

## EP 39: Embracing the Tiny Living Dream with Financial Savvy with Christopher Hensley

# LESS HOUSE MORE MOOLA

We help the tiny house community use their lower housing costs to build financial independence.

With Laura Lynch



Full Episode Transcript

With Your Host

Laura Lynch

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## **EP 39: Embracing the Tiny Living Dream with Financial Savvy with Christopher Hensley**

It takes a brave and independent mindset to go tiny. If you are trying to figure out your tiny pivot, this podcast is here to inspire and connect you with the other unconventional, gritty, inspirational people within this community.

I'm Laura Lynch, your tiny house friend and host. On this show, we are always going to come back to money because, as a financial planner, this is the question I hear the most: How do I make this work for me financially?

Well, that's my jam. So jump in, let's go. New episodes drop every Thursday.

**Laura Lynch:** All right. Good morning. So welcome, Christopher Hensley to Less House More Moola Podcast. Suffice it to say, it is a little odd to run into another finance person who's doing tiny life because most of the financial professionals that are out there are definitely trying to look a little different than maybe what we are trying to do.

So I'm super excited to have connected with you and to be able to collaborate on this conversation around how tiny living might be a good solution for folks. So to get us started, why don't you just introduce yourself and share with us how a tiny house entered your mind originally.

**Christopher Hensley:** Yeah. And just as you mentioned, I am also a financial advisor. I've got my own company, Houston First Financial Group. I've been doing that for about 20 years, and I have a podcast as well that I've been doing for about 10 years. The tiny home has kind of been in the back of my head for many years. In the early 90s, I was interested in alternative housing, sustainability, the Bucky Fuller geodomes and concrete homes, and things that would survive bad weather, right? Imagine that being in the Gulf Coast with hurricanes and floods every once in a while. And then on the

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podcast, I interviewed Christopher Smith in 2013. He had directed a movie called Tiny Movie, which got an award through South by Southwest.

This was in 2013. So it kind of was right at the beginning when tiny homes were kind of getting—they've been around forever, but kind of getting back on people's radars and people, you started hearing a lot more people talking about it. So fast forward, I'll try to make this concise and short here, fast forward to 2020 when we had the crazy election cycle and the pandemic come online.

I just like everybody, I would like to say it was very optimistic, but a lot of fear-based stuff coming online and a lot of things that were on my bucket list. I was like, well, maybe this isn't that crazy an idea. If everybody's quarantining in Houston, where I'm in a major metropolitan city, maybe getting back to the country and getting away from people's not such a bad idea.

And so that, you know, taking something that a lot of people went negative with and making it a, you know, let's get do some problem solving out in the woods and figure out how to take raw land and build an off-grid property out there was a way that we as a family decided to take this on.

**Laura Lynch:** Yeah, that's amazing. And I think there are so many listeners who are out there still trying to figure out how they might do this, create carve out a little space for them somewhere a little bit more rural, where they can feel a little bit more control over their environment perhaps, and a little bit more resilient in times of uncertainty.

That's certainly been a huge motivation for me. I want to feel less dependent upon systems that may falter in the future. And so, how do I do that? I really think the less financial sort of ties is a big piece of it. And then maybe growing

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a little bit of your own food and having some personal skills can really help you in a future that we don't know what it looks like.

So I definitely echo that motivation and really the pandemic was huge for us too as far as, bringing about that strong desire to change because of kind of what we saw happen. So for the listeners, you are the first person with this tiny house format on the show. So please share with us what your tiny house format is as there are so many ways to live tiny.

**Christopher Hensley:** Yes, absolutely. There's different flavors, right? There's so many different ways to do it. Ours is unique in the sense of a couple of things. It's a *shabbin*, which is a shed cabin conversion. So that by itself is unique, but it's also off-grid. Some tiny homes there, you've got your ground sizing, but you're not also throwing in, "Hey, we got to figure out how to get water and electricity ourselves out in the middle of the woods."

So that's a whole nother piece to it. But we started out very lofty with the ideas of, "Oh, we're going to build this giant container home," and being probably one of the most frugal people you've ever talked to that our resources and budget that shrank really, really quickly, and we figured out, "Well, what can we do?"

We were lucky enough when we found this property that this was somebody's deer camp. And so they had left an old RV there, are a camper, really, not even an RV. But it bought us a good almost a year where we could stay in that camper as we built the shed conversion. And so we had base camp one, which was the camper, and then that allowed us to build out the shed, which I literally got off a Facebook marketplace, and somebody back it in with a truck and we moved it a couple of times.

It's definitely a learn-as-you-go, trial-and-error thing. That's part of the fun, I think, of doing it. I know when we found this particular property, I like to share

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this story because we were looking for a property that kind of checked a couple of boxes. This was two and a half hours away from Houston.

We could drive to it in an emergency or just when we wanted to take a staycation, right? Just if we wanted to get away from the city. And as we pulled up into this property, there's a cattle guard, and it's literally, it was overgrown with brush and trees, and we saw a little fawn pop up out of the brush and then take off.

And that was the biggest selling point. We were like, "Oh man, I think we're buying this." That was what kind of drew us to the property, and it has a nice little pond on it and big difference. I'm in Houston, one of the largest metropolitan cities in the country here so being able to drive for just two and a half hours and be completely unplugged and off the grid, it was a huge decision point for us on this. Yeah.

**Laura Lynch:** Yeah, that's awesome. So I didn't prep you for this question. So I don't feel obligated to get all the details right. But one of the big challenges that people face with doing these types of things is finding land where they can do something like that, where they don't have to necessarily go through all the permitting and certificate of occupancy and all of that.

And as I've been looking at land over the years, which is kind of my, I guess, guilty pleasure is looking at land. I often see hunting properties with an RV or a camper or something left behind. So, did you kind of think about that beforehand as far as what the building requirements were going to be, if any, and were you specifically looking for land where there weren't a lot of rules?

**Christopher Hensley:** Yes, that's a great point because a lot of the stuff that we envisioned doing, it had to have no restrictions on it. And so we are close to a small town, but we are, to find it we have to tell you how to get there. You keep driving into the woods. And then when you think you're there, you're not there yet.

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And it literally has no address out there. So it is deep, deep into the woods and what we could do on there, your limits open up when you're outside of a jurisdiction where you have to do registration, all that stuff, inspections. If it's more of a city then that's definitely a thing where the question of like is it insurable, all of these other things that you need to—those are great questions to ask.

We need to be asking those, but when you're way out in the country like we are, and there's no restrictions, it gives you the freedom of being able to do a lot of stuff. And even just the idea of getting, water, we had to dig a well out there. We've got solar panels for the power, all of that stuff. We outsourced when it was outside of my skillset for sure, but it was stuff that we had to get a crash course and learn so that we were familiar enough to know, “Hey, is this really going to work?”

**Laura Lynch:** Yeah. So you mentioned earlier that you're frugal, which, maybe there's financial advisors out there that lean into that frugality. I'm certainly one of those people. My tiny house started as a 3,000-dollar trailer off of Craigslist. And so tell us about sourcing your materials, your furnishings, and kind of what that looks like, and especially tell us, solar and drilling a well is not cheap, so tell us how you manage that from a budget and a frugality perspective.

**Christopher Hensley:** Yes, so buying raw land is definitely going to be cheaper than if people have gone out and they've looked at these massive ranches with acres and acres of land, but they've already got like the plumbing and the electricity there. That's kind of baked into it if you do all of that out.

You can get raw land for pretty inexpensive, but then you're left with a math problem of, “Okay, where do we get the power? Where do we get the water?” So that's literally part of the biggest expense was drilling a well, an off-grid

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well that has to be powered by solar. So that was very specialized and then having solar for the electricity piece.

So we have a solar trailer that is a hybrid, that's got a diesel generator and solar panels. So when one's not, if we're maybe in winter and the batteries aren't charging up as much, it'll kick on to the generator. So it's redundancies. That's a word I learned through off-grid is it's always good to have backup systems, right? A plan B.

So that was the biggest expense. But thinking about sustainability and being a financial advisor and budgeting, right? This is a decision that people have to make. It's if you do the math and you add up, "Well, I paid, 13,000 dollars for the solar set up and I paid 10,000 dollars to dig the septic," it's not, it's a painful check to write, right? But you're only writing it the one time, right? I mean, you're going to have some repairs down the road, but basically, yeah, after that, you're unplugged from the utility system and unplugged from the—you're creating your own natural water source.

And so it is painful to pay that right up front, but then that pretty much is your expense, right? Technology always advances and we'll probably do some upgrades and stuff, but if we didn't, we're still good.

**Laura Lynch:** Yeah, good. And so as you started to build out the cabin, what did that look like for you?

**Christopher Hensley:** Yeah, so that changed because we start—this was another learning curve because we started with being frugal. We hired a local handyman to help us kind of flesh out the inside of it. And we actually had sheetrock and stuff up. And then we figured, you know what, this isn't what we wanted. And we started again, tore it down, and restarted.

And you have to kind of budget what the basics are, what's the necessities. Toilet, air condition for Texas, yeah, air condition is non-negotiable here,

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heater when it gets cold. And so those things, you kind of got a budget to put them in of resources, right? And flush that out. But it's kind of a sleeper.

if you go, if you look at it from the outside, it just looks like a cabin in the woods. If you open it, it's beautiful inside. When we went back and it's all finished out, it's got a nice little loft in it, very nice thing that you would not expect in the middle of a pine forest.

**Laura Lynch:** Yeah, awesome. So being someone in the finance industry, certainly there's a range of income potentials there but it seems like that you probably could have done a second home in a more traditional route.

So what about this particular way of creating a second space for yourself actually speaks to you and draws you as opposed to have, you know, gone a couple of hours outside of Houston and buy yourself a cabin in a community or something like that?

**Christopher Hensley:** Yeah, actually, it was almost the play and the fun that I had building it out and literally settling this land, right?

When we got there, it was raw, overgrown. We had to brush hog it and just get a tractor in there and kind of carve out our space, right? That by itself, looking back where it was work, it was the pride of doing this and having something to show for it. I'm gonna say it's cheating, but if we just went and bought something that was already set up, that would be a different experience than what we had.

And now, so there's pride in ownership, in the 90s, the do-it-yourself, the DIY ethic, right? That very much is in this and our end result of it. A lot of the stuff that we used was repurposed stuff off of Facebook marketplace. It was either stuff that we got free or extremely cheap. And the living space itself is not the focal point of the property, even though the *shabbin* or the cabin, right, is a really, really neat thing.

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We have an outdoor living room that we built that's just basically gravel and a giant fireplace, and that's kind of the focal point of the property. If it's not raining or snowing or something crazy with the Texas weather, you know, then we're out there at the fireplace or out in the woods or near the pond and stuff.

So it is a way for us to unplug as a financial advisor, as an analytic. I'm somebody who lives a lot in my head, right? When I leave Houston, I get about an hour away and we hit that iron curtain. And there's just this sense of relief that washes over me. And I know that where I'm going, it's quiet and I can kind of unplug and stuff so it's a whole different thing, whole different vibe. Yeah.

**Laura Lynch:** Yeah. It's very interesting because we all have these sort of hierarchy of needs, the Maslow, right? We need our shelter and our food and our water. And then as we move up that pyramid, it becomes more things like fulfillment and mastery and feeling a sense of impact.

And so for those of us who are privileged enough to have those basic needs met, if we can continue to move up that hierarchy, then we feel a great deal of fulfillment. And I think that going and purchasing a second home thing, maybe a fun like sort of dopamine squirt or whatever, whenever we get to make that purchase, but it doesn't provide that long term need to have accomplished and to have mastered a new skill set and that sort of thing which building your own home definitely does.

With that said I was having a conversation yesterday and thinking through how many different things that I have started over the last couple of decades and I tend to like really get myself into these hard learning curves of projects, whether it's building the tiny house, accomplishing the CFP, but at one point I tried to take up golf because that was the thing to do.

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And each time I get into something, I get really excited about the getting started. And then after I've been in it a while that I realized, "Hey, this was, something that I'm going to stay committed to 'cause I started it. But maybe if I had known what the long-term looked like for this maybe I would have second-guessed it."

Having animals was one that I now look back and go, "I guess I learned a lot there." I'm not sure that I would ever do it again. It kept me from doing other things that maybe would have been more fulfilling in some way. When we say yes to something, we say no to something else. So anytime people are sort of making a change in their life like thinking through what does this look like five years down the road? And are you willing to commit yourself to this project for five years or four years or whatever the sort of timeframe is and understand that you're saying no to other things during that period.

**Christopher Hensley:** Yeah, so that's a great question. Absolutely. So knowing that it for anybody who has rural property, you just signed up for a full-time job, whether you knew it or not.

We joke because we'll go out there and say, "Okay, we're going to go out there and have a nice weekend." And there's always something waiting for us to do even if it's just mowing the property back or something's broken or something needs to be fixed and all that stuff. Now, I'm one of those crazy people that enjoy that.

I just like to be busy and it allows me to stay busy and to kind of put my mind on hold there while I'm doing that stuff and so I love it. But I can totally see this, if we wanted to expand it because we kept the cost of the initial build so darn low, we could literally add on as my—I've got a 13-year-old, but as my son gets older, and it's not so cool to be sleeping in the same cabin with your parents, and if he doesn't dig the camper, we could easily add another cabin or shed conversion here and just keep building it out, right? Or if we had other family members or friends, it's only five acres, but that's big enough

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that you could easily put some more of those in there. So, this is, I don't really see an end in sight.

It would be great to pass this on to my son, right? If he's into it, of course, I'm not one of those dads that if he, if it's not his thing, then it may not be important to him, but me like it. While we're doing it, and it reminds me of the retirees that I work with because it's kind of, you know, like you mentioned earlier, as we go through Maslow's hierarchy of needs, and we're looking at what does that really mean?

Because we use it all the time as financial advisors, but what does it really mean when we boil it down to those needs and you're kind of having a budget? It's like no, this checks that box in a different way than what we initially thought. And I know our parents, people who would retire and go get the RV and go cross across America, well, at some point your mobility breaks down and you may not be able to travel that much.

But if you have something like this, this is completely sustainable. And for somebody who's on a fixed budget, I turned off the utility expenses basically by paying up front. So it's definitely a different way to think about some of the problems that we've thought about before, for sure.

**Laura Lynch:** Yeah, I think that it's interesting. My algorithm on social media keeps feeding me comments of other people saying, "Hey, why can't we just get our friends together and go buy some land and put up some tiny houses and have our own sort of shared support there." And as I mentioned to you when we talked before, there's a really prominent case in Texas where four friends went and built cabins along the river somewhere on I think it was 20 acres or something, and they built a shared community space where they cook meals together and where they can hang out together, but then they've got their sort of independent separate spaces for sleeping and as I think about that was their retirement plan, right?

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Because if they need help, then they can all pull together to do, to get that help. And so for you thinking about it from a multigenerational perspective, right? Then perhaps having your son or even other friends and family that might come together in that project provides sort of that family community around you. Is that how you envision it?

**Christopher Hensley:** Absolutely. Yeah, I think people are getting, you know, there's several ways to look at 2020 and the pandemic and the political cycle that we just went. We're about to hit another election year so it's probably going to get even crazier. But I think what it did is it made a lot of people kind of accelerate some of these choices that they had in the back of their head and said, "Well, let's not wait 'til we're retired. Let's move some of this. Why not do both?" Right? And so yeah, I can easily see keeping this inside the family and then other people going on board. I've got clients that retire. They built a houseboat, right? And they're in Europe now and this is the way that they retire, but this happened in the last two years when you never would have thought about something like that.

So a lot of people are getting these unique ways at coming at some of the retirement problems that we've had in the past for sure.

**Laura Lynch:** Yeah. What do you think was the biggest challenge that you faced?

**Christopher Hensley:** Really just the learning curve because I'm not—so I'm going to put my hands up right here. I am not a handy person.

This is going against—now, beating up on myself a little bit because I've had to learn a lot in the last couple of years here, surprising myself. But when I started down this road I had an idea that I wanted to do, but I didn't necessarily have the skills that I had to get there.

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And so since then, it's amazing what you can find on YouTube and resources out there. And you mentioned Facebook. I admin—the solar generator that I bought, it was from a company that went bankrupt. We could do a whole show on this crazy story, but the DC Solar. But I ended up buying that from an auction and that's how I got it.

Dirt cheap, right? But because it was bankrupt and out of business, there's nobody to service it. So I created a Facebook group and so there's hundreds of people on that Facebook group that are in the same situation. So really, learning these skills to do the things that I wanted to accomplish, that's probably one of the biggest roadblocks is just, you know, people don't know what they don't know until they get there, right?

**Laura Lynch:** Sure. And how do you think that confidence building that you did in your personal life, do you think that's kind of aided you in other parts of your life?

**Christopher Hensley:** Yeah, I mean, so there are areas that I'm extremely confident in probably more than I should be. Then there are areas like that, like repairing the well busted, what am I supposed to do, right? I was raised by a single-parent mom. I didn't really have a father figure that would teach me this kind of stuff. But keeping in with the do-it-yourself ethic. So what? There are ways to do this. Other people have done it and that's pretty much kind of how I approach everything is like well, we can learn how to do that.

And maybe it may take us a lot longer than people who are used to doing that sort of stuff, but we got there, and to me, that's part of the experience. It's like well, I wouldn't even think about this before, but now I'm in this property where these things, these are necessities. And I need to learn, even if I hire somebody to do a repair down the road, if I don't know how to do it myself, I'm not in a good position to make an intelligent decision about that, right?

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That's what I would tell people as a financial advisor. Anytime you're hiring somebody to do work on your home or anything like that. You need to do the due diligence. You need to go get three quotes and estimates. So kind of keeping in that same mindset, educating myself, not letting myself off of the hook on what skills do I need to do that. Learning, studying, being a lifelong learner, all of that stuff comes online if you choose that off-grid lifestyle. Now, there's ways to make it easier for yourself, but yeah.

**Laura Lynch:** Yeah, I am really sort of forming my argument for Gen X. Like, Gen X! Gen X colleagues, we followed the path. We did what we were told to do. And our kids are now starting to head in the direction of their own lives. And now is an opportunity to take that work ethic that we have and dedicate it to something that will create bigger impact for ourselves and maybe help us fulfill some of those higher-level needs that maybe haven't been so fulfilled in our career that has changed so much.

So let's really think about what our future looks like and start crafting the next few decades around some of those higher-level needs. And if tiny living is a good solution for that, creating some new competencies in your life then I think Christopher's story is super a great example of that.

**Christopher Hensley:** I love it. I'm just excited to be able to talk about it on your show because I literally have not shared this with most people. It's kind of like meeting two unicorns here when we talk financial planning and tiny home, but I think it's definitely something that's sustainable. We're repurposing stuff that would go to the landfill. It makes sense both economically and it checks some boxes for us for sure.

**Laura Lynch:** So good. Well, Christopher, thank you so much for sharing your story on Less House More Moolah. And if you would please share with listeners how they can track you down.

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**Christopher Hensley:** Absolutely. So for my, would I say my for-profit business, Houston First Financial Group, we've got a website, but for listeners of the podcast, they can go to [moneymatterspodcast.com](http://moneymatterspodcast.com). And I tend to like to send people to that website and hit like on iTunes, I think, is it still iTunes? Yes, 10 years is a long time podcasting. Or hit subscribe on YouTube. That's another place to find us there. I think that's where I would send people. Yep.

**Laura Lynch:** Awesome. Well, thank you so much for sharing your story.

**Christopher Hensley:** All right, Laura, thank you for having me on. Have a good one.

Hey, I'm honored that you listened to this episode of *Less House More Moolah*. I hope something in it will help you continue to move toward a life aligned with your values.

Every algorithm out there is trying to tell us what to prioritize, but we get to choose. If you haven't ever identified your key values, I have a free resource on my website to help you.

You just have to go to [thetinyhouseadviser.com](http://thetinyhouseadviser.com). It's the tiny house A-D-V-I-S-E-R dot com.

At the bottom of the page, you can grab the tiny life values worksheet. When we design a life around "what is our core truth?", we shortcut to deep fulfillment.

See you next Thursday.

Please see the show notes for an important disclosure regarding The Tiny House Adviser, LLC and this episode.

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