

LESS SPACE, MORE STYLE - TINY HOUSE LIVING MAGAZINE!

# TINY LIVING



Tiny House  
Hub

AUGUST 2025 | ISSUE 30



The Rebuild Project: Part 4, What if your property could pay 85% of its own mortgage



Top 10 tiny house designs that look great until you actually live in them

**FEATURED LAND  
FOR LEASE**

NEW SITE FOR LEASE  
IN RIVERHEAD, AUCKLAND

**INSIDE THIS EDITION!**

## **SIMON WAS ONE RATES BILL AWAY FROM TEARS**

Now he found a way to beat the system without lifting a finger

## **THEY LIVED TINY FOR THREE YEARS**

Everyone laughed, until they bought a mortgage-free home with cash

## **HE DIDN'T WIN TINY HOUSE OF THE YEAR**

But he booked out six months of work after entering



Tiny House Hub

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# SIMON WAS ONE RATES BILL AWAY FROM TEARS NOW HE FOUND A WAY TO BEAT THE SYSTEM WITHOUT LIFTING A FINGER

By Sharla May

No second job. no guests, no cleaning, no app reviews required.

We're all tired. The economy's acting up. Interest rates are doing whatever they like, Council's keep hiking rates. Grocery prices are outrageous (when did cheese and butter become a luxury item?), and every second ad is telling you to start a side hustle, knitting for Etsy, dropshipping, or becoming an Airbnb host with monogrammed pillowcases and a welcome basket of local jams. Exhausting, isn't it?

But what if (and hear us out) you didn't need another job? What if the land you already own could be the thing that saves you? Welcome to the side hustle no one's shouting about (but probably should be): leasing a bit of your land to tiny house owners.

No cleaning. No hosting. No customer service voice. Just steady, low-effort income that doesn't require frantically cleaning before your next guests arrive.

You know the rural dream. The space, peace, maybe a goat named Neil. But with it comes the dark side: rising mortgage payments, maintenance, rates, and the creeping sense that your land is costing more than it's giving. That's the reality for loads of rural Kiwis right now. But some have quietly cracked the code: they're leasing small sections of their property to people living in tiny homes or off-grid setups. And the results? Surprisingly brilliant.

Simon lives in Hawke's Bay and was, in his words, "one rates bill away from tears." He'd worked hard to buy his land, but financially, it was tight. Then he started leasing spots to three tiny house owners.

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**Tiny Homes on**

*flats  
Dwellings  
Homes  
Wheels*



"They're self-contained, they mind their own business, and now half my mortgage is covered," he says. "I didn't have to build anything or clean anything or learn how to be a 'host.' I just said, 'Here's the land, here are the rules, let's be decent to each other.' And it works."

Let's be clear, this is not Airbnb. You're not on call. You're not washing sheets. You're not fielding messages at 11pm about how to turn the heat pump on. Tiny house owners bring their own homes. They're usually fully set up with power, water tanks, and wanting a mutual healthy respect for each others space.

You're simply leasing them a patch of land, and possibly access to power or water if you've got it to offer.

Some landowners charge between \$100 to \$300 a week. That's money in the bank without the drama of managing another property or pretending you love meeting new people every couple of days.

But Is It Legal? Safe? Sensible? Yes, with a bit of planning.

- Zoning: Councils are all a bit different, so check your property's zone on the district plan. Some are tiny-house-friendly, others not so much.
- Access: Can your tenant get to their site without doing an obstacle course through your garden?
- Utilities: Will you supply power or water? Or are they self-sufficient?

You'll also want a proper lease. **Tiny House Hub has a solid template you can download**, or you can go to a lawyer if you like things extra tidy.

Set expectations clearly: rent, notice period, pets, visitors, parking, the lot. Think of it as a "flatmate agreement for paddocks."

Some people build communal veggie patches. Others wave politely and keep to themselves. Both are valid. The key is knowing what you want and being upfront about it.

Simon puts it perfectly: "You're sharing space, maybe even your driveway. So you need to know if you're offering a paddock, or creating a community."

Good fences make good neighbours. So do good boundaries, both practical and personal.

In a time when people are turning to side hustles that barely break even (or worse, just burn them out), leasing land is different. It's not another job. It's not more stress. It's using what you already have to make your life easier.

And right now, easing the pressure is what most of us need. Not scaling. Not hustling. Just breathing a little easier.

As Simon says (and honestly, we're thinking of putting this on a mug) "It's not just about the money. It's about living with less stress and helping someone else do the same."

If you've got land, and you're feeling the pinch, this might just be your way through it. No apps, no start-up capital, no social media strategy required. Just a paddock. And a plan.

## Clearly made for each other

Protect your tiny home and stop bathroom condensation, mould, mildew and steam at the source with a Showerdome® shower top.

Find out more

**showerdome**





# UFinance

## WHY RENT WHEN YOU CAN FINANCE TO OWN?

UFinance is a privately owned Kiwi finance company helping more New Zealanders move into long term, affordable homes. Since 2010, we've been making home ownership possible by financing transportable cabins and tiny homes, with a range of quality NZ builders.

In 2023, we expanded to support more building companies in the South Island, helping even more Kiwis achieve home ownership.

## What We Require

Until the new regulations come into place 2026, we only finance units built by a Licensed Building Practitioner that meet NZ building standards and have a Code of Compliance Certificate from the factory.

Responsible lending rules and anti-money laundering laws apply.

## Why UFinance

- 100% NZ Owned & Operated
- Finance company dedicated to tiny homes
- Over a decade of experience in the transportable market
- Fixed interest rate for the life of your loan
- Affordable weekly repayments
- No land ownership needed – just the landowner's permission
- The exterior structure (building shell) is insured for the duration of your loan
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# THEY LIVED TINY FOR THREE YEARS. EVERYONE LAUGHED, UNTIL THEY BOUGHT A MORTGAGE-FREE HOME WITH CASH.

By Sharla May

How one couple's offbeat decision gave them a future without debt.

When Amy and Josh first moved into their converted house bus in 2013, most people assumed it was a temporary thing. A bit of a laugh. A financial blip. Something to endure until they could get "a proper house" with "real walls."

They were 27 and 29 at the time, living in Whanganui, working full-time, and trying, unsuccessfully to get onto the property ladder. "We were doing all the right things," Amy says. "Paying rent, saving a little each month, looking at open homes. But we were getting nowhere. Prices kept creeping up and our savings didn't."

Then they stumbled across an ad in a local Facebook group: "House bus for rent. \$100/week. Off-grid. Parking on lifestyle block. Long-term preferred."

They went to have a look, expecting something grim. Instead, they found a tidy, well-loved bus parked on a friend-of-a-friend's property. It had a composting toilet, a rainwater collection tank, solar panels, and a woodburner. It was warm. Cosy. Quiet.

The owner a semi-retired builder, had actually lived in the bus himself while building his main house on the land. For two years, it had been his full-time home while he worked on-site. Now that the big house was finished, the bus had become surplus. He was happy to lease it out for cheap and told Amy and Josh they could stay for as long as they liked.

"He understood the struggle," Josh says. "We were just at a different point in the same journey he'd already been on." Financially, it was a game-changer.

From the outside, the decision looked... unconventional. Amy's coworkers teased her about showering outside in winter. Josh's family assumed they'd run out of hot water and patience within a month.

But they didn't. In fact, once they adjusted to the smaller space and slower pace of off-grid living, things got easier. "We had more time. More money. Fewer things to worry about," Amy says. "We cooked more. We read more. We finally got around to starting a veggie garden."

Financially, it was a game-changer. At the time, they were earning a combined \$95,000 a year. But instead of increasing their lifestyle, they slashed it. They decided to live off one income and save the other, treating the second wage like it didn't exist. Their rent for the house bus was just \$100 per week. Power came from solar. Water was free from the sky. Between reduced bills and a near-total lifestyle reset, they managed to put away around \$60,000 per year.

"We weren't travelling or buying flash stuff," Josh says. "But we didn't feel deprived either. It was actually pretty satisfying, watching our savings grow." After three years of disciplined saving, they'd built up \$180,000 in cash.

That was all the leverage they needed. They began casually looking at properties, not expecting much when they came across a weathered three-bedroom villa in Whanganui East. It had good bones, a sunny backyard, and a price tag that made them look twice.

"It needed work, but we saw the potential," Amy says. "And for the first time, we were in a position to buy it outright."

They paid \$140,000 in cash for the house, and used the remaining \$40,000 to renovate. They replaced the roof, added insulation, painted throughout, and gave the tired kitchen and bathroom a refresh.

"We walked into our first home without a mortgage," Josh says. "And that's all because of the decision we made to live small for a few years."

Amy and Josh both still work full-time, but not because they have to. "We could quit tomorrow and live on part-time income," Josh says. "But we're choosing to set ourselves up further, maybe for another property, or for travel, or just for options later." If you met Amy and Josh today, you'd never guess their story. They live in a warm, well-designed home. They grow





most of their own veges. They have savings. No mortgage. No landlord. No regrets.

But the path that got them there wasn't glamorous. It wasn't Instagram-perfect. It was three years of cold mornings and low ceilings. Learning to live with less. Of letting go of what people thought they *should* be doing, and following what actually made sense.

"We always say living tiny wasn't the end goal. It was the bridge," Amy says. "It gave us the breathing room to get out of survival mode and start actually planning for the future."

Too often, the tiny house conversation gets stuck in aesthetics: cute spaces, clever storage hacks, minimalist style. Or it swings the other way, criticising tiny homes for being "too expensive per square metre" or "not a real solution."

But stories like Amy and Josh's remind us that the power of tiny living lies in what it *frees up*, time, money, options, and momentum.

A tiny home doesn't have to be your forever home. But it might be the smartest thing you ever do on your way to whatever comes next.



**Inspired by stories like this?  
We're collecting real-life  
case studies of people who  
used tiny homes as a  
stepping stone to  
something bigger. If you've  
got a story like Amy and  
Josh's, we'd love to hear it.**

**Contact us**



# HE DIDN'T WIN TINY HOUSE OF THE YEAR. BUT HE BOOKED OUT SIX MONTHS OF WORK AFTER ENTERING.

So, picture this: Sam's a builder. Not one of those "look at my drone footage" builders with a slick logo and a full-time content team. No. He's a good, honest, "boots on at 6am" kind of builder. Last year, he almost didn't enter the NZ Tiny House Awards.

Too busy. Too modest. Too covered in sawdust to take proper photos. But then a past client (one of those really nice ones who bakes banana bread for site visits) said, "Sam. Enter that last build. It's gorgeous. People need to see it." So, he did.

He threw together a few photos, filled in the entry form, hit submit. He didn't win. Sam didn't even make it as a finalist. But then? His inbox went bananas.

Turns out, being seen is kind of powerful. Within two months, Sam was booked solid. Messages were coming in from people who'd seen his entry, remembered his name from a caption, or just liked the look of his build and thought, *that's my guy*. He didn't need to win. He just needed to show up.

The Awards aren't just a competition. They're a spotlight. And when you're a builder who's genuinely good at what you do, but maybe not amazing at tooting your own horn, being in that spotlight makes a difference.

If you're reading this thinking, "Ah no, I was going to enter and then the dog got sick and the apprentice drilled through the kitchen benchtop and now it's all too late..." good news.

**The deadline has been extended.** You've now got until 31 August to enter. That's a whole four weeks to:

- Take some photos (they don't need to be architectural digest, just tidy)
- Fill out the form
- Tell us about the brilliant thing you built

And then sit back while tens of thousands of people, potential clients, curious onlookers, maybe even your mother-in-law, admire your work.

It's not just about winning. Though the prestige is pretty cool. And yes, winners do win cold hard cash, and bragging rights for the rest of the year.



But honestly? It's not about that. It's about what it says to the world (and potential clients):

"Look what I built."

"I care about my craft."

"You can trust me with your tiny house dream."

And even if you don't win, you're in good company. Your build is featured on the Awards website, shared publicly to media during the campaign, and you get to be part of a growing, passionate community of people who love doing small homes properly.

So, what do you need to enter?

- A build you're proud of
- A few decent photos
- A little bit of time
- The courage to press send

No marketing team. No drone footage required (unless you really want to).

Just you, your build, and a bit of courage to enter your work.

### Categories include:

🏆 Best Commercial Build

🎨 Most Creative Design

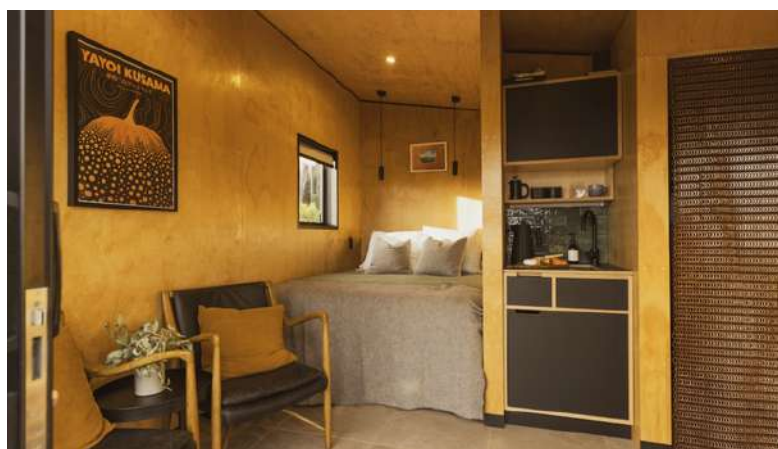
🔧 Best DIY Build

And again: **entries now close 31 August**. That's not a fake deadline. That's a proper, final, last-chance-saloon type deal.

You've built something brilliant. Let's show the rest of New Zealand!

[\*\*Enter now\*\*](#)

Previous entries from past years





# Top 10 Tiny House Designs That Look Great Until You Actually Live in Them.

Some ideas should stay on Pinterest. Because while we love a bit of moodboard madness as much as the next person (marble herringbone splashbacks! Floating staircases! Showers made from recycled wine bottles!), the brutal reality of living in a tiny house is this: you have to clean it, live in it, and not fall down the stairs at 2 am on your way to the composting toilet.

Inspired by the delightfully unhinged Australian couple on TikTok with their viral series "Looks Good, Cleans Bad," we decided to round up some of the most common tiny house design fails that look flash online... but don't hold up to actual living.

Each example comes with a better idea, one that still looks good, but doesn't make you want to cry into your grout brush every Sunday.

## 1. The Open Shelf Fantasy

"I just wanted my kitchen to feel open and airy," said Melissa, who moved into her 8m tiny house in 2022 with dreams of cappuccino mornings and neatly stacked ceramic mugs.

What she got: dust, oil splatter, mismatched mugs, and an emotional breakdown every time she had to stage the shelf for Instagram. "You can't actually live like that unless you want to wash your plates twice a day. Once after you use them, and once before."

**Better Idea:** Closed cupboards with one open shelf for something decorative, or better yet, a wall-mounted drying rack that doubles as display. Function pretending to be fashion.

## 2. The Floating Staircase of Doom

Tom thought his walnut floating staircase was going to be a sleek design statement. "It looked incredible in the renders. But then I fell off it twice in one week. Once while holding soup."

The stairs had no risers, no railing, and a tread depth that would make a goat nervous. Bonus: dust collected on every step like it was being harvested.

**Better Idea:** A staircase with storage underneath, risers for safety, and at least one side with a handrail or wall. Make it chunky and safe, you'll still get points for style, but you won't need stitches.

## 3. The White Floor Mistake

"It looked clean. It never *was* clean," said Ruby, whose whitewashed plywood floor was the bane of her tiny house life. "The dogs tracked in every speck of dirt, the crumbs were a constant, and don't even get me started on what soy sauce does to a white floor." Also, yellowing from sunlight. Who knew? Not Ruby.



**Better Idea:** A warm mid-tone wood or laminate that hides dust and wears well. Anything in the oatmilk latte colour palette works. Think forgiving, not forensic.

#### 4. The Micro Mosaic Splashback

Lena had dreams of Mediterranean charm. She tiled her tiny kitchen wall in delicate blue and white mosaics from an artisan tilemaker in Spain. Gorgeous but "Grout hell. I spent more time cleaning those grout lines than cooking meals. Grease is sneaky. It gets in there like it pays rent."

**Better Idea:** Large format tiles, a single sheet splashback, or acrylic panels that wipe clean with one swipe. Or paint. Honestly, paint is underrated.

#### 5. The Over-Engineered Storage Puzzle

"I was obsessed with fitting everything in," admitted Steve. "So I had drawers inside drawers. Secret compartments. A pull-out pantry inside a pull-out bench."

It was impressive until something jammed, and he couldn't access his cereal for four days.

**Better Idea:** Simple, high-access storage. Not everything needs to be a Transformer. Prioritise what you use daily and store it sensibly. Hidden compartments are only fun if you're Batman.

#### 6. The Instagram Bathroom Sink

That square, flat-bottomed sink with a gold tap might look bougie, but "it holds onto every bit of

toothpaste scum like it's a precious memory," said Anika.

Worse: water doesn't drain properly, which leads to build-up. And when your whole bathroom is the size of a wardrobe, anything that holds mess becomes a monument to mildew.

**Better Idea:** Go for a gently curved basin with a good slope. Also, chrome or matte black tapware shows less water spotting than brass or gold. It's not as glam, but it won't betray you.

#### 7. The Multipurpose Mega Room

"Our bedroom was also our wardrobe, laundry, office, yoga space and sometimes the dining room," said Mark. "We tried to be clever. But really, we were just living in a pile of clean washing and laptop chargers."

**Better Idea:** Zones matter. Even in a small footprint, use dividers, nooks, or clever layout planning to give each function its own identity. Your sanity depends on it.

#### 8. The No-Bench Kitchen

People get weird about bench space. "It looked so tidy with just the sink and stove," said Tara. "But there was nowhere to chop anything. I was prepping vegetables on the couch."

**Better Idea:** Fold-down benches, pull-out chopping boards, or prioritising bench space over extra appliances. Nobody needs a built-in wine rack if they've got nowhere to make toast.



 **Tiny House Awards**

**Time to show NZ your amazing tiny house build!**

**ENTER NOW**

Entries close 31st August 2025

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## 9. The Floor-to-Ceiling Glass Wall

"It was my dream feature," said Josh. "Until summer arrived and we were living in a greenhouse. And then winter came and we were basically camping."

Also: constant window cleaning. Every smudge, pawprint, and bug massacre is on full display. Better Idea: Mix glazing with solid insulated walls. Use strategically placed windows for light and airflow, not just aesthetics. Or get serious about thermal curtains and shade.

## 10. The Bathroom/Laundry/Wardrobe Crossover

Sounds like a genius use of space. But when your clean clothes absorb the ambient humidity of your shower, and your undies fall behind the dryer which is also your bench seat, the genius wears off.

Better Idea: Stack the laundry but keep it behind a door. Use external access for washing if possible. And always separate clothes from moisture zones.

### The Bottom Line:

You can still have your tiny house looking like a cover shoot and working like a real home. The trick? Prioritise ease. If it takes more than five seconds to clean, fold, stow, or access, rethink it. There are no awards for the most aesthetically pleasing shelf that makes you miserable. So go forth. Embrace practical beauty. And remember: if you have to ask "But where would the vacuum go?" you already know the answer.



# Tiny House Awards

## Time to show NZ your amazing tiny house build!

**ENTER NOW**

Entries close 31st August 2025

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## The Rebuild Project – Part 4

# WHAT IF YOUR PROPERTY COULD PAY 85% OF ITS OWN MORTGAGE



There's a quiet kind of pressure that creeps in when you start building a house. Not always from your builder or the bank, though they're busy enough, but from everyone else: neighbours, friends, tradies, even strangers on Facebook Marketplace. "Only 86 square metres?"

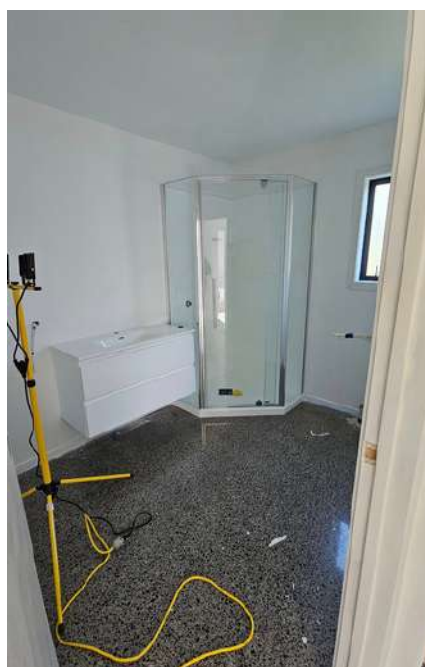
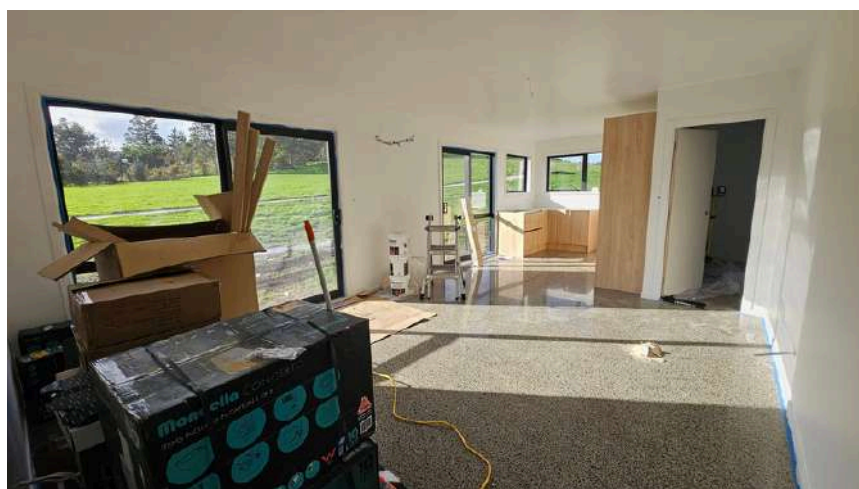
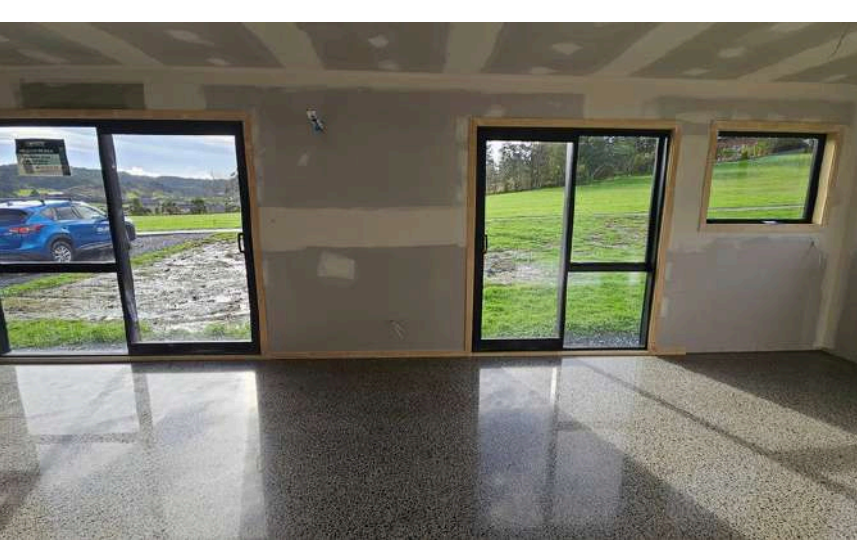
"Aren't you worried it'll be too small?"

"You could always add another room..."

Where I live, most homes are 200m<sup>2</sup>-plus, with media rooms, guest bathrooms, and laundries the size of rural B&Bs. But after five years living in a 20m<sup>2</sup> house bus, I knew exactly how much space was really needed and what I didn't need was another crushing mortgage just to prove a point.

So I stuck to my plan. Not just for simplicity, but for strategy. This wasn't just about building a house. It was about building a future I could actually afford to enjoy.





Since the last update, things have moved fast. The framing's done. Internal walls are up. Insulation's in, *everywhere*. I didn't just insulate the exterior walls; I paid extra to soundproof all the internal ones too. Why? Because in a compact house, you *hear* things. Conversations. Toilets. Late-night fridge raids. It's fine when you're living alone, but whether it's a tenant, partner, or future buyer, soundproofing adds a level of comfort that's worth it. Even the internal doors are insulated. It's not flashy, but it makes a huge difference. Pre-wiring and pre-plumbing are done. The heat pump's been wired. The gib's up, the plasterers have been and gone, and we've (thanks, friends) spent weeks painting. (If you've ever painted raw plaster, you'll know the first coat feels like trying to moisturise a Weet-Bix.) The kitchen and bathrooms are almost complete. This is the part of the build where things start to feel *real*, like an actual home is forming, not just a concept on paper.

Over the years of working with builders, I've learned which upgrades are worth it, not because they look flash, but because they save stress, money, or maintenance later on.

Here's where I spent smart (many of these tips can be used in tiny homes too):

- **Mid-range fittings** – I've used ultra-cheap tapware before (hello, AliExpress) and ended up replacing it within months. This time I went mid-range with trusted brands, not the cheapest, not the fanciest, but reliable.
- **Upgraded front door and handles** – These are the things you touch every day. If they feel cheap, the whole house feels cheap. Spending a little more here lifts the whole experience.

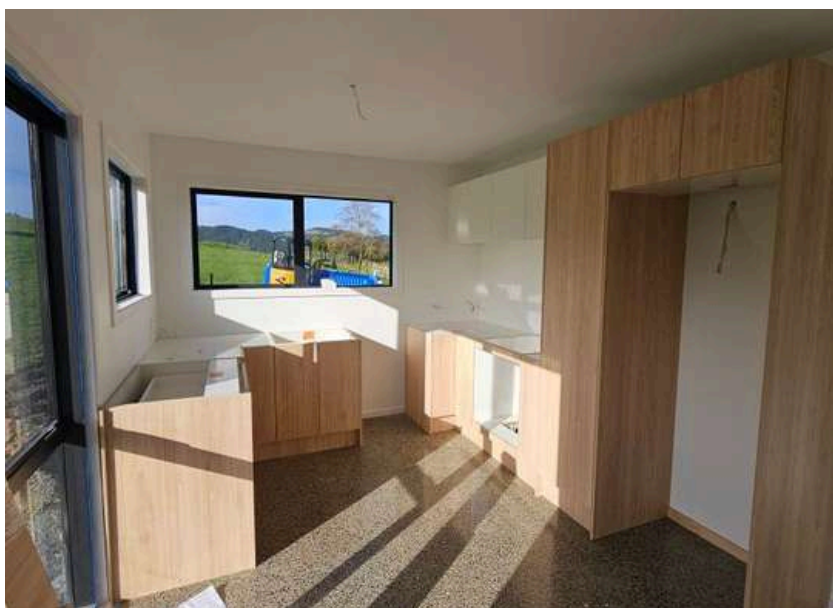
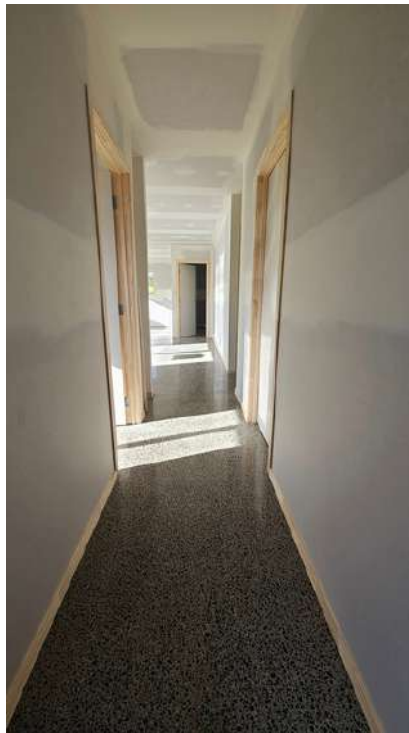


- **Tinted windows** – A one-off cost that'll keep the house cooler in summer (I'm north-facing and in a warm northland climate), which means lower power bills in winter and a more comfortable home.
- **The kitchen** – Local quotes for a custom kitchen came in \$6-7k higher than the flatpack I got from Mitre 10. Mine cost \$9k including appliances, still looks modern, and most importantly didn't chew through my budget.
- **Polished concrete floors** – Because I planned for them early, they were cheaper than carpet. They're easy-care, durable, and won't need replacing in 7-10 years.
- **Simple roof and ceiling design** – Fewer angles means lower build costs and better thermal performance.

**Non-structural internal walls** – I can change the layout in the future *without consent*. Flexibility like this adds long-term value without ongoing compliance headaches.

Here's something I don't hear talked about enough: most people pour everything into building their forever home first, then hope they can afford to invest later. I flipped that. I'm calling it the Build-Backwards Strategy, and here's how it worked for me:

- I bought the land for \$370,000, and the house fixed price build is \$304,000
- I had it professionally valued based on what it would be worth once the house was complete
- That projected value came back at \$735,000
- Based on that, I was able to borrow \$588,000 (80% of 735,000), which covered the land and the full build





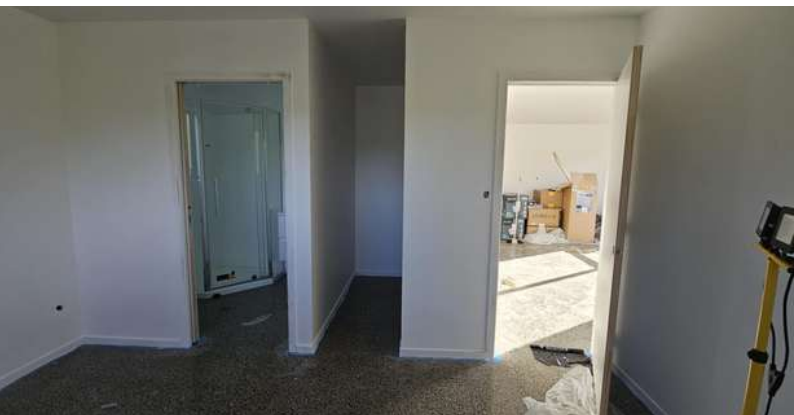
- I put in \$61,000 in cash, the rest of my deposit came from the (\$86,000 difference in equity between the land only valuation and then the the completed build valuation.

So instead of needing a giant deposit, I used valuation-based equity to make it work.

Once this first house is finished, I'll get a new valuation done, first on the one-house setup, then again on the anticipated value with both houses complete. The bank will factor in that valuation and the income from the rental house and the two leased tiny house sites when they reassess my ability to service the loan for the second build. Together, those three income streams will eventually cover around 85% of my total mortgage (for both house builds and the land).



These houses I'm building? It's not the kind of dream home you see on Instagram. But that's not my dream anymore. My dream isn't square metreage or walk-in wardrobes, it's about financial stability, and the ability to live well and enjoy life now, not just someday, when I'm 65 and hoping there's still a bit of gold leaf in retirement or a Lotto win around the corner. I want to travel. Breathe, and have options. Not just scrape by just existing.



### Next up:

*Water tanks, septic system, wastewater, and a whole lot of planning. Because I'm not connected to council water or sewer, I've had to sort everything myself, tanks, filters, drainage fields, and all the extra costs. Let's just say there's some drama, some technical hurdles, because of course there is. That's what I'll be unpacking in Part 5.*





## 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 **Riverhead, Auckland**



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

 \$200 per week

- **Available:** Now
- **Site foundation:** Land/Grass
- **Water connection:** Yes
- **Power connection:** Yes
- **Off-street parking:** Yes
- **Pets:** Yes
- **Child Friendly:** Yes
- **Smokers:** Yes
- **WiFi connection:** Yes
- **Private location:** Yes



**RIVERHEAD**

North-facing 250–500sqm site available on a peaceful 15-acre block with flat access and horse paddock views. Ideal for a modern Tiny and those seeking privacy, self-sufficiency, and space for gardens, chickens, and more. Pets and children welcome by discussion. Horse facilities available (arena, tack room, hayshed). One other Tiny onsite with council awareness and no known barriers to adding another. A rare lifestyle opportunity for the right person.

NEW

## LOOKING FOR LAND

Kapiti, Wellington



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



KAPITI

### Looking for:

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



**Tiny House**  
**Landshare**

Kind, reliable mum and 8-year-old daughter seeking a long-term (5+ years) lease for their 8.5m tiny house + 7m enclosed deck. Ideal section is fully vacant with access to power and water (greywater/waste a bonus), and space for gardening and a trampoline. Crane access required. Prefer Raumati South/Beach but open to rural options. We value privacy, nature, and community, and would love the chance to make a spot our long-term home.

## Leasing land for a tiny?

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

[Get a copy.](#)



**Tiny House Hub**





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