



News Release

Maryland Insurance Administration

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Consumer Advisory: Insuring Your Tiny House

Tiny houses, whether on a mobile platform, self-propelled (like a motor home), or fixed to a permanent foundation, are becoming increasingly popular.

Some people make the decision to purchase a tiny house because they can cost less than a traditional house to purchase and maintain. A mobile tiny house can also allow you to travel while staying in your own home and the cost to park can be less than a hotel or renting a place to stay. Still, others choose tiny houses because they have a smaller carbon foot print and require much less energy.



If you own a tiny house or are thinking about purchasing one, it is a good idea to consider purchasing insurance to protect you and your investment financially. Insurance generally provides protection from unexpected losses and damages caused by perils, such as wind, fire, vandalism or a motor vehicle accident. Depending upon the terms of the policy and your coverage limits, insurance on your tiny house can provide protection against liability for injuries, as well as damage to the structure of the tiny home and your personal property. Generally, as long as your tiny house is stationary, you are not legally required to insure it. However, if your tiny home is self-propelled, you may be required to register it with the Maryland Motor Vehicle Administration and maintain the minimum security required under state law for a vehicle of that type. Additionally, whether your tiny home is stationary or self-propelled, if you plan on obtaining a loan to buy it, your lender may also require that you get insurance.

Typically, insurers will not insure a tiny house with the same standard homeowners policies as a traditional home, but there may be other coverage options available depending upon the type of tiny house you own and how you use it. A key factor is whether your tiny home has a fixed foundation or is capable of being moved, either on its own (i.e. self-propelled) or by being

towed. The type of coverage for self-propelled tiny homes can also vary by the structure type. For example, if it is a mobile or manufactured home that is moved a few times a year or less, it may be qualified for a mobile or manufactured home policy. If your tiny house is a recreational vehicle motor home (RV), you may need an RV policy. If your tiny home is stationary, but you plan on moving it to a new location, you may need additional coverage, called a “transit endorsement.” A transit endorsement insures your home and personal belongings while they are on the road.

Another factor an insurer may consider is whether your tiny home is certified by a particular national standards organization. For example, some insurers will only insure your tiny house if it’s certified by the National Organization of Alternative Housing (NOAH) or the Recreational Vehicle Industry Association (RVIA). Although many home insurers won’t insure tiny homes that aren’t certified by the RVIA or the NOAH, there are a number of specialized tiny home insurers who will. If your home isn’t certified, your insurer may want evidence that the building materials, wiring, and plumbing are up to code.

How much you pay for insurance for your tiny home ultimately depends on a few factors, including, for example, where your home is located, whether or not it’s stationary, who built it, whether it’s certified and how it’s used. Many insurers will also require that you inform them of your new location whenever you switch locations.

If you are interested in insuring your tiny home, you can contact an insurer or speak with an insurance producer (agent or broker). Before calling, it is a good idea to gather up the information about your tiny home, including the type of tiny home, the dimensions and any certifications that apply, handy. You may also want to call around to comparison shop.

About the Maryland Insurance Administration

The Maryland Insurance Administration is an independent State agency charged with regulating Maryland’s \$41 billion insurance industry. For more information about the Insurance Administration, please visit www.insurance.maryland.gov or follow us on Facebook at www.facebook.com/MDInsuranceAdmin, Twitter at [@MD_Insurance](https://twitter.com/MD_Insurance), LinkedIn at www.linkedin.com/company/maryland-insurance-administration or Instagram at [@marylandinsuranceadmin](https://www.instagram.com/marylandinsuranceadmin).

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