

## Habitat Sarnia/Lambton TINY HOME PROJECT AN OVERVIEW

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In May of 2026, Habitat Sarnia/Lambton will break ground on a 5-unit affordable tiny housing project at 236 Christina Street South in Sarnia. These five 384-square-foot one-bedroom, housing units will be purpose-built to exclusively house Sarnia/Lambton individuals or small families in decent and affordable housing. Habitat Sarnia/Lambton will look after all external maintenance of these units including grass cutting and snow removal as well as external repairs and maintenance to the building. Each homeowner will be responsible for the interior maintenance of their home.

Once built, each of the units has been assessed for their fair market value. That assessed value will become the selling price. There is no down payment required. Qualified homeowners will be required to make affordable, geared-to-income monthly payments to Habitat. Homeowners are responsible for paying their annual property taxes (paid annually by Habitat and repaid by homeowners as part of monthly payments). Homeowners are also required to pay for their own property insurance and other household expenses, and utilities.

This is not a condo. Each unit will have its own services. A non-transferable mortgage will be generated and signed by you and by Habitat.

These Tiny Homes will come furnished with a trundle couch, double bed frame, dining table and two chairs, fridge, stove, washer, and dryer. The furniture design will allow for proper movement in the space available.

*\*Our goal is to house individuals for under 750.00 monthly plus utilities.*

Interested? Read on for details on our Application.



## IMPORTANT INFORMATION

### Please read before you complete this Application

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Thank you for your interest in becoming a Habitat for Humanity Sarnia/Lambton homeowner.

Many people mistakenly believe that Habitat for Humanity gives homes away. That is not true. We are an international, non-profit organization which builds simple, affordable homes for people in need. We use corporate and community sponsorship dollars, donations and volunteer labor to build our homes. We then sell our homes to qualified families. Habitat for Humanity holds the mortgages on the homes we sell. We do not charge our homeowners interest. We offer our Habitat homeowners geared-to-income monthly payments.

Before you complete this Application, please consider the following seven important questions. If your answers to all of the questions below is “yes”, we encourage you to complete this Application.

1. Are you currently renting?
2. Is the gross annual household income (from all sources) of the person/people who will live in this home at least \$20,000?
3. Is the maximum gross annual household income of the person/people who will live in the home less than \$68,000?
4. Are you struggling with some aspect of your current rental housing? (i.e. it is unsuitable, unsafe, unhealthy)
5. Is your debt low?
6. Would you be willing to partner with Habitat Sarnia/Lambton to become a homeowner?  
[In this case “partner” means that you would be willing to attend Tiny Home workshops and to volunteer 500 hours of your time in support of Habitat]
7. Is your family size no greater than 3?

Once you have completed this Application, you can drop it off at our office or mail it to: *Habitat for Humanity Sarnia/Lambton, 1787 London Line, Sarnia, ON. N7T 7H2 - ATTENTION: SHELBY THOMAS*

**Thank you for your interest in becoming a Habitat homeowner!**

## **Application for Homeownership**

Please complete all areas of this Application. Missing information may delay processing. Note you will be required to provide a proper credit check to verify the validity of your financial information. If you get stuck on any of the questions, we are here to help! Call David Waters at Habitat for Humanity Sarnia Lambton at (519) 339-7957 extension #222.

### **Part A – Family Information**

Person #1

Name (Please Print)	Age	Identify as	Telephone Numbers
			Primary: Other:

Person #2

Name (Please Print)	Age	Identify as	Telephone Numbers
			Primary: Other:

Person #3

Name (Please Print)	Age	Identify as	Telephone Numbers
			Primary: Other:

Current Mailing Address (Please Print)	Postal Code	Are you a Canadian citizen or Landed Immigrant?
		Yes _____ No _____

### **Part B – Housing Information**

Do you own your own home? Yes \_\_\_\_\_ No \_\_\_\_\_

Do you own property? Yes \_\_\_\_\_ No \_\_\_\_\_

Are you currently renting: Yes \_\_\_\_\_ No \_\_\_\_\_

You currently live in a: \_\_\_\_\_ Detached home \_\_\_\_\_ Semi-detached home \_\_\_\_\_ Townhouse \_\_\_\_\_ Apartment

Is there anything about your current housing which affects your health & safety? [i.e. faulty wiring, falling plaster, no fire exists, mold?]    Yes \_\_\_\_\_    No \_\_\_\_\_

If your answer was "yes", please provide details below

Is there anything about your current housing that is inadequate for your needs? [i.e. poor heating or ventilation, stairs, tripping hazards?]    Yes \_\_\_\_\_    No \_\_\_\_\_

If your answer was "yes", please provide details below

Do you have a health problem, disability or mental health issue that is affected by your current housing?    Yes \_\_\_\_\_    No \_\_\_\_\_

If your answer was "yes", please provide details below

Please list the places you have lived in the past five (5) years.

Print Addresses	From (Date)	To (Date)

What is the amount of your rent each month? \$ \_\_\_\_\_

Please share what you are paying in utilities each month.

Bluewater Power \$ \_\_\_\_\_ Telephone \$ \_\_\_\_\_ Cable/Internet \$ \_\_\_\_\_

Home/Rental Insurance \$ \_\_\_\_\_ Enbridge \$ \_\_\_\_\_ Other \$ \_\_\_\_\_

Are all payments for the above up to date? Please circle either Yes or No

Bluewater Power	Yes	No	Telephone	Yes	No	Enbridge	Yes	No
Cable/Internet	Yes	No	Home/Rental Insurance	Yes	No			

Do you have a monthly household budget? Yes \_\_\_\_\_ No \_\_\_\_\_

If your answer was 'Yes', please provide details below:

Household Expense	Amount Budgeted

Do either of you currently own a vehicle? Yes \_\_\_\_\_ No \_\_\_\_\_

If your answer is 'Yes', what is the cost of your annual car insurance? \$ \_\_\_\_\_

Are you currently employed?

Person #1	Yes _____	No _____
Person #2	Yes _____	No _____
Person #3	Yes _____	No _____

If the answer for either of the above is 'Yes', please provide details.

**Person #1**

Name of Current Employer:		
Employer's Address:		
Your Job Title:		
Length of Employment:	Hrs. Worked/Week:	
Annual Salary:	Hourly Rate:	How often are you paid?

**Person #2**

Name of Current Employer:		
Employer's Address:		
Your Job Title:		
Length of Employment:	Hrs. Worked/Week:	
Annual Salary:	Hourly Rate:	How often are you paid?

**Person #3**

Name of Current Employer:		
Employer's Address:		
Your Job Title:		
Length of Employment:	Hrs. Worked/Week:	
Annual Salary:	Hourly Rate:	How often are you paid?

## Part C – Financial Information

### Income from all sources.

Income Source	Person #1	Person #2
Employment Earnings		
Employment Insurance		
Old Age Pension (or Supplement)		
Canada Pension Plan (CPP)		
Pension(s) from previous Employers		
Disability Pension (GAINS-D or DVA)		
Guaranteed Annual Income Supplement (GAINS –S)		
Insurance Payments (from Family or Accident Insurer)		
Workers' Compensation		
Investment Income (monthly interest earned)		
Guaranteed Investment Certificates (GIC's)		
Income from Investment Properties		
Stocks, Bonds, Debentures		
RRSP's RRIF's or TFSB's		
Other Investment Income		
Any/all other Income		
<b>TOTAL</b>		

  

Current Chequing Account Balance		
Current Savings Account Balance		

### Assets

Please list all of your assets (vehicles, property, recreational vehicles, boats)

Asset	Current Value	Owned? Yes or No	If not owned, who is the Creditor?	Balance Owing

### Debts

Please list all of your debts below including: credit cards, loans, overdrafts, family loans etc.

*Important Reminder: Habitat Sarnia/Lambton will require an EQUIFAX Credit Report from all applicants.*

Description of Debt	Name of Creditor	Monthly Payment	Current Balance

Please list any other regular payments that you make (i.e. to your children or grandchildren, other family member or friend)

Type of Payment	Monthly Payment Amount

Have either of you ever declared bankruptcy? Yes \_\_\_\_\_ No \_\_\_\_\_ Year \_\_\_\_\_

If there was a bankruptcy, what year was it discharged: \_\_\_\_\_

How many times have you declared bankruptcy? \_\_\_\_\_

Have either of you ever received a letter advising that a debt of yours has been sent to a Collection Agency? Yes \_\_\_\_\_ No \_\_\_\_\_

If your answer was 'Yes', please provide details below

Have either of you changed cell phone providers in the last two (2) years? Yes \_\_\_\_\_ No \_\_\_\_\_

If your answer was 'Yes', please provide details below.

Do you either of you owe any members of your family money? Yes \_\_\_\_\_ No \_\_\_\_\_

If your answer was 'Yes', please provide details below.

## Part D – Legal (Over the age of 65)

	Person #1	Person #2	Person #3
Do you currently have a Medical Power of Attorney in place?	Yes __ No __	Yes __ No __	Yes __ No __
Would you be willing to secure one as a condition of homeownership?	Yes __ No __	Yes __ No __	Yes __ No __
Do you currently have a Legal Power of Attorney in place?	Yes __ No __	Yes __ No __	Yes __ No __
Would you be willing to secure one as a condition of homeownership?	Yes __ No __	Yes __ No __	Yes __ No __

## Part E – References

Please list the names of three references who are NOT FAMILY MEMBERS.

Name	Contact Information (Address & Telephone #)	Relationship

## Part F – Community Service

List any activities or volunteer work that either of you currently do in our community.

Name of Organization	Describe your Activity	How often?

**Part G – Now it's your turn ... Tell us why you would like to be one of our Tiny Home Habitat Homeowners.**

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Please use an additional page if necessary