



How to Build a Tiny House in Brevard



<http://www.unitedwaytransylvania.org/tiny-house-initiative>

United Way
Of Transylvania County



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City Planning/Zoning and County Building Permit

Visit the City of Brevard Planning Department on the second floor of City Hall at 45 W. Main Street (next to Harris ACE Hardware) or go to <http://www.cityofbrevard.com/DocumentCenter/Home/View/99> to get a free APPLICATION FOR ZONING SITE PLAN APPROVAL.

City Planning Department requirements for zoning permit

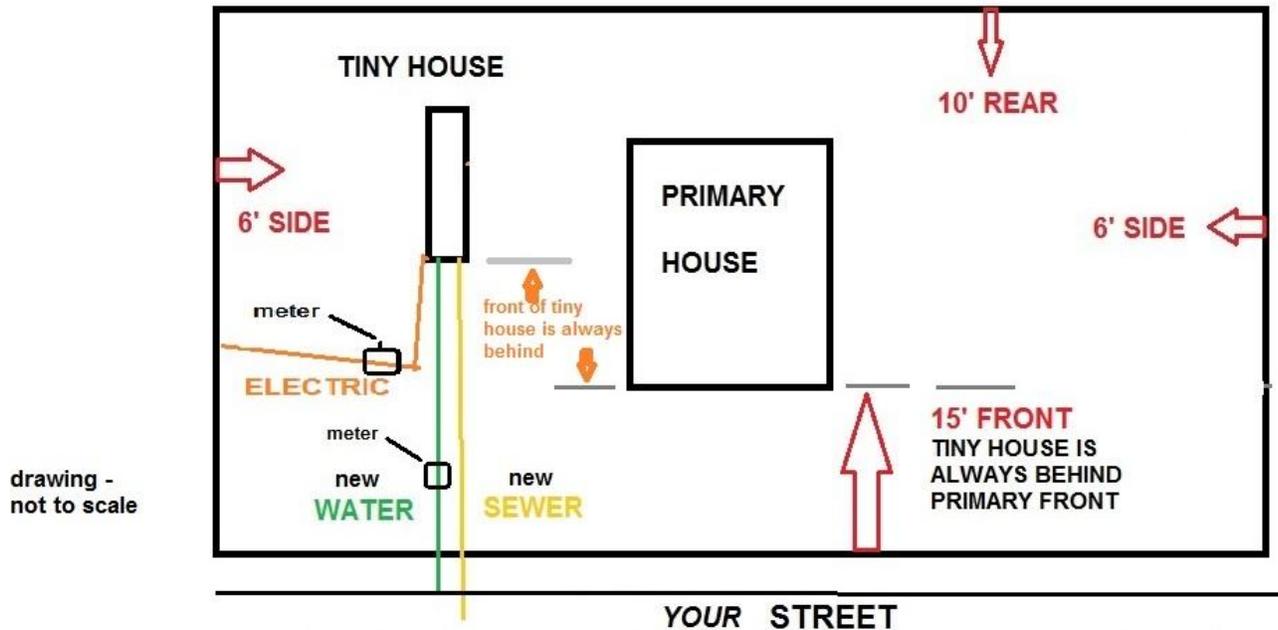
- The Planning Department requires a printed or drawn site plan of the property showing the location of all existing structures and where you propose to place your tiny house. A survey is not required. Go to the county's property GIS website: <http://arcgis.webgis.net/nc/Transylvania> and print a picture of your lot. You can find your lot by owner's name, address, or pin #. (If you don't have access to a computer, the Transylvania County Library can help).
- Draw an outline of your planned tiny house in position on your printed lot image. Placement on your lot is critical. Your new tiny house must conform to zoning property line set-backs and clearances as shown in the following diagram. It is also helpful to show proposed driveway cuts (if any) for parking area and as further discussed below, proposed water/sewer connections.

NOTE: What we are calling a 'Tiny House' is classified by city zoning as a secondary dwelling in the Uniform Development Ordinance (UDO). A secondary dwelling cannot be larger than 800 square feet. This is TOTAL square feet—including lofts and heated decks.

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City of BREVARD Uniform Development Ordinance SET BACK AND UTILITIES REQUIREMENTS

DIAGRAMATIC EXAMPLE for Tiny House



Accessing Services: water, sewer, power

- *The location you choose for your new tiny house can be influenced by where it will tie in to city water and sewer lines. The further it is from a tie-in location, the more it will cost to install utilities and the longer will be the temporary ditches in your yard.*
- *You can find out where the closest connections are with a little more work – Remember the county GIS website where you printed out a picture of your lot? The online map of your lot there will also show the probable location of the closest water and sewer lines. Click the box on the left of the screen to show utility lines. These lines are not 100% correct, however, for site planning purposes they are pretty good and you (or your contractor) can confirm everything later with the city utilities experts (who will come out and confirm all planned connections) when you're ready to start trenching.*
- *Electrical connections are arranged with Duke Energy and are usually easier and cheaper since they are overhead.*

- Next, take your lot picture with your Tiny House drawing and the completed Application for Zoning Site Plan Approval to city planning. You will now be required to pay a \$50 zoning permit filing fee. They usually issue zoning permits within 48 hours.

County Building Permit

- With the City Zoning Permit in hand, you (or your contractor) are almost ready to apply for a building permit (fee about \$500) in Transylvania County. This step is a little more complicated and requires more knowledge. The best place to learn more is the county building department web-site: <http://www.transylvaniacounty.org/permitting.htm> .

While there be sure and take a look at the following pages:

- Using the Web-Site
<http://www.transylvaniacounty.org/sites/default/files/departments/building-and-permitting/docs/Using%20Our%20Website%20Brochure%201-7-14.pdf>
- Responsibilities of Contractor or “Owner/Builder”
<http://www.transylvaniacounty.org/sites/default/files/departments/building-and-permitting/docs/General%20Contractor%20and%20Owner%20Builder%20Responsibilities.pdf>
- Inspection flow sheet
<http://www.transylvaniacounty.org/sites/default/files/departments/building-and-permitting/docs/residential/Inspection%20Flow%20Chart%20residential.pdf>

- Residential Building Permit Application
<http://www.transylvaniacounty.org/sites/default/files/departments/building-and-permitting/docs/Residential%20Building%20Permit%20Application%20%201-21-14.pdf>

Foundations

City Zoning and North Carolina Building Codes require that tiny homes be erected upon an approved “perimeter” or “slab on grade” foundation. This is basically a gravel and concrete footer around the perimeter of your proposed foundation footprint. This works fine if your tiny house site is reasonably level. After the “perimeter” foundation is in place, the foundation will be completed by adding courses (rows) of concrete block to achieve a level base at the height you desire.



PERIMETER



SLAB ON GRADE

Tiny houses within the City may not be erected upon a wagon or trailer chassis. Other types of foundations must be designed by a qualified design professional and may not be permissible within the City’s jurisdiction.

If your “perfect” tiny house location is on a significant slope (>15%), you might investigate a “post and beam” foundation system, for example. The

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“post and beam” system has been approved by Asheville city zoning for tiny houses there.



POST AND BEAM FOUNDATIONS

Contractors

When, or if, you should hire a local contractor depends totally on your comfort level with the necessary steps as outlined in this guide.

If you are not entirely comfortable being your own “Owner/Builder” contractor (see *‘Should You Consider Being and Owner/Builder?’* below), then please do yourself a favor and get at least two (three or more is better) bids on your project from local contractors.

The most important thing in securing bids is to be sure you are comparing “oranges to oranges”, that is, asking for the same thing from all bidders.

Each bidder should be provided with a “bid package” which includes:

- A good set of plans, including, if possible, architectural drawings and material specifications.
- A copy of the zoning permit from city planning (including the site plan).
- Any other restrictions or preferences for construction.

Each contractor’s bid should include AT LEAST the following information:

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- How his/her fee will be calculated. A simple percentage of projects cost, (for example, 10%) is good. An incentive for coming in under estimated cost, such as sharing savings, is also good.
Note: Whatever percentage the Contractor's fee is, it should not be applied to appliances or recycled construction materials you furnished.
- What are the contractor's preferred sources of materials (lumber suppliers, salvage yards, etc.)
- Site clean-up and scrap removal responsibilities and schedule.
- How he/she expects to be paid. An initial 30% - 50% of project cost (to cover materials, etc.) is usual - then final payment after:
 - Completion of all planned work
 - Your personal inspection and approval
 - You receive a "certificate of occupancy" (CO) from Transylvania County.
- Who pays fees (zoning, building permit, inspections, etc.).
- Who will be responsible for the coordination and installation of utility connections.
- Sedimentation/Erosion control responsibilities
- What hours he/she plans to work.
- Where the contractor and other workers will park.

There are many qualified and reliable contractors doing business in our community.

Should you consider being an Owner/Builder?

In Transylvania County, a property owner can apply (another form), no more than once every three years, to be an “Owner/Builder” and serve in lieu of a licensed contractor for a properly issued building permit. Should you try it? It depends. Maybe we should take a brief look at the positives and negatives...

Positives:

- Save money---from 5% - 20% of project cost.
- Have more control over construction and be more confident it will be built the way YOU want it to.
- Meet and enjoy interacting with many of our wonderful local craftsmen (your sub-contractors).
- Enjoy pride of accomplishment – see the results of your design and efforts.

Negatives:

- Insurance liability. A licensed general contractor will have supplemental workman’s compensation insurance – it is expensive (one reason they need to charge so much). You as “owner/builder” will instead need to require that any subcontractors (electricians, plumber, framers, roofers etc.) you hire have their own workman’s compensation insurance. Most already have insurance, but you will need to have all subs provide you a current insurance policy number.
- If your tiny house project will cost over \$30,000, you will also need construction lien coverage (probably from your homeowner’s agent). You should also review your homeowner liability coverage and consider a rider during your tiny house construction.

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- You must personally apply for your county building permit and be present for most subsequent site inspections.
- You will need to secure separate bids for most of the work you don't do yourself (such as electrical, plumbing etc.), instead of a single overall general contractors bid.
- Depending on your experience, it will require a significant amount of your time. It is a TINY house, but will still require an estimated 3-6 months to a year of planning and construction (you don't want to be in a hurry) and at least a few hours daily.
- You will sometimes need to be at the job site (for inspections, etc.) during normal work hours (8-5 M-F).

Should you or shouldn't you consider joining the ranks of successful Owner/Builders?

Only you can decide. –Before you decide, visit the county building and city planning departments. They are exceedingly helpful, friendly and competent, and can help you avoid unnecessary complications.

Income from Your Tiny House or Apartment

If you choose to rent out your new Brevard tiny house higher monthly income can be yours. To see why this is true, let's look at conservative estimates of two things:

1. Monthly rental income from a Brevard tiny house

Based on a January 2015 phone survey of local rental brokers and Transylvania Times rentals listings, it is estimated that a new Brevard tiny house, as described in this guide, would rent for \$500 - \$550 per month on the current market.

2. Monthly Costs for a Brevard tiny house

- Insurance - \$20 - \$50 per month

There are several possibilities; please consult with your agent. Get quotes on your construction, personal building use, rental liability and financial risk insurance needs.

- Debt repayment - Did you have to borrow to complete your tiny house? You should endeavor to pay off any such loan in 10 years or less (reverse mortgage could be an exception).

- Rental management fee

Several licensed agents in our county manage scattered rental properties. Fees range from 7% to 15% of rent or approximately \$35 - \$100 per month. Some may require an initial one-time account establishment fee

Basements, garage apartments and spare rooms as rentals

The nationwide tiny house movement demonstrates that you may be able to rent a small space on your property for more than you expected.

Fixing-up an existing basement, out-building, or spare room with an efficiency kitchen and bath could be another great way to take advantage of the Brevard rental market. Contact a contractor or consider a Do-It-Yourself project, which usually only requires a simple building permit from the County, to start on the road to renting and enjoying new source of income.

Construction Costs

Based on the **Sample Plans from Tiny House Builders** (following) and estimated/average other construction costs (site preparation, foundation, etc.) a new tiny house in Brevard could be built “turn-key” (meaning almost everything is done for you by your contractor and/or tiny house supplier) for approximately \$60,000. However, they can also be built for \$30,000 or less if you are willing and able to do the following:

- Be your own contractor - Possible savings: \$5,000 to \$12,000.
- Provide construction labor/expertise- Possible savings: \$5,000 to \$15,000
 - Volunteers from non-profits who support The Tiny House Initiative for Brevard in its efforts to improve Brevard’s affordable housing options
 - Friends and family
 - Schenck students (carpenters, painters, landscapers, etc.) @ \$8/hour
- Purchase discounted construction materials and appliances - Possible savings: \$2,000 - \$5,000
 - Thrift shops
 - Salvage dealers
 - Scratch and dent companies

Financing your new tiny house

savings

If you plan to use savings or investments to finance your house and you are considering renting it at least part-time, then it is prudent to compare income and appreciation from a tiny house with withdrawing your savings at the investment

industry recommended rate of no more than 4% a year (to increase the odds that the money will last at least 20 years).

Based on new tiny house construction costs of \$60,000, withdrawing income of 4% of \$60,000 (if the money were not used to build a tiny house) yields \$2,400 per year or \$200 per month.

However, if you use the \$60,000 to build a new tiny house, you could realize a net rental income of \$400 to \$450 per month.

Additionally, your tiny house should increase in value along with your existing house. So, while gaining monthly income, you are also increasing the value of your original \$60,000 investment, and not decreasing the value, as you could with other investment-based income streams.

home equity loan or credit line

You could borrow money to build a tiny house with a home equity line, however:

- The ability to repay each month cannot rely on rental income – it must be supportable from current income.
- Interest rates can be higher than alternatives.
- Interest is usually compounded.

reverse mortgage

If you are at least 62 and have substantial equity in your existing house you could consider a reverse mortgage for the construction loan. This source of funds is often recommended if you plan to use your new tiny house for care-giver housing, however:

- Fees are relatively high
- The loan must be repaid by your heirs (not spouse) from either the sale of the property or other resources.
- Interest is usually compounded.

Please, talk with your financial advisor before proceeding. Your existing house and land, finances and talents will influence your decision. Each situation is

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different. Imagine and dream, then plug in your numbers and see how you might realize the win/win of additional income while helping meet affordable housing needs in Brevard.

Sample Tiny Houses



Notes on plans and construction:

stairs

One area where some tiny house plans conflict with NC Building Codes is stairs/staircases. The Code is very specific and extensive and not particularly flexible. If your selected tiny house plan(s) include stairs (usually including storage units underneath) or spiral stair units, they must meet NC Code specifications. Please check before selecting plans. The good news is that most commercially available spiral units WILL meet NC Code.

lofts

Many tiny house plans include one or two “lofts” above the main living area. They usually show access via “ladder”. As of this writing, loft storage is acceptable, but loft sleeping areas accessible only by ladder are NOT acceptable.

After a county CO (Certificate of Occupancy) has been issued, how you use your new space is up to you. However, particularly if you plan to rent, please consult with your insurance agent as to necessary safety considerations. Safe access needs can vary. For example, children, seniors and/or handicapped persons all have unique needs and requirements.

sewer and water connections

If you plan to rent your tiny house, note that City codes require that each residential dwelling be served by separate water and sewer connections. While this adds cost to your project, it places the responsibility for paying water, sewer, recycling and garbage collection fees with your tenant, thereby reducing problems for the landlord (you). Also, it provides a more manageable and easily maintained utility system for both you and the City maintenance crew.

If you do not plan to ever rent your tiny house and will place it directly next (no more than 5 feet separation between foundations and connected by a breezeway or other roofed structure) to your existing house then you might explore connecting your new “house/room” to your existing city service lines. Extra water and/or electric meters are easy and cheap to install if desired.

energy efficiency

Tiny Houses are usually very energy efficient by definition (less space to heat and cool). You should try to maximize this advantage by considering ways to reduce energy usage:

- Use solar (water heating and photovoltaic). This is obviously a site-dependent decision (sun exposure and distance to acceptable site).
- Upgrade insulation above state code requirements.
- Seal tightly and/or control air flow.
- Maximize passive solar gain via house orientation and window placement, while providing summer shading with overhangs, etc.

stick built versus off-frame modular

All of the above tiny houses are classified by our county building department as “stick built”. However, some house sections may be built and/or pre-assembled elsewhere, including In Transylvania County.

It is completely acceptable to city zoning and the county building department to ship in an “**off-frame modular**” type tiny house bearing a factory stamp certifying adherence to the NC building codes. Check with the suppliers of “NC stamped” modular tiny houses available on the web.

Tiny houses that are constructed under codes applicable only to **manufactured houses** are permissible in the City, but only in certain areas. If you are not sure about your zoning area contact the City Planning Office for clarification.

Tiny houses constructed under codes applicable only to **recreational vehicles** are not permissible within the City.

Other Links and Resources

There are many websites and blogs devoted to the “tiny house” movement. Just search “tiny houses” or try these sites:

- <http://tinyhousebuild.com/>
- <http://tinyhouseblog.com/plans/>
- <http://tinyhousetalk.com/>

Frequently asked questions:

- **Can I just park a “tiny house” on wheels in my driveway?**

No, because then it is a recreational vehicle (RV). In the City of Brevard, you can park an RV, but you cannot live in it.

- **What if I’m interested in building outside the city limits?**

Transylvania County Building Inspections Department recently issued a press release about building Tiny Houses in the county. [Click here to see the press release.](#)

- **What if I’m interested in building more than one tiny house on my existing property or an empty lot?**

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Great! This can easily be done in many cases, but zoning issues are beyond the scope of this guide. Please share your plans with city planning. They will be glad to help.

- **Has United Way of Transylvania been involved with other Affordable Housing initiatives recently?**

Yes! Since 2010 we have led the Transylvania Workforce Housing Coalition (TWHC), a regional housing collaboration with Wesley Community Development. We have built four (1340 square foot, three bedroom, two bath houses) for deserving client families in Transylvania County. For more information, contact Don Rogers at United Way of Transylvania County (UWTC) at 883-8822 , uwdon@comporium.net and/or visit www.wesleycdc.com.