all the work done by licensed tradespeople.

It's All in The Details

There can be challenges associated with obtaining homeowner's insurance for tiny houses. Tiny houses are insurable, it just depends on who built it, whether it is a professional builder or yourself as a DIY project, and how the tiny house is built, whether it's on a trailer or placed on a fixed foundation. Getting your tiny house certified by the National Organization for Alternative Housing (NOAH) may make it easier to purchase coverage from some insurers, but this is only when the house is built on a foundation. For mobile tiny-houses, you want to make sure it's got RV certification, and try to use a builder who's RV certified. It's important to let your insurance agent know all the details on your tiny houses, such as how it was constructed, how much it weighs and how you plan to use it.