

English



## **Pre-purchase guide for a Minimaliste tiny house**

### **Introduction**

Welcome to the world of tiny houses! With the experience and knowledge acquired since 2015, we have put together a simple pre-purchase guide to help you understand the steps to follow for your tiny house project as well as lead you to think about challenges frequently encountered by our clients. We want to make it easier for you and help you validate if tiny living is right for you in order to move forward with complete peace of mind. Once these checks have been carried out, we will be thrilled to build your future home and start your Minimaliste journey!

Purchasing a tiny house can seem difficult; find a location, obtain financing, establish your needs according to your priorities, etc. These steps can seem daunting if you don't know where to start. What if the process wasn't so complex? What if you had access to a list that would help you better understand the different steps and considerations? This is exactly the purpose of this pre-purchase guide. In this text, you will be guided through the different stages of purchasing a tiny house from Minimaliste with possible solutions for each of the obstacles you may encounter. Make sure you understand these steps before contacting us for your project.

## **1. Define your priorities according to your needs**

The most important thing at this stage is to be honest with yourself. Although a minimalist lifestyle is liberating for many, living in a small space isn't for everyone. The good news is that we have different floor plans that can suit different types of households. As a future tiny house user, it is important to ask yourself about your real needs. We suggest making a list of the essential items along with the "nice to haves" and then validating which of our products best suits those needs. Tiny house living is all about compromises; so you will have to make some at one point or another. Here are some questions you should ask yourself in the early stages of planning your project:

-Is the use of the tiny house more mobile or more permanent?

-Do you intend to live in the tiny house full time or temporarily/occasionally?

-What services are available on the land where you plan to settle?

-What is the total sleeping capacity needed (including visitors)?

-Do you want the master bedroom on the first floor or in a loft?

-Do you plan to have a pet in your tiny house?

-What are the essential elements of my project?

-What are the non-essential elements, but which still contribute to improving your experience?

Once these questions are answered, we advise you to take a look at our different models and check if one of them could meet 95-100% your needs. These models are the result of several years of experience with custom projects, so we are confident that you will definitely be able to find what suits you among our existing product offer:

-4-season travel trailers: 8 feet wide, on wheels (RV certification)

-4-season park models: 10.5 feet wide, on wheels (RV certification)

-ADU (accessory dwelling unit): 12 feet wide, without wheels (building code)

#### Included model personalization

It is always possible to personalize certain elements when choosing one of our models (color/type of exterior siding, wood accent finishes, flooring, countertop, etc.) with our three accent color schemes offered; natural wood (light) / espresso / or gray as well as other selections (handles, accessories, etc.).

#### \*À-la-carte customization

If you wish to modify the interior layout (moving divisions, adding windows, modifying cabinets, etc.), we will need to assess the feasibility and cost. For any modification to

the original plan, a design fee will be charged in addition to the cost of the option, if feasible from a design and technical standpoint.

### Full custom project

If our suggested plans do not suit your needs even with minor tweaks and you wish to have a project tailor-made for your needs, we can also help you out. Before doing so, a ballpark pricing will be provided based on the dimensions and inclusions. If you agree to move forward, you will have to go through a custom design process (additional \$10,000.00 CAD/ \$7,500.00 USD), as it results in a lot of work and effort, with a lot of unknown variables. In addition, these projects require more flexibility in terms of schedule and final pricing. Contact us to find out the feasibility of your project!

## **2. Make a budget and look for financing**

Once your needs and priorities have been established, you will need to make a budget for your project. As an indication, our current prices (2023) vary between 90K CAD/70K USD for a well-equipped 8x24 unit (on wheels) to over 200K CAD/160K USD for a 10x38 unit, before taxes and delivery. Delivery is charged separately from the tiny house and the price varies depending on the distance, but also the type of product. We are talking about approximately 2K CAD for a local delivery in Quebec province (under 400km), 5K CAD for the Greater Toronto area and 20K+ CAD\*/15K+ USD\* for transcontinental delivery. For models without wheels, a crane or machinery could be required for on-site installation, depending on the type of terrain and access to the site.

\*Price as a reference only, based on \$6.50 CAD/km in Canada and \$7.50 USD/mile in the USA. The Nomad models typically ship for around \$3.50 CAD/km in Canada and 5\$ USD/mile in the USA.

Here at Minimaliste, we accept no compromise regarding the quality of the materials, from the building envelope to the finishes. Since the space is small, it is even more important to have efficient and effective ventilation to improve the air quality and improve the overall energy efficiency of your home. In terms of insulation, all our homes are designed to withstand any type of climate, effectively. We work with cutting-edge technology from design to construction, allowing a consistent quality on the final product. Even if you live in a warmer environment, our homes will save you significantly on air conditioning costs. In addition, our units are designed to be durable and sturdy so that in the end, they can truly last.

## Financing

Our tiny homes can qualify for financing, both in Canada and the United States. Each project is studied independently. We therefore invite you to contact us when your project is at the completion stage. Here are the main points of financing for Minimalist products

### Canada and USA

#### -Trailers/Park Models

For RV certified products (trailers and park models), a 20-year RV loan is possible. You must plan for a down payment of 10%, ideally a credit score above 700 as well as stability in income. Rates, terms and conditions vary depending on your personal file and also external factors. Our sales department will put you in contact with the lender.

\*Note that our models without wheels can also be available in the USA, with a park model certification, installed on a galvanized trailer frame with removable axles and trailer tongue. It offers the same look as a house with no wheels. You can picture around 12K USD to 15K USD more for an ADU model on wheels.

### CANADA only

-ADU/houses without wheels

For our models without wheels, the type of financing possible will depend on the nature of your project. If you are installing it on your land, a mortgage line of credit or an addition during mortgage refinancing is ideal while a conventional mortgage loan may be applicable if you own a land without any existing infrastructure/building. Commercial loans may also be available for rental projects. Our sales department will provide you with more information in that matter.

### **3. Finding land**

Generally speaking, the biggest obstacle encountered in a tiny house project is finding land, because it must allow the installation of a tiny house (on wheels or foundation). Models on wheels can be installed in campsites, resort sites, woodlots, etc., or even installed on conventional land with an exemption from the municipality. Legislation differs in each municipality, province or country, but most are becoming more and more flexible and adapting their regulations to facilitate the installation of tiny houses on their territory. One thing is certain, it is very important to have access to water, electricity and sewers/septic tanks. This makes installation in place easier and also reduces the overall cost of the project. Off-grid options should be considered when absolutely necessary;

they are very expensive and add additional logistics to everyday life. The only time we offer to include off-grid options (other than for electricity) on a tiny house is for our small Nomad unit (4-season trailer), designed to move more easily on the road.

Models without wheels (ADUs) can be installed at the end of the course on land with an existing building, according to current regulations. They can also be installed on vacation sites or on land that allows these types of dimensions. It is important to confirm the location of our tiny house at the start of the project if you want a more permanent installation. We consider that it is more judicious to have your land ready to accommodate a mini-house before starting to design it. Unfortunately, too often we see projects fail along the way because of the stakes in the land. If you are looking for land in Canada, here is the best reference: <https://landdirectory.tinyhomesincanada.ca/>

\*In all cases, you may need the agreement of the municipality. We suggest you contact your municipality to find out the regulations in force before beginning the process of purchasing your tiny house.

#### **4. Get a quote**

Once land is confirmed, financing is sorted out and priorities/needs have been established, the next step is to fill out a form on our website (custom design or existing model). This will help us provide an estimate or firm pricing for your project. If you are actively searching for land/financing, it is still a good idea to fill out a form. The delay for the start of a new project can vary from 6 to 12 months for a park model size home, which will give you plenty of time to confirm land or other details that may not already be confirmed. The Nomad series offer a quicker turnaround time, because of a bigger production and a more narrow choice of options.

Ready? Here's the link for the online form: <https://minimalistehouses.com/en/quote/>