

LESS SPACE, MORE STYLE - TINY HOUSE LIVING MAGAZINE!

TINY LIVING



Tiny House
Hub

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FROM DREAM TO DISASTER: COULD YOUR TINY HOUSE BE UNINSURABLE?

By Sharla May – *Tiny House Hub*

The allure of tiny house living is growing in New Zealand, but so is the necessity of being proactive about its unique challenges. One such aspect that might escape notice until it's too late is insurance. In a landscape where tiny houses are more than just homes—they are dreams on wheels—ensuring these dreams are protected is paramount. Here's what you need to know.

Is It a House or a Caravan?

For insurance purposes, a pivotal decision is whether to insure your tiny house as a 'house' or a 'caravan'.

If it's a house in the insurer's eyes, it needs the necessary consents: fixed foundations and either

a code of compliance or certificate of acceptance. Do remember that a house insurance policy won't cover towing. If you're relocating your tiny home, you will also need transportation insurance.

However, for most mobile tiny homes, caravan insurance might be your best option—even if you never intend to hitch it up and drive away.

Be Mindful of These Two Key Points:

DIY Builds May Not Qualify: If your tiny house is a labor of love, built by you, it might be trickier to insure. Many providers only cover professionally built tiny homes. However, there are exceptions but always get these in writing.

Tiny Home Insurance

As guardians of the small, we understand the significance of details in safeguarding your Tiny. Let us worry about the details so you can enjoy your Tiny Home without the burden of worry.



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Advice you can trust

Full-time Living vs part-time Living: Most caravan and insurance policies cover part-time living, not full-timers. If you're making your tiny house your permanent home, ensure your policy covers that. We recommend working with an experienced broker who specialised in providing Tiny House Insurance, it will save you time and potential headaches.



Contents Insurance

Your tiny house isn't just walls and a roof—it's also what's inside. It's important to check if your policy covers your contents, especially if you don't have a fixed address. Some providers offer coverage for both the house and its contents.

Transparency is Key

Your relationship with your insurance company is a two-way street. Be transparent and detailed about your tiny home's specifications. Adjusters are trained to spot discrepancies. If your home isn't as described, you might find your claim denied.

Planning Ahead: The Insurance Step

Before you start building, find an insurance provider. Their guidelines can be invaluable, ensuring you don't inadvertently design an uninsurable tiny home.

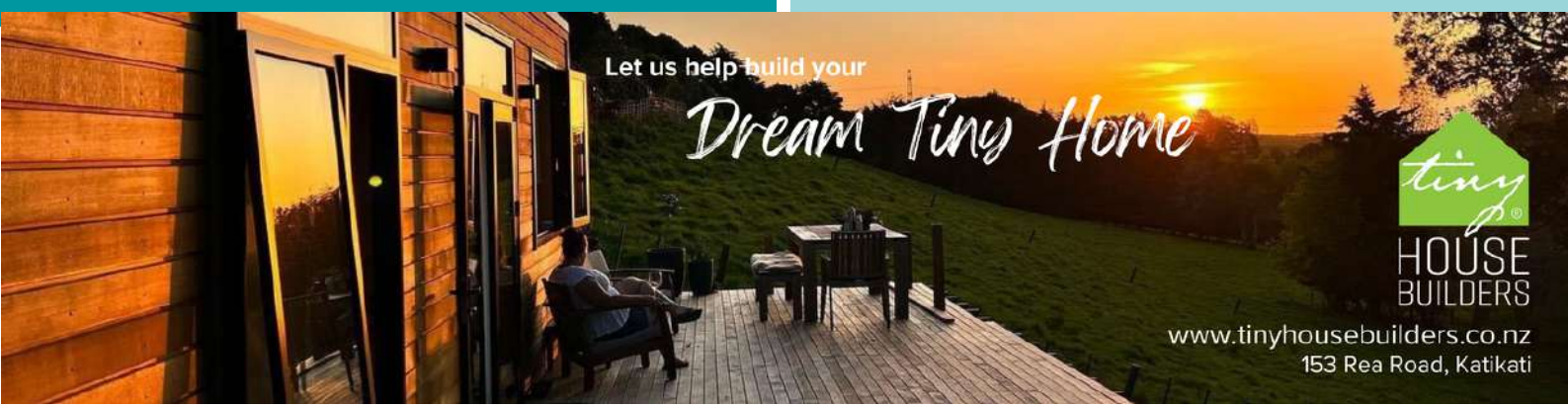
Insurance Providers in the Mix

Selecting an insurance provider is pivotal. To ensure your transition to tiny living in NZ is seamless and secure, check out our free guide [“Insurance for Tiny Houses on Wheels: A Must-Read Guide for every owner”](#) While our free guide offers a breakdown of insurers that cover tiny homes on wheels, always verify the latest details directly from them.

Airbnb Tiny Home Insurance

If you're converting your tiny home into a guest haven, you'll need specific insurance that recognises this commercial activity.

[CLICK HERE TO VIEW THE FULL GUIDE ON TINY HOUSE INSURANCE](#)





UNWRAPPING THE SHOCKING TRUTH: ABOUT OUR KIWI CHRISTMAS

By *Sharla May* - *Tiny House Hub*

Roll out the recycled paper carpet and jingle those sustainably sourced bells, because we're about to unwrap the truth about Christmas in New Zealand. The average New Zealander is expected to spend \$1,467 on Christmas festivities this year. Despite the financial outlay, 49% of Kiwis will end up with gifts they didn't want. It's not just the thought that counts but the unwanted gifts that pile up faster than you can say "pass the pavlova!"

Additionally, during the festive season, New Zealand sees a 30% spike in rubbish production and disposal compared to other times of the year, and in the week following Christmas, there's a staggering surge as New Zealanders contribute an additional 50,000 tonnes of waste to landfills.

All hope is not lost, follow along as we share our top 13 sustainable gift ideas.

No More Gifts for the Sake of Gifts!

Before you saddle up your wallet for the annual spending spree, let's hit pause and ponder. What if Santa's sleigh was loaded with meaning rather than just 'stuff'? Let's talk turkey (or furkey for the plant-based peeps) about transforming our gift-giving into something Mother Earth would put on her nice list.

1. Memory Makers over Dust Gatherers

How about we trade those dust-collecting knick-knacks for memory-making escapades? Scoop up your best mate for a surf lesson, treat your mum to a spa day, or nab tickets to that must-see gig.

2. Budding Einsteins and Little Da Vincis

Let's sculpt our little ones' futures with gifts that spark joy and genius alike. Swimming lessons for the budding Olympian, art classes for the next Banksy, or a shiny new soccer ball for the mini Messi.

3. The Gift that Keeps on Giving

Ever thought of gifting a zoo or museum membership? It's like a year-long pass to the Land of Cool Stuff. Families can monkey around or get artsy, all while learning a thing or two.

4. Wanderlust Wrapping

Got friends with itchy feet? Give them a nudge towards their next adventure with a nifty airline or hotel gift card, or event petrol voucher. It's like saying, "Go fly, be free, just bring me back a souvenir."



5. Binge-Watchers and Bookworms Unite

TV and movie streaming subscriptions are like a warm blanket for the soul, while Kindle or Audible memberships are a nod to the bibliophiles who've likely run out of shelf space.

6. Snap Happy

Giftting a photoshoot is like freezing time, minus the frostbite. It's a chance for families to say cheese and actually have everyone in the same frame for once.

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HOMES

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designed
cabins

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7. Ode to Oxygen

Plants: They're not just office decor. They're little green buddies that spruce up spaces and purify the air.

8. Crafting a Kinder Christmas

If you can bake, sew, or brew like a wizard, whip up some homemade goodies. Your eco-friendly potions and lotions will be absolutely loved.

9. Beginner's Luck with Zero Waste

A zero-waste starter kit says, "I care about you – and our planet." It's like a survival kit for the eco-conscious, minus the zombie apocalypse vibe. This practical gift can include items like reusable cloth produce bags, stainless steel containers, bamboo toothbrushes, and more.

10. The Taste of Kindness

Coffee or restaurant gift cards are like a free pass to Flavortown, and home-cooked delights. Well, they're just a hug in a dish.

11. Date Night DIY

Package up a home-date experience because nothing says 'I love you' like not having to find a parking spot. This could include a DIY meal kit, a movie night package, or even a board game set for some old-fashioned fun.

12. Local Love

Local tour vouchers turn your backyard into an adventure park. It's like being a tourist without the jet lag.

13. The Universal 'Yes, Please!'

And if decision-making isn't your jam, there's always good old cash. It's the ultimate 'choose your own adventure' in gift form.

So there you have it. Let's say farewell to the season of excess and embrace a Christmas that's wrapped in love and tied with a bow of sustainability. Because at the end of the day, the best things in life aren't things. They're experiences, memories, and the joy of not stepping on wrapping paper for weeks after the big day.





BRIGHT, BOLD, AND TINY: TOBY'S TINY THAT'S REDEFINING SMALL-SCALE LUXURY LIVING

By Sharfa May - Tiny House Hub

One remarkable aspect of Toby's tiny home is the abundant use of windows and sliding doors. To preserve uninterrupted wall space while flooding the interior with natural light, they incorporated an astonishing fourteen windows and two sliding doors. The result is a sense of spaciousness that defies the limited square footage.

The Unique Upstairs Walkway

A standout feature of this tiny house is the ingenious use of space in the upstairs area. A 1.3-meter desk seamlessly accompanies a spacious 2-meter full-size closet, adorned with sustainably sourced and harvested red beech trim. This distinctive arrangement not only offers a cozy upstairs study nook, but also creates the feeling of a walk-in closet just before entering the master bedroom.



Efficient Use of Space

Efficiency is the key when living tiny, and Toby's tiny house is a prime example. Beneath the stairs, two soft-close drawers have been seamlessly integrated, providing convenient storage. This space has been thoughtfully designed for a washing machine and serves as an ideal location for a solar power setup, with pre-wiring already in place.



Entertaining with Ease

Contrary to what one might expect, Toby's tiny house is not lacking in space for entertaining. A dedicated area for a table between the lounge and kitchen, along with a kitchen designed to accommodate a full-size table, ensures that hosting dinner parties is a breeze. The lounge comfortably fits a full-size couch, making it a welcoming space for guests.



Multi-Functional Rooms

The layout of the additional room was carefully considered, allowing them to serve as a study, office, rumpus room, or even an extra bedroom with space for single bunk beds. This flexibility ensures that every square meter is utilised to its fullest potential.

Environmental Responsibility

In today's world, minimising our environmental impact is crucial. Toby's tiny home exemplifies responsible waste management. Offcuts of plywood from the build were donated to local schools for birdhouse projects, waste was sorted and recycled, and smaller pieces of timber were provided to locals for DIY projects. The result? Less than 1 cubic meter of rubbish generated during construction.





Seamless Indoor-Outdoor Flow

The tiny home also boasts a wrap-around deck and two sliding doors, seamlessly connecting the indoors with the outdoors. This design creates an ideal setting for entertaining while soaking in the stunning views of New Zealand's scenic beauty.

Words of Wisdom

For those contemplating the transition to tiny living, Toby offers sage advice. He emphasizes the importance of choosing a New Zealand-built product constructed by licensed trade professionals with the necessary certifications. Ensuring that your tiny home complies with engineering standards for its location is paramount.

Navigating the legal landscape for tiny homes can be complex due to varying zoning laws and regulations by location. Thus, Toby suggests that



prospective tiny homeowners choose a builder who understands and can guide them through the intricacies of these rules.

Toby's tiny home stands as a testament to the potential for innovative design and sustainability in the world of tiny living. It reflects the spirit of ingenuity and environmental responsibility that can transform a tiny house into a cozy and functional haven.

TINY TOILET TALK



TINY HOUSE HUB INFO GUIDE

Part 4: Standard Flush Toilets

If you have ever been out for a drink with a few tiny house owners and enthusiasts, you know it's only a matter of time before the toilet topic comes up. "Which one do you have?", "How is it working for you?" and "Have you heard of this or that new toilet?" are common questions whenever tiny house people come together – and it's often one of the biggest and most daunting questions faced by those considering going tiny.

But fear not. We're here to help. Over the following five issues of the Tiny Living Magazine, we will take a closer look at the different toilet options and their pros and cons. We will cover:

- Composting toilets
- Incinerating toilets
- Cassette toilets
- Standard flush toilets
- Other, less common options

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We all know flush toilets. They are what you find in almost all traditional homes. However, it is relatively rare to find these toilets in tiny houses, mainly because it requires connecting to the wastewater system, which comes with consent issues.

Generally speaking, flush toilets are only an option for those tiny houses built to meet building and resource consent requirements and are attached to local services. However, since this is becoming a more common scenario, it's worth looking at flush toilets. But, before you choose this as your toileting solution, ensure you fully understand what's involved in building a tiny house that can get building and resource consent.

THE ADVANTAGES OF FLUSH TOILETS IN A TINY HOUSE

- **Familiarity:** Standard flush toilets are widely used and familiar to most individuals, making them comfortable and easy to operate.
- **Convenience:** These toilets provide a convenient and familiar flushing mechanism, requiring minimal adjustment or learning curve.

- **Efficient waste removal:** Flush toilets efficiently remove waste through plumbing connections, ensuring effective sanitation and hygiene.

THE DISADVANTAGES OF FLUSH TOILETS IN A TINY HOUSE

- **Plumbing complexity:** Installing a standard flush toilet involves more complex plumbing arrangements, including water supply, drainage, and venting systems, which can increase the overall cost and installation complexity.
- **Consent issues:** Installing a flush toilet requires the tiny house to be connected to a wastewater system, which will require building and resource consent. Both can be difficult and costly to achieve for a tiny house.

Don't want to wait till the next issue of the *Tiny Living Magazine* to learn more about the other toilet options? No problem. Head on over to the [Tiny House Hub](#) and download our [Guide; Which Toilet is Best for Your Tiny House?](#)



Wondering how to find land for your tiny house or motorhome?

Landshare: New Zealand's online directory connecting tiny house owners and land owners.



NEW

LAND FOR LEASE



Land Lease Opportunity for Tiny House in Kapiti Coast, Wellington



KAPITI COAST

 [Click here to view the full listing](#)

 \$170 per week

- **Available:** 15/01/2024
- **Site foundation:** Level flat area on asphalt
- **Driveway foundation:** narrow driveway, asphalt stone chip
- **Parking:** Room for one car
- **Water connection:** Yes
- **Power connection:** Yes
- **Off-street parking:** Yes
- **Pets:** Yes
- **Child Friendly:** Yes
- **Smokers:** No
- **WiFi connection:** Yes
- **Private location:** Yes

Welcome to your tiny house haven at Waimānu Lagoon, Kapiti Coast, available from 15 Jan 2024.

Settle on a level, flat asphalt stone chip area, perfect for stability and ease of access.

Discover the beauty of the lagoon, complemented by birdlife, walking, and biking tracks on the national cycleway. Just a short stroll away, enjoy the river and beach.

Offering a private, serene environment, it's the ideal location for those seeking a blend of nature and convenience.

Secure this picturesque spot and transform it into your personal retreat.

NEW

LOOKING FOR LAND

Young Kiwi Couple Looking To Lease Some Land In The North!



 [Click here to view the full listing](#)

Looking for:

- **Power connection:** Yes
- **Water connection:** No
- **Off-street Parking:** Yes
- **Pet Friendly:** Yes
- **Child Friendly:** No
- **Smokers:** No
- **WiFi Connection:** No
- **Private Location:** Yes



**Tiny House
Landshare**

Meet Max and Orla. A young, polite, and considerate Kiwi couple seeking to lease land for their 8x2.8m tiny home on wheels.

Currently residing in Mangawhai, they are exploring options in Whangārei as well, seeking a safer environment for their beloved kitties.

Their home is equipped with its own water catchment and a composting toilet, though they require a power connection. Both full-time workers, they cherish nature, enjoy gardening, and take pride in maintaining a tidy and respectful living space.

If you have a suitable spot for their charming tiny home, Max and Orla would love to hear from you.

Leasing land for a tiny?

Protect your interests with a land lease agreement by the Tiny House Hub

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