FINANCING OPTIONS

If you have the money to buy a ThinHaus, great! If you don’t have much money, but you have a great credit score, still great! If you have no money and your credit score stinks ... well, keep walking.

If there is a #1 lender for Tiny Houses, it might just be LightStream. Their website is massive and they provide the most complete ranch of financial services in our industry. They are probably the first stop for any THoW money search.

These guys are a little bit new to the tiny house lending business, but they are hungry. They even put tiny houses on the home page of their website, so they are definitely worth checking out. You may need to deal with some extra red tape as they figure out how to do all this, but they are nice folks and want to lend money.

This is probably the biggest of the tiny house lending banks and most impersonal. That’s not always a bad thing, but it’s a different kind of experience. Their rates just might be lower, depending on your score and the rate tables, so they are certainly worth checking out.

If you need a small amount to get you over the top on your ThinHaus purchase, a personal loan from these guys could work. The rates will be higher so try and pay them back first.

INSURANCE

Google “tiny house insurance” and you’ll get a lot of response ... and for good reason. This is a very important, misunderstood and complicated subject. If you are a homeowner (even a tiny home owner), insurance is something that you really need to consider and most likely get. If you have a bank note tied to your house (a mortgage), then the bank will probably insist that you have coverage. “Coverage” is a big word and there are all sorts of things you should consider. Do your homework and even re-think it every couple of years as things change. Here are some folks that will at least know what you are talking about when you say, “Tiny House Insurance.”

It’s a tricky thing ... Do it!

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