

Building a Tiny Solution to a Big Problem
with Travis Pyke

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

With Laura Lynch



Full Episode Transcript

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Laura Lynch

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Building a Tiny Solution to a Big Problem with Travis Pyke

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: Well, Travis Pyke, thank you so much for joining the podcast today. I am super thrilled. I haven't had too many builders on this podcast, and I have to say, when I listen to the market news and think about what businesses have to really be ready to like, pivot and maneuver? Gosh, tiny home builders have been probably had to be the most creative and innovative and ready-to-change folks ever.

Travis Pyke: Yes. That sums up the last 10 years, constantly looking ahead and adapting, pivoting, innovating. So yeah, very much so.

Laura Lynch: Yes. Well, thank you for joining me today. Would you please, for the audience, introduce yourself, the name of your business and where you're located.

Travis Pyke: Yeah - my name is Travis Pyke. I'm the owner, founder, CEO and chief design officer of Wind River Tiny Homes, and we're currently - just to let the audience know, kind of rebranding - where we've been Wind River Tiny Homes for 10 years, and kind of rebranding to Wind River Built. But we'll still have Wind River Tiny Homes as kind of a sub-category to what we're offering going into the future.

Laura Lynch: Yeah, awesome. So we're definitely going to dig into that a little bit, as far as the changes that you are currently going through - 10 years

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is a long time to be in business. And so it's exciting to hear your perspective on where things have come from, where you've come from and where you're going, and where your business is going. So to get us started, would you just share with us what home was like for you growing up?

Travis Pyke: For me, I grew up in a family of five and we actually lived with my grandparents as well until I was in eighth grade. And my grandfather was a carpenter and builder by trade. And so that's kind of just what I grew up in working in his shop that was right there at our house.

And so that definitely heavily influenced what I'm doing today. Our family traveled a bunch. We backpack, rock climbed, like to get outdoors. And one of our favorite places to go since I was five years old was the Wind River Range in Northwestern Wyoming, near the Tetons. And so I've been there probably a couple dozen times in the last 30 years.

And so that's one of our favorite places to go and kind of influenced the name behind our company. And so, yeah - traveled a lot, very much encouraged to kind of follow our dreams and passions. So yeah, school - went to school for a while, but I've always liked working with my hands and designing and creating and then that kind of just led to where we're at with Wind River Tiny Homes.

Laura Lynch: Awesome. It sounds like that, that experience of focusing on experiences being in maybe multi-generational housing with having your grandparents there, probably all kind of play into your tiny home view or philosophy. Would you say that some of those experiences growing up sort of took you in that direction?

Travis Pyke: Yeah, definitely. And just from both sides of the family, we've always had, maybe family living with us - kind of multigenerational parents now, and my brother and his fiance actually live in a tiny home on our property now. So for both my wife and I's family and me growing up, yeah, there was always kind of that extended family close by.

And I think that's pretty special to have that. And I think it's influenced, once getting into building tiny homes, that's a really practical solution to have additional housing and space for other family members to live nearby.

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Laura Lynch: Yeah. It sounds like that people are looking for those solutions right now, because we're all aware of the really high cost of, sort of, custodial support, health aid care for folks in their later generations. And so bringing them into your backyard allows for a family to care for their family members, in sort of a traditional way and kind of make it more affordable for a family to make sure that their elders and grandparents and parents are well taken care of.

Travis Pyke: Right. Yeah, very much so. We kind of have in our reach kind of who we're trying to reach and find solutions for. We market those that are looking to launch and those that are looking to land. So, launching might be your child is about to go up to college, or they're old enough to have a place on their own. And so you're trying to find a solution for them that's not renting or buying a house right out of the gate or landing. And that's your parents, maybe moving back in with you or other family members.

Laura Lynch: Yeah. I love that launch or land. And it sounds like that launching was kind of where you personally first experienced a tiny home as a solution. So share with us, how did you first hear about tiny homes? Why did this seem like a good solution for you?

Travis Pyke: Yeah, so it was 2000, probably 2012. I'd heard about tiny homes in a local newspaper: Chattanooga Times Street Press. And it was a feature on tumbleweed tiny homes that Jay Schaefer started, back in the day. And I read that and it was just fascinating. I was in the trades. I was working for contractors, doing all sorts of things. And it just seemed like a practical - it's something about it clicked. It was like, build this right here in my parents' driveway. I just moved back and was, still taking classes in college and it was like, I should just do this.

It's something that I could, I should do. And so I bought a trailer on Craigslist the next week. I'm kind of the type that I'll jump in, if it feels right, jump in, figure it out on the go. So looking back, I probably wouldn't have bought the trailer I bought on Craigslist, an old farm trailer.

Got that and just started doing the deep dive on everything I can find on YouTube and online about tiny home designs and how they were built. So been fully ingrained in tiny homes since about 2012. So, yeah - and then I spent the next 12 to 14 months just on weekends and nights while working

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another job and going to school part-time, building the first, tiny home that is the Wind River Bungalow. So that's part of our logo, the roof line in our logo is the Wind River Bungalow. That was, yeah - that was an experience.

Laura Lynch: Yeah. Yeah. This mirrors my experience. So my husband, Eric and I bought a \$3,000 trailer off of Craigslist.

It had a dovetail on it actually. So we had to, he had to kind of weld and pull that back up and we spent a year. So it was August to the following years October, of building - a year Saturdays, and then we ended up putting that on some property that we have purchased out west. And so definitely a great solution to a need.

So what did your tiny house accomplish for you? And I understand you and your wife, right? This was your first home together. So what did that allow you personally to accomplish?

Travis Pyke: Yeah, my wife and I had been dating for a few years before that. And so as I was building it, it kind of became - I hadn't actually proposed yet, but it was kind of like, okay. We're probably going to live in the same together. So she was on board right away. And we actually became engaged halfway through the building. She helped design and build it. And she loved the idea. Just the whole kind of thing was like, as we launched this new life together, we didn't want to buy a big house, weren't in a place to buy a big house, and we didn't want to throw our money down, kind of, the black hole of rent. We wanted to own something.

So she was fully on board. So we moved in, we finished the home right after our wedding moved in. So that was our first home together. And she had some debt from college. We had wedding debt, credit card debt, and we had a chunk of that. And so the goal was to become debt-free as quickly as possible. And we did that just over 12 months after moving into the home and the home was the time it was paid for as well.

I probably spent anywhere from \$16,000 to \$20,000 in material. I started to stop tracking towards the end because it was just getting so busy, but so that was paid for. So we had minimal expenses and we were set up on my father-in-law's property. He had a cabin on and so we just had to pay utilities and I helped keep up kind of the land for rent.

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So that's difficult for some. Where you put it doesn't always, that can be difficult - and luckily we had a good solution there. So our goal was to become debt-free and just have that freedom to save that money. We love to travel. to have experiences. The end goal was to not live in it forever, but to be a stepping stone to be able to buy land and build a homestead that we could start a family and, and ultimately that's where we are now.

We lived in the tiny home for just over four years, about four and a half years, just working full time. We didn't have kids. And so my wife is a nurse and she was working a bunch. I started Wind River Tiny Homes right after moving into the home. So that's what I've done since moving in, the bundle of that was in 2013.

Laura Lynch: So you mentioned that your goal was to become debt-free. And this is something that I focus on a lot as a financial planner, really focused in this tiny living arena. And the tiny home has enabled us to become debt-free, which has allowed me to start my business. And I think that being debt-free, getting rid of that risk and that obligation and that sort of tether that you have really allows you to expand your ideas about what you can do for work, and how you might be able to support your family, and how you can build a life for yourself when you have that box checked.

So it was at that moment, it sounds like that you launched your business, which is super exciting. Maybe that wouldn't have happened if you hadn't been in that spot. So tell us about how you - it sounds like, from what you said earlier, you just kind of launch into things. So tell us how the business came to be.

Travis Pyke: Yeah. Like you said, I feel like: becoming debt-free, like an anchor's lifted. It doesn't kind of anchor you to this path that you feel like you have to be on. And it's hard, it's hard to get there, but once you're there, yeah. What do you want to do? What business do you want to start? Where do you want to go? It's truly green to have those possibilities. And so, Wind River just started basically, I've always loved the building with my hands.

I worked for general contractors and built homes, but I knew I always wanted to work for myself. I wanted to create something. And so I built the Wind River bungalow and a mutual friend of mine wanted a tiny home. And I was

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like, well, I'll just start another one. And then, a friend of mine, he was looking to build a house for his wife and him as well, a tiny home.

And so he got on board shortly after, or pretty much right at the beginning. We started Wind River together. So we built the home for the friend of ours and then the one for him and his wife, and that was on Tiny House Nation, actually, I think season two. And so kind of that combination of those first two homes for just people we knew and then being on Tiny House Nation.

And at the same time, pictures of the Wind River bungalow, which is right there, that picture. It just kind of took off through Pinterest and different articles, country living. so that kind of helped boost just people knowing about us and landing on our website. And it was really weird to start to get our first customer that just went to our website, reached out to us.

I still remember it was a young girl and her parents, it's kind of a school project. And then I think she was going to move into it afterwards down in Florida was our first kind of true paying customer. And we started an open-air pole barn on my co-founder's property. And yeah, just started building them outside and we had a little shop inside.

And that was the first four and a half, almost five years of the company was just in the country, open-air pole barn. And then I will add, we convinced another mutual friend of ours to kind of quit what he was doing. And, he joined - Caleb Knowles. He's still with the company. Jeremy helped start the company as well. He left in 2018 and started doing something else. So there was three of us that kind of started the company and Caleb and I are still part of it now.

Laura Lynch: Yeah, that's so awesome - that you were able to just really follow your passion and the timing was right, right? You were kind of new to the market and there wasn't enough pictures out there of tiny homes yet.

And so yours became the one that got spread all around the internet. Great timing - and so as you have built tiny homes for so many other people over the years, one of the things about starting your own business is you want really meaningful work. I'm sure you have some really meaningful stories of people that you have built homes for. Do you have any highlights you'd like to share with us?

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Travis Pyke: Yeah, definitely. I mean early on, there was a young family out in California, the cost of living was just getting too much. They had a newborn or a very young child. They were one of the first five homes we built, and they, they moved into that and found a place to put it on a little piece of property there outside of San Francisco.

And so that was kind of the first family that they were going to live full time. And it was fun to follow their Instagram and their story. They kind of captured it. And, so I'd say that was the first one where a family moved in, could kind of relate to that in our experience as well. And then, we've had - obviously we've done some as kind of vacation homes and rentals - kind of like a second home, little getaways for people, and those are really fun to build. But because of the roots of our company, we got into this not just because there was a trend of building tiny homes, let's start a company to capitalize on it.

It just started because my wife and I wanted to live simply and live in a tiny home and we were fascinated by that. And so there was definitely a connection. And even to this day with nearly 50 employees and growing and building a lot more homes. That's why we do what we do is, is the people that are wanting a solution, an alternative, a change, and we can offer that to them.

So I'm trying to think of another one that was really special. I mean, multiple ones where it's just someone right out of college, you have single or young married couples that they're putting it on parent's property or family's property and living full time with the same goal of just simplifying, saving money, getting their feet under them, so that they can launch in a better place to move forward. To most people, they are using it as a stepping stone.

I've never had anyone say that they're like, this is it. This is my forever home. Now, we have had some older folks that are retired, empty nesters that, yeah. There's probably a couple that have said, like, that they'll be there, hopefully, a long time. So yeah, those personal connections and stories, it's why we do what we do, even as we get into doing a lot of other different types of housing solutions. I think that's what drives us. It's meaningful.

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The whole team here, we're passionate about people and we're passionate about a quality product. And so bringing those two together makes what we do come into work every day, very enjoyable.

Laura Lynch: So awesome. So we've talked a lot about the past and the story of you and your business. Now let's kind of talk about what's happening now and what you're seeing in the future. I know Caleb is sitting on the ICC committee to help write the standards for tiny homes as long-term residences. So you all are really taking an integral part in writing the future of the industry. So share with us what's going on right now, what trends you're seeing and where you're headed.

Travis Pyke: Yeah, yeah, Caleb getting onto that committee? We're super proud and honored to be picked. I think we're only one of maybe a couple builders representing that. And that was really special. And that kind of goes back to when we started. I wouldn't say we pioneered the tiny home movement, but we were definitely one of the companies that wanted to do things right, and actually build the movement and industry forward. And so, as it grew, we wanted to do it in an intentional and the right way to connect with the right organizations to help make it possible.

And so yeah, it's come a long way. And Paul Beckman, he's our CFO. He's on the board of directors of THIA, Tiny House Industry Association. We have a good relationship there. And, yeah, anything we can do to further advocate for the adoption of better codes and zoning, especially in our greater Chattanooga and Southeast area.

We love going to speaking with council members, mayors, just any officials - so that we can, and we'll take homes to them when we can, just to show them like what they can be like. So yeah, we've put in a lot of effort just to be an advocate and a voice for the movement. And we think there is a future there.

We see like a lot more places adopting it. As we grow and scale, there still is a lot of uncertainty in, like the tiny homes on wheels. I mean, they're classified as RVs, but they're not really RVs. So on one hand, we are very much pushing through the ICC committee to open up some doors there so that we can continue building park models as a good solution.

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And then as we grow the company, we wanted to look at other opportunities as well that wasn't kind of in that sector. So that's why we started looking into modular a few years ago. And that's kind of where we're headed now. With the rebrand, I was talking about earlier - Wind River Built, it's kind of our company. And we'll have Wind River Tiny Homes, Park Models, and then Wind River Modular; still the same quality, same intentional design, just a different build classification.

Laura Lynch: And for the folks that are still deciphering the lingo, when it comes to modulars, obviously not on wheels, right? We're talking about wheels and off-wheels. How does a modular end up on your lot?

Travis Pyke: Yeah, so that's correct. It's built - so not to be confused with manufactured homes. That's probably the biggest thing that we have to educate people on: manufactured homes are built to HUD standards. And those are more like the double wides and single wides.

Modular homes are built offsite in a factory, but they're built to the ICC code of where they're going. So right now we're building some here in Tennessee. They're built to the ICC code that Tennessee has adopted. And if we did them in Virginia or Georgia, wherever it would be built to that exact code.

And then they are transported from our facility, either in one module - or eventually two, three modules, maybe stacked - they're trailed from a truck and a trailer onto a permanent foundation that's been prepared just like a normal site-built house. And usually they're anywhere from 75 to 95 percent complete after you set them. But then you have to button up a few things and get a final inspection. And then at the end of the day, it's pretty much the same as its counterpart site-built house, like right next door.

You can get a traditional mortgage and financing. It's a real piece of property. It's a real asset - whereas a park model tiny home, unfortunately, no matter how good you build it, still a depreciating asset. So all of a sudden your reach, it's still people wanting to live intentionally and small, but they can - you can easily put it, somewhere like most residential codes, you're allowed to do a modular home. So all of a sudden the market just got a lot bigger for people needing a different solution and alternatives.

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Laura Lynch: So what are the specific barriers that kind of making this, creating this new business segment for you, is reducing to make your product more available to more people?

Travis Pyke: What are the barriers for us?

Laura Lynch: Well, what are the things that, what are you solving for? What are the problems that you have with tiny homes on wheels that you don't have with modulars?

Travis Pyke: The biggest is financing. There are a handful of good financing options for folks out there, but it's high-interest rates. Even if you have a good credit score, it's a little bit more difficult to get good financing and you probably can't get a 15 or 20-year fixed mortgage at a - right now you can't get too many low rates, but so financing is one.

And then just where in the location where you can, where you can put it. So that's what we're, I feel, like we're solving for customers that are coming to us and they just want something different. They don't want to build or buy a half-million dollar, \$400,000 home. They don't want to buy a fixer-upper. We're really trying to reach that missing middle that is just looking for a quality product, a good starter home.

And going modular opens up that door. We still are very much pushing for more adoption for the park model tiny homes on wheels, more communities, more backyards that they can be placed in like 80 years. So we're definitely not abandoning the park model tiny homes, if anything - we're advocating even more and more for those.

And as we grow, there's already the modular sectors. The modular industry has been around for decades. So it's not going anywhere. It doesn't have as much red tape and hurdles and maybe legislation against it as the park model tiny homes.

Laura Lynch: Yeah, it seems like this is happening in a variety of different ways. There's really a push around offsite construction, just from a less waste efficiency - like anytime you're building something as a one-off on a piece of land, you've got to bring all the materials and all the work, and all the workers to the thing.

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Whereas if you're doing a modular, you can be more efficient with your resources, your people, your materials, and then deliver a really good product to the site in the same way that we don't. We buy pre-made lots of things that come to us in a more efficient way. And so housing is going that direction out of a need for something that's affordable.

Travis Pyke: Yeah. And the labor workforce as well, which is, it's sad and it's interesting to see how the next 10, 15+ years ago with not as many people are getting into the trades. There's not as many plumbers and electricians and carpenters and mix that with the housing crisis and all the homes that we need. Going offsite when building in a facility, you can train people a lot easier.

Kind of like building vehicles: not everybody has to be like a specialized carpenter, electrician, or plumbing will have a core group that can train and build up young folks or any folks that are looking for work. And it's just in a much, it's in a better environment than like a bunch of different subcontractors working, at the same time.

And nobody, in a lot of cases, nobody really cares about the work being done ahead of them or behind them. Like here, we are all the subcontractors vertically integrated and our framers care very much about the work they do that affects the finished carpenters. And we're constantly crossing back and forth and having meetings about why we need to change this because it's affecting them and everybody's really bought in and proud of their work.

And so I had, years ago, you hear prefabbed housing, and I've built homes since I was in eighth grade and worked for general contractor. Like, oh, there's no way that like quality is better. I just kind of had that mindset and now a hundred percent, you're gonna have a higher quality product built offsite depending on the builder. But if it's done well in that environment, it's a much higher quality product than being built over 12 months outside in the weather by a bunch of different groups that don't always care about the other workers.

Laura Lynch: Yeah, for sure. I think the average person doesn't realize how important it is for the drywallers to not drywall over the electrical boxes or, like all of those little nuances that happen on a job site where you just got different bands of trade specialists coming in and they're not necessarily

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thinking how their work or timing of their work is gonna impact the next person that's, scheduled to show up.

And so having your own team that's fully integrated and really caring about the finished product and the process that everybody else is having to go through, I'm sure, makes for just a lot of efficiency and high quality.

Travis Pyke: Definitely, yes.

Laura Lynch: Well, that's awesome. So you are bringing in another business line, very exciting to launch a new product and kind of re-energize the team around new ideas and new solutions. Is there anything else that you want to share with us about what's coming with your business?

Travis Pyke: Yeah, you kind of, you summed it up there. I have to say that it sounds cliché, but the team that we have, they're what makes Wind River what it is. It's not just one person. We have such an incredible team that loves the work they do. They love the environment. We have a great culture and that shows, and they're hardworking - and that shows in the product that we've put out.

So we're at a really cool point in our history, we're kind of starting up again. We joke that we're like a 10-year startup every time we get to a point where it's like, we can actually make profit, then we reinvest and grow bigger and grow more people, which makes it more difficult. So we're like, we're kind of on, we call it Wind River 3.0. Another growth phase, but the team is so excited for the opportunity. And one thing that Caleb and I are really proud of is the family's representative, the work environment, the culture, is as important or more important than the product we put out. The products kind of just the by-product - we've created something really unique here in manufacturing and construction.

And that's just as exciting to grow that, as like the homes that we're offering. So those two together, yeah - some really exciting things I think we'll do in the next two, three, five years as we grow into a 10 times bigger space here in two months and start putting out a lot more homes, a lot more options for folks. So yes, it feels like we're starting kind of over again, but that's why we love what we're doing. It's always something new and exciting.

Laura Lynch: Yes, you get bored easily, don't you?

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Travis Pyke: I like to really get started starting a new project. Yeah, the excitement of starting new things, like any entrepreneur. I think we got something here. We got a special team going into this next phase. So...

Laura Lynch: Awesome. Well, good. Well, Travis, thank you so much for sharing all that with us. Would you, as we wrap it up, share with listeners how they can find more about Wind River Built and what's coming up next for you?

Travis Pyke: You can find us if you Google Wind River Tiny Homes or go to windrivertinyhomes.com or windriverbuilt.com, they all go to the same place now. So you know us as Wind River Tiny Homes, you can find us that way. But you can look for a new logo: Wind River Built. You'll probably start seeing that more out there, on our social media. We have a new website launching here in the next month or two, which will have - it's a complete refresh.

So we'll have a modular page with some information and eventually some new plans. And then a refreshed, a bit of a tiny home page as well with some cool features and interactive maps built into that. So you can kind of see what we're building and offering now. And then we kind of tease and show like what we're able to do in the future. Maybe we're not doing it yet, but like what our company kind of hopes to do to generate interest and inspire developers, home builders, home buyers and that. So, yeah - right now we're just 100 percent focused and move into our new facility.

We've got over a hundred homes. We got to build between now and next February. So we're not slowly going into the new growth. We're going full steam ahead. So yeah, I'd say just continue following. We'll have a lot of awesome content stories and products to show in the coming months for sure.

Laura Lynch: Well, that sounds amazing, Travis. Thank you so much for sharing about your culture, and your story, and how Wood River came about, and what's happened over the last 10 years and where you're going in the next 10. I really appreciate you being here on the podcast today.

Travis Pyke: You're very welcome. I've been looking forward to joining you here.

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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. 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.