LESS SPACE, MORE STYLE - TINY HOUSE LIVING MAGAZINE!



## MYSTERY CREEK GEARS UP

To host NZ's biggest tiny house gathering

# THINKING OF PUTTING A TINY HOUSE ON A SECTION?

Tips to help you get started

# THE REBUILD PROJECT PART 5

Water in, water out, and the wallet squeeze in between



"I nearly bought the wrong house. One hour at the expo saved me from making a \$150,000 mistake." That's how Anne, a 52-year-old retiree from Tauranga, describes her first visit to the Tiny House Expo. She'd been on the fence, unsure if it was worth the drive. "I thought I wanted a loft, because Instagram made them look cosy. Then I tried climbing into one at the expo. My knees said absolutely not." It's stories like hers that have turned the event into something of a rite of passage for Kiwis considering the move to tiny living.

### Why people are calling it the "shortcut" to going tiny

Now in its tenth event, the *Tiny House Expo* isn't a trade show in the traditional sense. It's part classroom, part open home, part therapy session for people sick of mortgages and clutter.

Last year's attendees described it as "like doing six months of research in a single weekend."

The event brings together builders, land-leasers, off-grid specialists, and finance experts, but the real draw is the talks.

- Rebecca from Tiny House Mastery warns newcomers that downsizing isn't just a garage sale: "It's a shift in mindset. If you don't face that head-on, you'll struggle."
- She also cuts through the confusion around council rules and the looming granny flat reforms: "Half the advice online sounds like it was written by someone's brother-in-law after two beers. We give people the actual answers."
- Tim Oliver says financing is possible, and easier than most realise: "Everyone's been told banks won't touch tiny houses. That's not true. You just need to know which doors to knock on."



 And for those with the big question of where to park, Ryan pulls no punches: "Life isn't a Netflix montage where you plonk your home in a meadow with fairy lights. Finding land takes work, but there are strategies that make it possible."

#### The bigger picture

This year, the expo moves to Mystery Creek Events Centre, Hamilton (31 Oct - 2 Nov), marking a milestone in its growth. Organisers say more people are attending not just out of curiosity, but necessity.

With house prices still locking many out, and the government's proposed 2026 granny flat reforms set to reshape the rules, the timing feels significant. As one past attendee put it: "I walked in thinking tiny houses were cute. I walked out realising they were my retirement plan."

#### If you're on the fence

Maybe you're weighing up whether the trip is worth it. Maybe you're already deep in the Pinterest rabbit hole. Or maybe you're just sick of cleaning four bedrooms you don't actually use.

Either way, what most people say after attending is the same: "I wish I'd come sooner."

#### How to be part of it

The Tiny House Expo runs 31 October - 2 November at Mystery Creek, Hamilton.

Readers of Tiny Living Magazine can grab tickets with 20% off using the code **MAG20** (expires 30th Sept 2025)

**GET TICKETS** 









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











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Help choose NZ's best tiny house build!

Voting closes 30 Sept 2025



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So you've fallen down the Pinterest rabbit hole and decided a tiny house might be your thing. Excellent choice. But before you park your dream home on Auntie Jean's paddock and call it a day, there are a few dull-but-essential checks you need to do. (I know. Paperwork. Ugh. But trust me, skipping this part can turn your tiny dream into a council-shaped nightmare.)

Here's the starter pack of things to tick off, think of it as "Tiny House for Dummies: Council Edition."

#### **Step 1: Find out your zone**

Every bit of land in New Zealand is sorted into zones, like Hogwarts houses but with more spreadsheets. And just to give you an idea of how ludicrously complicated this gets: New Zealand has 1,175 different zones. Yes, you read that right. Compare that with Japan, which has a grand total of... thirteen. (Makes you wonder what on earth we're doing with the other 1,162.)

Most councils have helpfully digitised their District Plan maps. You pop onto the council website, type in the property address, and hey presto: it tells you the zoning, residential, rural, lifestyle block, whatever. But be warned: if the land is in some particularly remote backwater, the map may not be a slick online tool at all. You may instead find yourself squinting at a PDF document that looks like it was last updated in the Windows 95 era. Either way, your first job is to work out what zone the property is in.

### Step 2: Check what the zone actually allows

Now you've got your zone, click through to the **District Plan document** (usually lurking somewhere on the council's site). Each zone has its own gospel of "thou shalt" and "thou shalt not."

This is where you check the rules for **dwellings for that zone**:

- If the tiny house will be the primary dwelling (the main home on the land), what rules apply?
- If it's going to be a secondary dwelling alongside an existing house, does the zone allow that?
- Are there conditions, like maximum floor areas, height restrictions, or special consent requirements?

It's not glamorous detective work, but this is the stuff that tells you whether your tiny dream is doable or destined for paperwork purgatory.

## Step 3: Read the definitions (don't roll your eyes)

Buried in the District Plan is a Definitions section. Hunt it down. You'll want to look up what your council thinks a "Dwelling" is.

Some will count a tiny house on wheels as a dwelling. Others will call it something else entirely, like a "movable structure," which comes with different rules.

It's a bit like being at a party where you say "I'm gluten-free" and someone replies, "Oh, but you can eat sourdough, right?" Councils have their own interpretations. Best to know what you're dealing with.

## Step 4: See if your council has specific tiny house guidance

Many councils are finally catching up to reality and publishing specific documents about how they treat tiny houses.

Sometimes it's a one-page FAQ, other times it's a detailed guide on how their inspectors treat them.

It's worth a quick Google search: "tiny houses [council name]" or checking their planning section directly. Some councils are still scratching their heads, but others are streets ahead.

Gold star goes to **Western Bay of Plenty District Council**, they've actually released their internal guidance document explaining how their building inspectors view tiny homes. But, and this is important, that guidance only applies **within their district.** It has zero authority anywhere else in New Zealand. If you're in a different region, you'll need to check if your own council has published something similar.

#### Step 5: Check for covenants

This bit isn't about council, it's about the land itself. Some sections have covenants, legal restrictions baked into the title that say things like "No homes under 120m²" or "All houses must be painted beige." (Yes, really.)

If there's a covenant like that, your tiny house dream might hit a wall before it even begins. You can find covenants on the property's title record, something you (or your lawyer) can order through Land Information NZ.

### Step 6: If confused, ask the council (for free!)

Still baffled? Don't panic. Councils actually expect people to have questions (because District Plans are written in a dialect of English no human naturally speaks). The good news: you can usually lodge a **planning enquiry** online with your council for free.

When you do, be as detailed as you can. You don't always need the exact property address, but they'll probably ask for it. At the very least, say:

- The zone you've looked up for the property.
- Details of the tiny house: size, whether it's on wheels or not, and whether it's lived in full-time.
- How you plan to connect services (water, wastewater, electricity).

✓ Pro tip: councils may require resource consent for how a tiny house is connected to services, especially if you're tying into council water or sewerage. The more information you give them upfront, the more likely you'll get a specific answer rather than a bland "refer to the District Plan" template response.

## Wait, what's the difference between resource consent and building consent?

 Resource consent is about where and whether you're allowed to do something on the land. It comes from the District Plan. Example: "Can I put a second dwelling on this section?" That's resource consent territory.

Building consent is about how you build it and whether it meets the Building Code. Example: "Is this house structurally safe, weathertight, and healthy to live in?" That's building consent territory.

They're two totally different processes, and depending on what you're doing, you might need one, the other, or both.

#### Quick Recap (before your tea goes cold):

- **1.** Find the property zone on the council map (or PDF, if you're unlucky).
- **2.** Check what's allowed for both primary and secondary dwellings.
- 3. Look up the definition of "dwelling."
- **4.** Search if your council has specific tiny house guidance.
- 5. Check the title for covenants.
- **6.** Lodge a detailed planning enquiry if you're still unsure.

That's it, the baby steps that'll stop you from parking up and discovering later that you've accidentally built a crime scene (in the eyes of your local planner, anyway). Do this homework first and your tiny house journey will be a lot smoother, and considerably less shouty.

One last thing: the rules are shifting
The government is currently reforming
the Resource Management Act (RMA)
and is working toward consistent district
plans within each region. These reforms
are expected to roll out from 2026
onwards, which means the council rules
you're checking today may look different
down the track. Keep an eye out for
updates, especially if your tiny house
plans are a couple of years away.





You know what nobody tells you when you buy a lifestyle block?

That the stuff you don't see, the pipes underground, the tanks buried out back, the pumps quietly chugging away, costs about the same as a new car. Not a run-down Corolla either. More like a shiny SUV with heated seats. But here we are. Welcome to the glamorous world of **septic tanks**, **drainage fields**, **and water tanks**. Or as I like to call it: the part of the build where you tip money into a hole in the ground and cross your fingers it flushes.

#### Why We Needed a Serious System

Because I'm not connecting to council water or sewer, everything on my property has to work off its own steam. That means collecting rainwater off the roof, storing it in big tanks, filtering it clean enough to drink, then dealing with every drop of wastewater that leaves the house.





And here's the kicker: I didn't just need a system for the first house. I knew another three-bedroom build was on the cards for the future. Instead of paying twice (and tearing up the paddocks again later), I had the system designed from the start to handle two full-sized homes. That meant a bigger septic tank and a longer drainage field up front. By doing it this way, I saved myself a whole second round of labour costs, which, let's be honest, is where a massive chunk of the budget goes. Plus, I've dodged the hassle and expense of having to apply for another council consent down the track. Bigger upfront cost, yes, but one system means one consent, one install, and no future \$20–30k bill waiting for me later.

There was another layer to it, too. My long-term plan is to rent out this first house, so I needed something as renter-friendly as possible: low maintenance, reliable, and not the kind of system that demands constant tinkering or special instructions. That was one of the reasons I went with the AES setup, once it's in the ground, it's designed to just quietly do its job with very little fuss.

#### What I Ended Up With

The system is built around an **AES** (**Advanced Enviro-Septic**) **treatment field**, basically a network of specially designed pipes in a sand bed that treat the wastewater to a really high standard before it soaks into the ground. It's far cleaner than a normal septic system, which keeps the council happy and me sleeping at night.

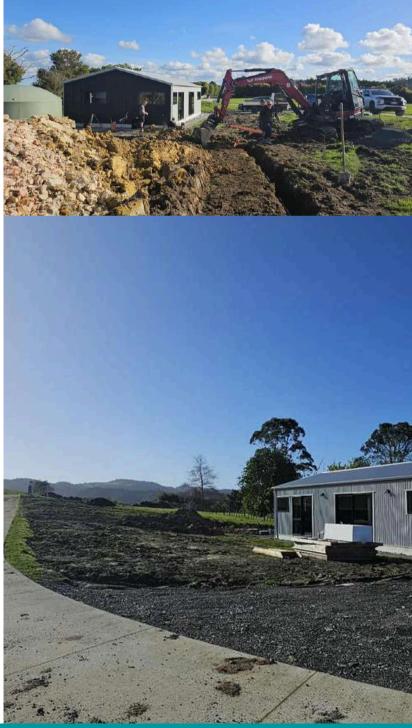
• Septic Tank: Supplied by Promax, a chunky 5,000L Enduro tank. Solid, reliable, and built to last. Honestly, I was amazed at the sheer size of it when it turned up, this thing is massive. It even got me thinking: if you bought one brand new, could you turn it into a tiny house? Or bury it and make an underground bunker-style tiny home? Probably not very practical (and definitely not council approved), but still... the idea crossed my mind as the digger lowered this beast into the ground.

- Pump Station: <u>Supplied through Allflow. It's a 2100L Devan chamber with a submersible vortex pump and high-level alarm</u>
  (translation: if the pump fails, it yells at you and flashes lights at you, before your backyard turns into a swamp).
- Disposal Field: 225m² of AES magic, tucked on a slope above the houses. At the moment it's still bare earth, thanks to months of relentless rain we haven't been able to finish the landscaping. Once spring finally kicks in, the plan is to get shallowrooting greenery established so it blends properly into the block.
- Stormwater & Water Tanks: Downpipes now feed into rainwater tanks, with overflow heading into swales so the paddocks don't turn into rice fields in winter. After living in the bus with just 460 litres of water capacity, I still get twitchy about checking tank levels. Now I've got a 35,000-litre tank, basically the equivalent of parking my old bus here and filling it to the roof with water. It feels crazy having that much on tap after years of rationing every drop.

And then there's the drinking water. At first, I was told by the guys involved that a basic filter would be "fine" that's what most people do. But here's the thing: my property is basically a bird sanctuary. Pūkekos, ducks, and a whole gang of native birds I can't even name, all hanging around, all day long. They love my roof. They love it so much, they redecorate it daily with bird crap.

From the driveway, you can see it, streaks of white across the iron, and then the moment it rains? Straight into the water tank. At that point, "basic filter" didn't feel very reassuring. So I





trusted my gut and I'm now getting a UV water treatment system retrofitted. That little piece of peace-of-mind insurance? About \$2,200 installed. Pricey, yes, but at least I know I won't be drinking watered-down bird poo with my morning coffee. Lesson learned: ask the experts, but if something feels off, back yourself. You're the one who has to live (and drink) with it.

#### The Costs That Made My Eyes Water

Here's the reality:

- Septic tank about \$4,818
- Pump station about \$5675.25
- AES components nearly \$11,000
- Excavator, labour, and materials a casual \$17,000
- Plus sand, storm water drainage, council inspections, etc.

#### Grand total? \$48,396.45.

(Yes, I'm including the 45 cents because at that point, every cent counts.)

Remember that \$20,000 estimate? Turns out my builder was being very optimistic. By the time the final invoices rolled in, we were in "European holiday for a family of four" territory. Or, if you prefer, "second-hand Tesla" territory. Except instead of Instagram photos in Italy, I got tidy trenches and a green plastic lid sticking out of the lawn.

#### **The Silver Lining**

The good news is: this system is built to last. AES

is incredibly efficient, the Promax tank is tough as nails, and the Allflow pump station gives me peace of mind. Once it's in the ground, I don't have to think about it every day. It's like insurance, painfully expensive upfront, but you'll be grateful when you need it.

And here's the thing for anyone daydreaming about a lifestyle block: if you're not on town water or sewer, this is the reality. Budget for it. Then double your budget. Because while you might not want to spend the cost of a brandnew Hilux on sewage, trust me, you'll be glad you did when everything works the way it should.

With the septic and drainage finally in, the property is officially functional, water in, water out, and no disasters (so far).

**Next up:** *Moving in.* 

Of course, in true build-project style, I'm doing it just as another storm is about to hit. Perfect timing for a freshly dug block, right? There's nothing like torrential rain to test every swale, drain, and design decision you've made.

So Part 6 will be about living in the house for the first time. What works. What doesn't. What I'd do differently if I had my time again. The layout choices I nailed, and the ones I'd rethink.

Because building is one thing, but moving in and actually living with those decisions? That's where the real lessons begin.



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

<u>Landshare:</u> New Zealand's online directory connecting tiny house owners and land owners.



### **NEW**

### **LAND FOR LEASE**



Land Lease Opportunity for Tiny House in Westgate, Auckland





\$240 per week

• Available: Now

Site foundation: Gravel

Water connection: Yes

Power connection: No

Off-street parking: Yes

Pets: No

Child Friendly: No

• Smokers: No

• WiFi connection: Yes

• Private location: Yes



#### **AUCKLAND**

Nestled among native bush and birdsong, this private spot in Northwest Auckland offers the perfect base for your tiny house on wheels (up to 8m, quality-built only). Just 10 minutes from Westgate, you'll enjoy both convenience and the peace of a natural setting. A gravel driveway and parking pad are ready, with water supplied from rain tanks and a well. You'll need to be self-contained and bring your own solar power. This long-term lease is ideal for someone wanting a quiet retreat close to the city. Sorry, no trucks, campers, or children, and preferably no pets.

### **LOOKING FOR LAND**

Mangere Bridge, Drury, Clevedon, Whitford







#### **Looking for:**

Power connection: Yes

Water connection: Yes

**Off-street Parking:** Yes

Pet Friendly: No

Child Friendly: No

Smokers: No

WiFI Connection: Yes

**Private Location:** Yes



Hi, I'm Cherie, a professional female seeking a peaceful, long-term spot to park my Cocoon Tiny Home. It's a quality build, 10m x 3m and 4.5m high, and will be occupied by just me. I'm a quiet, tidy, non-smoker who values a serene environment. Ideally, I'd love a private site where I can settle in and feel at home, with access to both power and water. If you have a space that suits, I'd be grateful to hear from you.

### Leasing land for a tiny?

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