

Caleb Walsh's Urban Bay Financial Facilitates \$5 Million Expansion of America's Largest Tiny Home Community

Caleb Walsh of Urban Bay Financial structures nearly \$5M in financing to support expansion of a nation-leading tiny home community.

LAS VEGAS, NV, UNITED STATES, May 5, 2026 /EINPresswire.com/ -- [Urban Bay Financial](#), a national private real estate lender specializing in asset-based bridge and construction financing, today announced it has successfully facilitated funding for Incredible Properties, LLC, the development arm of [Incredible Tiny Homes](#), to advance the next phase of expansion at its flagship tiny home community located along 850 & 953 Industrial Road in Newport, Tennessee.



Incredible Tiny Homes Community Newport, TN

The financing will support infrastructure development and site expansion for 83 additional tiny home sites across the 850 & 953 Industrial Road corridor, further scaling one of the most established tiny home communities in the United States. The project builds upon a master-planned development that already includes more than 230 permanent tiny home sites across approximately 34 acres in Cocke County, Tennessee—representing one of the largest concentrations of permanent tiny homes nationwide.

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Hard money works when it's asset-driven, conservatively structured, and deployed into projects with real equity, real demand, and a clear execution plan.”

Caleb Walsh, Urban Bay Financial

Founded in 2014 by Randy Jones, Incredible Tiny Homes has become a nationally recognized leader in affordable,

customizable tiny home construction and community development. Headquartered in Newport, Tennessee, the company has built over 1,000 tiny homes and is widely known for repurposing underutilized industrial land into vibrant, attainable residential neighborhoods.

“Incredible Tiny Homes has demonstrated what’s possible when innovative housing is paired with disciplined development,” said [Caleb Walsh](#), Director of Urban Bay Financial. “This next phase reflects responsible growth supported by proven demand, strong fundamentals, and a sponsor with deep experience building housing at the community scale.”

Project Expansion Details

The newly funded phase along 850 & 953 Industrial Road will include fully graded and prepared home sites, expanded water, sewer, and electrical infrastructure, internal roadway improvements, and site preparation for additional residential and shared-use amenities. The expansion is designed to integrate seamlessly with existing phases of the community while maintaining affordability and long-term livability.

Urban Bay Financial’s Role

Urban Bay Financial structured the nearly \$5 million transaction as a first-position private loan, leveraging the project’s existing occupancy, underlying land value, and phased development strategy. Headquartered in Las Vegas, Nevada, with active operations in Tampa, Florida, the firm maintains a strong lending presence throughout the Southeast and nationwide.

About Incredible Tiny Homes

Incredible Tiny Homes, based in Newport, Tennessee, designs and builds customizable tiny homes and develops master-planned tiny home communities throughout the Southeast. Founded in 2014, the company is recognized as a pioneer in scalable tiny home living with a focus on affordability, sustainability, and community-driven design.

About Urban Bay Financial

Urban Bay Financial is a national private real estate lender headquartered in Las Vegas, Nevada, with additional operations in Tampa, Florida. The firm provides fast, flexible bridge, construction, and redevelopment financing to experienced real estate developers and investors nationwide.

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