

The 2026 Tiny House Buyer's Guide

A practical guide to buying, planning, financing, and choosing the right tiny house.



Little Houses For Sale
www.littlehousesforsale.com

Welcome

This guide is for anyone planning, researching, or helping someone buy a tiny house. You do not need prior experience with small homes to use it.



Who this guide is for

- **Buyers** who want a clear path from budget to move-in day
- **Sellers** who want to understand what buyers expect before listing
- **Builders** who want to see common buyer questions and concerns
- **Researchers** who are still deciding if tiny living fits their life

What you will find inside

We pulled practical advice from the same resources on Little Houses For Sale: **listings**, **builders**, **communities**, **zoning**, free **calculators**, and **buyer guides**.

Start here if you are new: Read the 7-step roadmap on the next page, then check zoning in your target area before you put money down.

Tiny house buying roadmap

Follow these seven steps in order. Skipping early steps, especially zoning, causes most buyer problems later.

- 1 Set your budget**
Include purchase price plus delivery, site prep, utilities, permits, insurance, and furnishings. Use the [cost calculator](#) for a starting estimate.

- 2 Choose the type of tiny house**
On wheels, on a foundation, park model, cabin, container home, or ADU. Each type has different zoning and financing rules.

- 3 Research zoning**
Check state, county, and city rules before you buy land or a home. Use the [zoning finder](#) and [state guides](#).

- 4 Compare locations and communities**
Decide between private land, a land lease, an RV park, or a [tiny house community](#).

- 5 Compare builders and listings**
Custom builds take longer but offer more control. Used and prefab listings can cost less and move faster. Browse [builders](#) and [listings](#).

- 6 Plan financing, delivery, and setup**
Line up your loan or cash, insurance, delivery route, and utility hookups early.

- 7 Inspect before buying**
Walk through the home, review title documents, and confirm warranty terms in writing.

Types of tiny houses

Most tiny homes fall between 100 and 800 square feet. The type you choose affects where you can park, how you finance, and what you pay for setup.

Tiny house on wheels (THOW)

Built on a trailer, usually 100 to 400 sq ft. Often treated like an RV for zoning. RV loans may apply if the unit is certified (RVIA or similar). Compare details: [tiny house vs RV](#).

Foundation tiny house

Permanently placed on a slab, piers, or crawl space. Easier to permit in many areas. Traditional mortgages may be possible above roughly 600 sq ft. Read [foundation types](#).

Park model

Often 400 sq ft or less, built to RV standards but meant for semi-permanent placement. Common in RV parks and some communities.

Cabin

Small fixed structure, often rural. Lower cost per square foot than a custom tiny house. Compare: [tiny house vs cabin](#).

Container home

Built from shipping containers. Cost and timeline vary widely. Compare: [tiny house vs container home](#).

ADU (accessory dwelling unit)

Small secondary home on a property with a main house. Rules vary by city. Often 400 to 1,200 sq ft. Compare: [tiny house vs ADU](#).

Budget planning

The sticker price is only part of the total cost. Plan for every line below before you sign a contract.

PURCHASE

\$30K to \$300K

DIY to luxury build

SETUP

\$5K to \$20K

Land prep, utilities

MONTHLY SITE

\$200 to \$1,500

Rent or land payment

UTILITIES

\$100 to \$400/mo

Electric, water, propane

Budget beyond the purchase price

- ☐ Delivery and towing fees
- ☐ Site prep, pad, or foundation
- ☐ Utility hookups (water, sewer, electric)
- ☐ Permits and inspections
- ☐ Insurance (often \$400 to \$1,500 per year)
- ☐ Financing costs (interest and fees)
- ☐ Maintenance and repairs
- ☐ Furnishings and moving costs

Use the [tiny house cost calculator](#) and [complete cost breakdown](#) on Little Houses For Sale.

Budget worksheet

MAXIMUM PURCHASE PRICE

SETUP AND DELIVERY BUDGET

MONTHLY SITE OR LAND COST

MONTHLY UTILITY ESTIMATE

Finding land and communities

Where you place the home matters as much as the home itself. Confirm zoning before you buy land or sign a lease.



Buying land

Full control, but you handle permits, utilities, and access. Rural areas often have more flexible rules. Check [locations](#) and local zoning offices.

Renting land

Lower upfront cost. Get the lease in writing. Confirm the owner allows your home type and that utility hookups exist.

Tiny house communities

Planned neighborhoods for small homes, usually 100 to 400 sq ft. Lot rent often runs \$300 to \$1,200 per month. Many accept bring-your-own-home (BYOH) with size and certification rules. Browse [communities by state](#).

RV parks

Certified THOWs and park models may qualify. Rules and monthly fees vary. Ask about long-term stays and utility fees.

ADU placement

Some cities allow a small home in a backyard on an existing lot. Owner-occupancy and size limits apply. See [FAQ on backyard placement](#).

Rural vs urban

Rural areas often have lower land cost and fewer neighbors, but longer drives to work and services. Urban ADU rules can be strict but keep you close to jobs and transit.

Explore [tiny house communities](#) and [zoning guides](#) before you commit.

Zoning basics

Check zoning before you buy. This is the step most buyers skip. A home you cannot legally place is not a good deal at any price.

Why zoning matters

Local rules decide whether you can live in a tiny house full time on a given lot. Rules cover minimum size, foundation type, utility connections, and how long a THOW can stay in one spot.

State vs county vs city

All three levels can apply. A state may allow ADUs, but your county or city can add stricter limits. Always call the local zoning office for the exact address you plan to use.

THOW vs foundation rules

Foundation homes are often classified as dwellings. THOWs are often treated as RVs or mobile homes. That affects where you can park and whether you can live there year-round.

ADU rules

Many cities now allow accessory dwelling units. Limits on size, owner occupancy, and rentals vary. Appendix Q of the International Residential Code covers some foundation tiny homes from 120 to 400 sq ft where adopted.

Permit questions to ask

- ☐ Is this home type allowed on this lot?
- ☐ Do I need a building permit or placement permit?
- ☐ Are there minimum square footage rules?
- ☐ Does the home need RVIA, NOAH, or state certification?
- ☐ Are utility connections required?

Use the [zoning finder](#) and read [state zoning guides](#) on Little Houses For Sale.

Choosing a builder

A good builder communicates clearly, stands behind their work, and builds to code. Take time to compare more than one company.



Builder comparison checklist

- ☐ Licensed and insured in your state
- ☐ Clear written contract with price and timeline
- ☐ Warranty terms in writing (many offer 3 to 12 months on workmanship)
- ☐ Certifications (RVIA, NOAH, or state approvals where required)
- ☐ References or reviews you can verify
- ☐ Delivery range and delivery cost
- ☐ Customization options and change-order policy
- ☐ Financing partnerships, if you need a loan

Questions to ask

- What is included in the base price?
- How long is the current wait list?
- Who handles permits and inspections?
- What happens if the price of materials changes?
- Can I visit a completed home or the shop?

See ranked builders by state at [best tiny house builders](#) and browse the full [builder directory](#).

Buying new vs used

Factor	New from builder	Used listing
Timeline	3 to 12 months	Immediate to a few weeks
Cost	\$70,000 to \$200,000+	\$30,000 to \$150,000
Customization	Full control	Take it as-is
Warranty	Often included	Limited or none
What you see	Plans and renderings	The actual home

New tiny house pros

- Built to your specs
- Warranty coverage
- Latest materials and codes

Cons

- Higher price
- Long wait
- Must trust plans over finished product

Used tiny house pros

- Lower price
- See before you buy
- Move in faster

Cons

- Wear and unknown repair history
- Harder to finance
- Less layout choice

Read [build vs buy cost](#) for a deeper breakdown. Browse [listings](#) and [homes under \\$100K](#).

Financing and insurance

Traditional mortgages rarely work for small or mobile tiny homes. Most buyers use one of the options below.

PERSONAL LOANS

6 to 12% APR

5 to 10 year terms

RV LOANS

4 to 8% APR

Certified THOWs

INSURANCE

\$400 to \$1,500/yr

Varies by type

CREDIT

620 to 680+

Typical minimums

Personal loans

Available for most buyers. No collateral tied to the home. Rates depend on credit score and income.

RV loans

Require a certified THOW. Terms up to 15 years. Lower rates than many personal loans when you qualify.

Builder financing

Some builders partner with lenders. Ask about rates, fees, and whether you can pay off early.

Cash purchase

No interest cost. Keeps the process simple. Still budget for insurance, taxes, and setup.

Insurance

THOWs may need RV or mobile home coverage. Foundation homes may use homeowners insurance. Read [tiny house insurance](#) and [loan options](#).

Estimate payments with the [mortgage calculator](#).

Delivery and setup

Moving a tiny house is not like moving furniture. Plan access, permits, and hookups before delivery day.



Delivery access

Measure gate width, road turns, tree branches, and bridge weight limits. A professional mover can survey the route for \$200 to \$500. Moving a THOW typically costs \$5,000 to \$15,000 depending on distance.

Foundation or pad

THOWs need level ground, tie-downs, and often skirting. Foundation homes need a slab, piers, or crawl space per local code.

Utility hookups

Plan for water, sewer or septic, electric, and internet. Hookups often cost \$2,000 to \$10,000. Read [electrical basics](#).

Site prep checklist

- ☐ Clear and level the pad
- ☐ Confirm driveway width and turning radius
- ☐ Schedule utility connections
- ☐ Pull required permits
- ☐ Install skirting or foundation
- ☐ Test all systems before move-in

See [how to move a tiny house](#) for towing and mover tips.

Inspection checklist

Walk through the home in person when possible. Bring this list and take photos of any concerns.

- ☐ **Roof:** Check for leaks, soft spots, and proper flashing
- ☐ **Trailer:** Inspect axles, tires, frame rust, and VIN (for THOWs)
- ☐ **Electrical:** Test outlets, panel labeling, and GFCI protection
- ☐ **Plumbing:** Run water, check for leaks, test hot water
- ☐ **HVAC:** Run heat and AC; listen for odd noises
- ☐ **Windows and doors:** Open and close each one; check seals
- ☐ **Moisture:** Look for stains, mold smell, or soft walls
- ☐ **Appliances:** Test stove, fridge, and washer if included
- ☐ **Title:** Confirm clear title and proper registration for THOWs
- ☐ **Warranty:** Get warranty terms in writing before closing
- ☐ **Seller documents:** Ask for build records, permits, and receipts

For used homes, consider hiring a tiny-house-aware inspector or builder to review the unit. The cost is often \$300 to \$600 and can prevent much larger repairs later.

Common mistakes to avoid

These problems come up often. Most are easy to prevent with research before you pay.

- **Buying before checking zoning.** Confirm the home type is legal on your lot.
- **Forgetting delivery costs.** Get a written delivery quote, not a verbal estimate.
- **Choosing based only on photos.** Visit in person or hire a local inspector.
- **Not comparing builders.** Get at least two quotes and check references.
- **Not asking about warranty.** Get terms in writing before you sign.
- **Underestimating utilities.** Budget monthly electric, water, propane, and internet.
- **Not inspecting used homes.** Hidden water damage and frame rust are costly.
- **Ignoring resale value.** Highly custom builds can be harder to sell later. See [resale value](#).

More answers: [FAQ](#) and [complete buyer guide](#) online.

Buyer worksheet

Print this page and fill it in as you shop. It keeps your must-haves clear when you compare options.

BUDGET (PURCHASE + SETUP)

PREFERRED STATES OR REGIONS

MUST-HAVE FEATURES

NICE-TO-HAVE FEATURES

MAXIMUM DELIVERY DISTANCE

FINANCING STATUS (PRE-APPROVED, CASH, STILL RESEARCHING)

TARGET MOVE-IN TIMELINE

NOTES

Browse [tiny houses for sale](#) and save listings you like.

Builder comparison worksheet

Compare at least two builders before you sign. Use one row per builder.

BUILDER NAME	STATE	STARTING PRICE	TIMELINE	WARRANTY	FINANCING	CUSTOM OPTIONS	REVIEWS	NOTES

Compare builders by state at [best tiny house builders](#) and [find builders](#).

Listing comparison worksheet

Use this table when comparing used or prefab listings side by side.

LISTING	LOCATION	PRICE	SIZE	DELIVERY NEEDED	CONDITION	ZONING FIT	NOTES

Browse by budget: [under \\$50K](#), [under \\$75K](#), [under \\$100K](#).

Resources on Little Houses For Sale

Bookmark these pages as you move through your search.

Shop and compare

- [Browse tiny houses for sale](#)
- [Browse by budget](#)
- [Find tiny house builders](#)
- [Best builders by state](#)
- [Explore tiny house communities](#)

Plan and calculate

- [Check tiny house zoning](#)
- [Zoning finder tool](#)
- [Tiny house cost calculator](#)
- [Mortgage calculator](#)
- [Solar calculator](#)

Guides and answers

- [Financing guide](#)
- [Complete buyer guide](#)
- [Compare housing types](#)
- [FAQ](#)
- [Tiny house accessories](#)
- [Off-grid living](#)

Final buyer checklist

Before you sign, confirm each item below.

- ☐ Budget includes purchase, delivery, setup, and monthly costs
- ☐ Home type matches my lifestyle and location plans
- ☐ Zoning confirmed for my target address
- ☐ Land or community spot secured or in progress
- ☐ Compared at least two builders or listings
- ☐ Financing or cash plan in place
- ☐ Insurance quote obtained
- ☐ Delivery route surveyed
- ☐ Utility hookups planned
- ☐ Home inspected in person
- ☐ Title and registration documents reviewed
- ☐ Warranty and contract terms in writing

When every box is checked, you are ready to buy with fewer surprises on move-in day.

About Little Houses For Sale

Little Houses For Sale is a marketplace and research hub for small homes. We help buyers, sellers, and builders connect with clear information and real listings.



What we offer

- **Tiny house marketplace:** Browse listings across the U.S.
- **Builder directory:** Find and compare builders by state
- **Community guide:** Explore tiny house communities in all 50 states
- **Zoning resource:** State guides and a free zoning finder tool
- **Planning tools:** Cost, mortgage, solar, and weight calculators

Whether you are buying your first tiny house or listing one for sale, we built this site to make the process clearer and faster.

Questions? Visit [contact](#) or email info@littlehousesforsale.com.

YOUR NEXT STEPS

Start your search today

Use the free tools and listings on Little Houses For Sale to move from research to a real plan.

[Browse tiny houses for sale](#)

[Find tiny house builders](#)

[Explore tiny house communities](#)

[Check zoning before you buy](#)

[Use the tiny house cost calculator](#)

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