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With Your Host

Laura Lynch

Are you ready to break free from a conventional life and achieve financial independence through your version of tiny living, but you're feeling stuck trying to figure out the money part? Does the pressure to conform to societal norms make it even more difficult to embrace an unconventional lifestyle?

Well, you're in the right place.

I'm Laura Lynch, host of the Less House More Moola Podcast, where every Thursday, I'll bring you captivating interviews with individuals who have successfully made the transition to tiny living. They defied expectations and are thriving in their unique lives.

We'll also dive deep into industry resources to address common financial concerns on your tiny journey. Together, we'll explore the emotional and practical aspects of pursuing an alternative lifestyle. I'll describe a clear framework for project planning and cash flow management. Our goal is to intentionally build financial security and make a positive impact through our alternative American dream.

So, gear up for an exciting and empowering journey to create a life that truly resonates with you. Let's dive into today's episode and take the first steps towards financial independence and purpose through tiny living.

Laura Lynch: Elisa Boots and Ryk, thank you so much for being on Less House More Moola. Great to have you. You know what I'm really excited about is that you all have so much history with tiny living and so it's going to be so great to hear your perspective on things and kind of a little call to action out there for folks that are interested in this lifestyle about ways that we can all work together to make a movement forward.

So, thanks for being here. We first connected because I just cold DMed you on Facebook as sometimes is my way. And I'm so glad for you to be here and share your wisdom with us. So, thank you so much.

Elisa Boots: You're welcome. We are so happy to be here.

Laura Lynch: Now for anybody who's been living under a rock or hasn't been nerding out on tiny living, these are the two who have a His & Hers tiny home, which is a great solution. I think just to add some more space, and as listeners may be aware, even though my tiny house is tiny, we're building out a large container barn dominium shop thing, to house all of the work product for my husband.

> So, I think it's important to think about tiny living as being flexible and align with whatever's most important to you in life. And so, even though maybe your kitchen doesn't need to be 3000 square feet, you may need 3000 square feet for your work or for your hobbies.

Or maybe you need His & Hers tiny homes in order to create more space. So, I think it's a great flexible sort of Lego block solution for creating the life that you love.

So, I will pitch over to you all. My first question to you. Would you please, just in addition to your, His & Hers tiny homes, kind of give us a little history of your long story within the tiny house movement.

Elisa Boots: Well, just like everybody else who's been in this movement, we were very interested in kind of alternative living. And then YouTube started blowing up with a tiny house movement.

And so, I made him sit and watch hours and hours-

- Ryk: Five years.
- Elisa Boots: Five years hours' worth of YouTube videos. And I think I finally started convincing him when we went to Portland Tiny Home Show. And he actually got to see these in real time and real space, because I don't think you realize just how small, tiny houses are until you walk into one.

But he loved them. And that started our serious journey to live tiny. And about two years ago, we got that opportunity and I bought my house first from actually a vendor who was there at that tiny home show. And then he asked the builder to build his tiny house.

So, we were really fortunate in that I could get my tiny house, literally like that, had his built and then we needed to put them someplace. So, despite all of this hype, and I will call it hype about living tiny, there were still a lot of obstacles. And one of them was land or where do you put your tiny, now that you have it?

And we were so fortunate to find Mt Hood Village and RV Resorts here in Oregon because they're welcoming tinies. They welcome tinies, they're open year-round. We could stay here without having to move. And that's been wonderful.

We've really been very fortunate because it was a easy process. We just kind of talked to the community director and then we signed some papers, and we were here.

However, two years on, we thought this was temporary. We thought, well, we'll stay here for six months to a year, get some

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land, put our tinies on it and everything's cool. And that wasn't the case.

So, we started really thinking about, okay, what are the impediments to living tiny? And one of them really is where do you put your tiny home? If you're fortunate enough and you have land and you live in areas where ADUs or accessory dwelling units are allowed, okay, you're on your way.

But that's still a very one-off type of thing, even within one state that can support that. Several counties won't, municipalities won't.

- Ryk: Or you have to take the wheels off-
- Elisa Boots: Or you have to take the wheels off and modify that tiny in some way. Right?
- Ryk: Yeah.
- Elisa Boots: And our whole point was we wanted to keep the wheels because, one never knows if you would like to move someplace or if we wanted to move out to a different state, we don't have to worry about selling our house. We just take our houses with us.

So, this has been a real issue and I think it's becoming more to the forefront because people have bought tinies. I've been on many Facebook groups, "Oh, I bought a tiny, where can I put it?"

And everybody's like, "You should have checked with your county or you your city or wherever first because they may not allow you to put it where you want."

- Ryk: Well, some people are in New Zealand, and they seem to have a bit settled.
- Elisa Boots: Well, you know the Europeans are always a little more progressive than the Americans. But we're fortunate that we live in the Pacific Northwest. And so, there is a lot more tiny action going on here, but we're still encountering counties that say, oh sure you can have existing house.

So, we've run into this challenge. And one of the things that we thought going forward is maybe we need to have more tiny home villages where there's a small piece of land, where many tiny housers can live, however the amount you decide.

That we actually have to go in and create a village of some sort so that we can provide, I mean, I'm not a person who wants to — although humans, we're getting to that age where we might need community at some point and other people to not just help us, but just a community of like-minded people to help each other.

And there's nothing against living in an RV park. We've made many friends here. It's a beautiful place, but it's not a tiny home village. And so, some of the values are a little different. And some of the thoughts on permanent dwellings are different here.

And we would like to be able to go to a community of people who are like us, but maybe not some of the big ones that are out there right now, which are great. We visited a lot of them. We thought they were great, but they're big and not necessarily located in a place that we found convenient for us.

So, we would really like to be on that forefront of, and we're already members of-

- Ryk: THIA
- Elisa Boots: THIA, and I'm part of many Facebook groups where we're just trying to figure out how can we create using small amount of land and having several tiny houses on it. How can we create something viable like that? Because I do feel, honestly, that is the future, and it would help our housing crisis immeasurably.
- Laura Lynch: Yeah. So, those are all such great points because this is, as you pointed out, sort of a journey, a continuum. You get in, you get yourself exposed to the tiny house world, and then maybe you're at the point where you're really in love with this lifestyle and this idea, and you're ready to go get yourself a house, a tiny house.

And then you kind of encounter this, well, the parking is a challenge, and certainly no one is struggling with where they're going to park their conventional normal house, because it comes on land.

And so, it is an additional hurdle for folks that are trying to go tiny. And to your point, where you have the opportunity to park it, people may think differently. And of course, all of us live in communities where you've got a lot of different thought, but the tiny focus has a very specific set of values attached. Everybody's got their own version of it.

But certainly, there are some interesting elements to that. And part of it being that possibly, and you can share with us if you're comfortable, possibly the RV parking too, is costly in comparison to say if you had a small lot within a tiny village

where you actually buy into that land or you're in a more longterm.

We think about short-term vacation rental versus long-term lease. And those are two different things. So, if you don't mind sharing, how much are you paying for your RV parking spot right now?

- Ryk: So, we pay 650 for each lot. And we have two lots, compared to the apartment, which would've been about \$2,200, all in, up in Washington.
- Elisa Boots: Yeah.
- Laura Lynch: So, that's like \$30 a day, right?

Ryk: Yeah. About, yeah.

- Elisa Boots: And for where we're located, that's still a very good price, but it's not our land. So, that rent.
- Ryk: Yeah.

Elisa Boots: We don't ever see the benefits of that long-term.

Ryk: And the whole area is set up to be temporary. It's all RV. So, there are people here who have been here 17 years, but I mean, the whole place in general is set up. And I don't think that we want to be here 17 or 10 years.

I think that we'd really like to find land someplace. Now, we've driven to a whole lot of communities over the past two years. And we've even been x-ing out whole states.

California's finally made some inroads, but for a long time we would look at even other RV parks and you couldn't even ... you have to move your RV every 90 days.

Laura Lynch: So, what is the ideal solution for you all as you are imagining, as you were pointing out earlier, creating some sort of community, aging in your tiny home. So, being within a community where you feel comfortable, we're all going to age. So, what does that look like for you? And what is the ideal solution that you're looking for?

Elisa Boots: I would say that our, for me and him, our ideal situation is we're a little older, so we, we plan on staying in our tinies for a while. And currently, we're very capable of staying in our tinies.

> And so, we would like to find other people, not necessarily at this stage of life, but who enjoy tiny life and plan to stay in their tinies three to five years at least.

> And are looking also for a more permanent place to house their tinies. And as much as we love large communities, there's a couple here in Oregon that we visited that's big. And it requires a lot to purchase the land.

And so, we don't have that type of money. I foresee in the future, people coming together, signing legal documents, either to purchase the land and/or own a stake in the land. Almost like a co-op situation, I guess you could say, for lack of better terminology.

And that way we own our lots, yet we have community around us, maybe five other houses, maybe eight other houses, something like that, where you're really not talking about a big parcel of land. You don't need it.

Just enough so that you do have this sense of community. You have neighbors who you know, you have just the sense of other people nearby who are like-minded and would like to be in their tinies on a long-term basis.

Because everybody who's in the tiny house movement, they all have different reasons for going tiny. Not all of them are permanent and that's fine. But for us, where we are in our part of our life, we're looking for more of that stable, long-term environment.

Laura Lynch: So, I've seen some evidence through different documentaries I've seen from THIA (the Tiny Home Industry Association for listeners), about some urban infill that's creating these smaller communities.

> So, for you all, are you looking for a more urban environment or are you looking for a more rural environment or somewhere in between?

Ryk: I think we're open to anything that feels like it resonates with us. We love to go out and eat. That's one of the things we like to do. So, urban, as long as they have good restaurants around, as long as it's not in commercial park, next to a warehouse or a trucking company.

So, I mean, it really does ... I mean, because it is living, and it is housing. So, the environment, because most of that type of land would probably have to be commercial because it's multifamily.

And that's one of the things that I found in looking for land. It's my first question is what's the zoning? Is it ag forestry? And we

have two tiny homes. Because a lot of places are like, it's only multifamily, one. You can't have more than one.

Elisa Boots: Yeah.

- Ryk: And so, that's the part of it. And then there's also, to do something new. It's a development time horizon of two to three years plus a lot of money to do the infrastructure. And we don't want to take that on ourselves.
- Elisa Boots: Yeah. I love the idea of pocket neighborhoods, urban pocket neighborhoods. I am a city girl at heart. And to have services that are either within walking distance or medical services nearby, all those things appeal to me.

And it seems now, it seems like, unless you can really get into the city aspect of land there, I know in Portland they had a pocket neighborhood. I know down in Texas, they have a pocket neighborhood. And those are great. I would love to be a part of that.

But it's a lot of work to get that set up. It might be easier to be in a more rural area that has where you can get five acres or even three acres. But then you have the costs, like he was saying, of excavation and perking and services and all that kind of stuff.

So, I wouldn't mind it if we could find something kind of a hybrid. I mean, everything is a hybrid today, but a hybrid pocket neighborhood in a semi-urban environment. But that's the joy of tiny houses.

So, you have that opportunity to be in a pocket neighborhood or a larger community of tiny house people, or to go in possibly with other people and create your own very small, tiny house community. That's the wonderful flexibility of tinies.

Ryk: It dictates how the tiny homes are configured. And so, that's great. And then state by state, you have states we just put a big X through them because at the state level, they don't support it.

And then, a lot of states are like, well, we'll make these for lowincome people only. Well, we already have our tiny homes. We just need a place to come put them, so-

- Laura Lynch: So, it sounds like that you are really seeing the municipalities as the primary barrier to more community development. Do I take that correctly.
- Elisa Boots: To be honest, we have not approached municipalities about a tiny home community. True. There is a county here, not far from us on a different county in Oregon. We went to their office one day, just walked in there and said, "Hey, we got tiny houses, are you guys into that?"

And they were, and they're like, "Yeah, you can put a tiny on your property. That's okay. We're very supportive of that." But the problem was is that county is a very rural county, and if anybody is still in a midlife, still working, unless they're working from home, that is another problem because then you have to commute.

So, that was really encouraging to hear that they were all for tinies. But their location for us, at least for us, was just — we've looked in that county and we're still looking, but every time we see a plot of land there that's just dirt, it's sort of like, yeah, but what about a tree or something?

And so, you have to kind of consider, I guess maybe we're a little picky. I'm not willing to just go sit on a piece of dirt just

because I could buy the land. I need to have something that I resonate to. So, I guess that's just me.

But that's why we got the tinies to begin with, so that we could move around to the places that resonate to us. So, I see that some counties are already getting on this bandwagon and they're very positive.

Some counties are like, yes, we'll support this, but here's a 1500-page document of which you must abide by.

Ryk: Communities would be much more open if they could figure out how to tax a tiny house. So, where we are, you don't have to register it with the state for over the road to drive it because you move it once a year or twice a year. So, you get a special permit for that.

> But if you have land, you would pay tax on the real property, which is the land, but you wouldn't pay tax on your item, on your tiny home because it's not fixed to the land. So, it's more like an RV.

> And so, I think that if they could get some more money from a tiny house user, and I'm not advocating that, if they could get more money, I think that they might be more willing to adopt a softer stance.

Laura Lynch: Yeah. That sounds like the Cannabis Colorado solution. If we tax it, we'll welcome it. So, who do you think in the ecosystem of tiny living, who needs to be solving these challenges? Or who would you like to see sort of take an initiative here?

Elisa Boots: Well, THIA is a great place to start. That's number one. And then I believe there are a couple other associations or Less House More Moola with Laura Lynch https://thetinyhouseadviser.com

groups springing up that are, maybe they're more specific to their state, kind of really trying to get action going.

And right now, we think it is very grassroots from what we've observed and talked to people. And there's nothing wrong with that. Unfortunately, because the United States is vast and there's so many counties within states, and then zoning within that, it can kind of get lost.

I don't personally know what somebody is working on in the next county over. I don't have that in front of me, even though I'm part of all these Facebook groups and whatever. And I know THIA is working very hard to try to make a map of existing communities, et cetera.

I think grassroots has been a great way, but I really think that we would benefit as tiny housers if we had more congress people on board with this as a solution for the housing crisis.

I read about the housing crisis every day, and then, they say, "Tiny houses for people who are at poverty level or homeless people." And all that is great, but they're kind of missing this kind of middle ground here where there's people who are viably working, making an income part of society who would like to live slightly differently and are willing to pay a mortgage or whatever.

But they don't want to be grouped up with the people who are impoverished because that's a very different level of existence. So, I think tinies can run that whole gamut, but there doesn't seem to be a lot of cohesion. That's my personal, if we had some cohesion up at the more congressional level.

But to qualify that, I know that if there is more regulation and there is more standardization, then you're not getting that individual and sometimes beautifully artistic, tiny aesthetic.

Laura Lynch: So, yes to cohesion. I think that if there would be more consensus of thought across the entirety of the country, certainly getting cohesion or consensus of thought in Washington is probably an objective that will never be achieved in our lifetime.

> So, we're going to be kind of dependent upon grassroots to get things done. And so, I was recently ... I had Alaska, the tiny house concierge, and I recorded, and her episode came out a couple weeks ago.

And she recently described to me that she feels like that the tiny house movement is ... that the people are kind of right behind a floodgate. The people are stacking up who want to go tiny. The movement is getting a lot of pressure around these breaking points of the legality, the where to park, that sort of thing.

And she's like, "I'm not sure what's going to break it, if it's going to be the housing crisis or if it's going to be kind of just enough movement on the legality front or what have you." But she says that she feels like there's just this flood of people that are about to cross through those gates.

And so, what do you think would be the benefits? Let's talk about the benefits a little bit for those flood of people. If we do get some more momentum and folks listening to us hear that call of action and they take it up with their county commission or they take it up in their city planning offices.

If we start to see that movement forward, what are the benefits for people that are trying to go tiny who aren't necessarily in those buckets, say of the homeless veterans who we appreciate so much, of course, and the low income, but just people that are doing it for a lifestyle choice and for values purposes. What are the benefits there?

Ryk: So, because we think with the same mind, so one of our big benefits was that we didn't want to pay and we like to travel, so we wanted discretionary income. So, we didn't want a mortgage that was A, going to be with us when we retired for another 30 years. Or that took all of our disposable income.

> So, we have two tiny homes, and our boxes are checked off, they're paid for. And so, all we do is pay rent, and we have no ties to this rental space other than a year lease.

So, if my job changes or anything like that and I have to move, great. I can do that. So, there's a lot of flexibility in how you live and where you live, and if you need to move, you can.

And so, I think those are my big three design aesthetic, like my design aesthetic is very different from Elisa's. She's got all these pretty lights and stuff in her house. And mine looks more like a museum and that's just kind of the things that we like.

But I think that just the flexibility alone and the financial and what do you value, what are your values for where you put your money? And for us it's, it's new experiences in that undiscovered country, so to speak, so-

Elisa Boots: And this goes across the board of whatever age group you're in. I mean, I was just watching something, I used to live in New York City way back a long time ago. And now for people

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to live in the city, anywhere from 50 to 80% of their income has to go to rent. That's just untenable. I mean, we can't do that much longer.

And then of course, if you want to buy, even out here in the Pacific Northwest, this is why we went tiny. We were going to be stuck in an apartment forever because we just — the time we came out here is when all the prices literally started going up and whatever money we had wasn't even going to touch something that was barely livable.

Some little post-war box that was built 80 years ago for half a million dollars, at the least. And I feel like every group of people from the time you're in your twenties on, that money is a huge issue today.

The American dream is such that you can't, even if you're ... necessarily mean you can but have a house. So, this is a great solution to go tiny. And the other benefit is yes, the flexibility, the artistic, you're not living in a box. You can have the things that you want as tiny living is concerned.

And I would say for anybody who really is thinking about this, and I see this online a lot, people are like, "I want to get a tiny, what do I do?" Well, the first thing you need to do is talk to your county or your town or your municipality. And if they're like, no, then you say, why?

And you make them explain to you why they can't have it. Then you can counter with, well, this is a really good conversation because this is what you can gain if you allow us to go tiny.

I think that's where it has to start. And you're talking about that floodgate. Well, if all those people actually started calling our

local towns and municipalities saying, "Hey, what's your view on tiny houses." Our own tiny house world, surrounded by YouTube and the podcast and everything.

But no, it's up to us to educate people. That's why we're on this podcast, to let them know that yes, it is possible. Yes, you can thrive. Yes, there's a lot more that needs to be done.

But yes, I do feel that we are coming to the point where those gates are going to have to open, and people are going to have to be heard by their towns and counties.

Ryk: And it's really hard to go, if you don't actually have the need in medical sense, then they're not likely to be as interested as if I have a tiny home and I need to put it down, what are the rules? Or can I even live in this county?

Are you prohibiting me from living where I would like to live and being part of your community? And you couch it that way. I hope that's not too aggressive, but it just depends on who they are.

But it's just kind of like, why not? And because a lot of times it's never been tested. You may have to go before the city council or the county commissioner and say, we need to amend the zoning.

Elisa Boots: Yeah. And I just want to add this.

- Ryk: Can we just sit here and look pretty.
- Elisa Boots: Yeah. So, I don't know if you heard me, but I think that a lot of towns and municipalities still considered tiny homes to be like a mobile home or a RV. And we're not. And so, we're

always trying to tell people, and I think many people have done this, it's like, well, come visit my tiny home.

I mean, if you, if you can't picture it, come see my tiny home, see what we're doing, see how this industry is different. And I do know that in some cases, I think there was a case down in, I want to say San Diego, somewhere around this, where this woman actually was granted her little lot in the suburban neighborhood and her little, tiny home on it, and it took years, but she invited people, please come, please visit.

And let me show you around, let me tell you why this is different. And once they started to see that, the wheels started to turn, so to speak, to get her a variance in the ordinance so she could live there.

And I believe that that's short of a heavy hitting national organization and I mean like a heavy hitting one, it's going to be up to us as owners to be activists, to champion our cause, so to speak.

Laura Lynch: Yeah. So, I think that that's a great awareness too for folks that are interested in going this route, that you are going to have to advocate for yourself. And this is a great growth opportunity perhaps if you've never had to do it before, because the path has been laid out for you because the standard American dream was laid out for all of us.

> The path was right. All we had to do was walk down it and give away all of our time and 40% of our resources and all that. So, if you want a different path, you're going to have to advocate for yourself still at this moment in time.

And so, you can do it and there's people around you that can help you figure out exactly how to do it and what to say. And this is why we have all these great sort of legends of the tiny house world who are here to support you as you do that.

Elisa Boots: Yes. And we're fortunate because I feel versus maybe some other whatever movement, that we have some really good people in the — in someplace and say, oh, they did it. Let's cut and paste.

> And if we can do that more, it'll be a much easier road for not only the tiny house dweller, but the county or the town. And once they realize, hey, there's a lot of merit to this, and oh yeah, other people have looked ... well then maybe we can copy them.

And it has to go that way. As opposed to some organization or government something to say, oh no, you have — it has to be done this way. I personally don't want that to be the result of tiny living. That it's only done in this/that — the joy of this kind of situations.

And so, I think that eventually, not every place is going to be tiny friendly and that's just the way that's going to be. But I think more places can be tiny friendly once they understand municipalities.

Ryk: And because it's such a varied experience across the country, you have to think outside the box. But their big drawback was the cows could come and walk across your property. And it's just kind of we were like, "Well, if we put a garden in, the cows will walk right through it."

And then all the cowboys or whoever has rights to access your property. So, look at the property and see who has also rights to it. It's huge.

Elisa Boots: Yeah.

- Laura Lynch: Alright, so for any listeners out there who might have some means and might be thinking, hey, community is important to me and maybe I would like to bring some other tiny dwellers around me and develop some land. How would you recommend that they get started? Or where would they go for research?
- Elisa Boots: To answer your question, I feel that the very first thing you need to do is before you contact your builder, or before your county your local city, your local municipality and the state, and figure out if living tiny in your state, in your county, in your neighborhood is doable.

And if it's not, then you know that you will have to go someplace different to live in your tiny. And the next thing is join a community on Facebook. Join THIA, go to THIA's website, they're really compiling a lot of information in the process of it. And just even a map of where tiny home communities that already exist will help you get started.

In this business or in this type of endeavor, you must do your research. And I can't tell you how many posts I see online of people like, "I just bought my tiny house. Can I put it here?"

Well, you've got to do your research first and that will decide whether or not you can live in that area. Plus, like we were just talking about, Colorado, they have approved tinies, but they have very specific requirements. And it's a horrible thought to

have your tiny built beautiful and then find out it didn't have the right R value on the roof, or that the wheels are going to have to be removed.

- Ryk: I think it's very important that you not just put your tiny house on land hoping you can get away with it. Because we've heard a lot of heartache stories of people who didn't follow the rules and then — so living on a winery would be a blast for us. So, if there's a winery-
- Elisa Boots: I picture him saying, "Hey, do you need someone to live on your winery, we would love to, and just give us a little corner over there and we'd be happy to, work at the wire still in that phase where ... and it's a good thing where we need to be creative.

You've got to put cap on and you've got to do your research and you've got to understand that things are still in flux. But the more people who call their, their government, their local government, the more these local governments start hearing about tiny — oh my gosh, we got 10 calls last week. Why can't ... tiny house, tiny house. They're going to start to pay attention.

So, it's one of those things where you do have to take things into your own — you've got to take the harness a little bit or the reins not the harness, but you got to take the rein and kind of drive the cart a little bit.

Laura Lynch: Awesome. Well, Elisa and Ryk, thank you so much for sharing your great thoughts with us. Having done so much research of your own. Please share with listeners where they might follow you and get in touch.

- Elisa Boots: We do have a video that's up on YouTube. It's Tiny Houses, His & Hers done by Tiny House Expedition.
- Laura Lynch: Well, thank you so much for sharing all of that, and I really appreciate you giving us tips on how to kind of be our own advocates and start in mass just making the phone calls in order to get the attention. Like the squeaky wheel gets the grease.
- Ryk: That's right.
- Elisa Boots: Yeah. And thank you so much for having us on here today. It's been wonderful chatting with you. And I hope that anybody listening is more encouraged, it's a lot of work, but the payoff is great.
- Ryk: Payoff is great.

Well, that's it for today's episode of Less House More Moola. To access valuable financial tips and resources tailored to your tiny living journey, join our exclusive community at thetinyhouseadviser.com.

Here, you'll find a supportive network of like-minded individuals committed to helping each other navigate the challenges and celebrate the victories of embracing a minimalist lifestyle.

So, don't miss out on the opportunity to be part of this empowering tribe. Be sure to tune in next Thursday for another insightful episode of Less House More Moola, where we'll continue to explore practical solutions and inspiring stories to help you create the life you've always dreamed of.