Helpful Steps

There are a few ways to prepare yourself to become a homeowner and help you qualify for Habitat's Program.

Check your credit report!

You can start paying off debts and taking control of your credit score. Free copies are available every year at www.annualcreditreport.com.

Free budgeting & money managing tools

Horizon Credit Union & Wells Fargo Bank offer free budgeting & money managing material. Wells Fargo has an interactive CD children can use to learn where money is made, how to save their money, getting a job & making better choices when spending their money.

Learn about owning a home

Idaho Panhandle Habitat for Humanity offers classes and support for people interested in home ownership. If you'd like to talk to a Habitat staff member, call 208.265.5313

Volunteer at Habitat

Learn all you can about the program and meet other families like yours already working toward home ownership.

Applications

Applications can be can be downloaded from our website, iphfh.org under the **Own Your Own Home** tab.

Idaho Panhandle Habitat for Humanity

PO Box 1191
Sandpoint, ID 83864
208.265.5313
www.iphfh.org
info@iphfh.org

ReStore
1519 Baldy Park Road
Sandpoint, ID 83864
208.265.5313
www. iphfh.org
restore@iphfh.org

ReStore

Idaho Panhandle Habitat for Humanity®



You Can Own a Home!

Idaho Panhandle Habitat for Humanity builds houses in partnership with qualifying families.

Building Homes!
Building Hope!

Habitat's Mission

Idaho Panhandle Habitat for Humanity is an affiliate of Habitat for Humanity International, a nonprofit, ecumenical Christian housing organization. Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities and hope.

How we started

In 1991, while building homes in Mexico on a mission for his church, Mike Schissler decided that when he returned home to Sandpoint, he was going to start a program that builds homes for low-income families. He founded the Idaho Panhandle Habitat for Humanity and two years later, the first Habitat home was built. Mike passed away from a long fight with cancer. Homes are being built at Schissler Meadow in dedication to our founder.

How Habitat for Humanity Works

Homes are built for families who do not qualify for conventional bank loans. The labor is done by volunteers and by the families themselves. Individuals, faith groups and businesses contribute time and materials. Once the sweat equity is complete & the home is completely built, the family makes a small down payment and receives a mortage. The mortgage covers the cost of the home, but without added interest charges. Their monthly mortage payments go into a revolving fund (the "Fund for Humanity") that helps build homes for other families. Each homeowner is responsible for insurance, taxes, utilities maintenance, and other standard homeowner expenses.

2026 Income Guidelines

To qualify, a family's income must meet the income Guidelines below

Number in Household	Maximum Income
One	30,800
Two	35,200
Three	39,600
Four	44,000
Five	47,550
Six	51,050
Seven	54,600
Eight	58,100



Each Family Must Meet the Following Requirements

- Have a housing need
- Have a job
- Be willing to accept the publicity associated with owning a Habitat home
- Have enough income to support a small mortage, but not enough to qualify for a conventional loan.
- Be willing to put in the 300/500 hours or more of "sweat equity" on their home and on other Habitat homes



We are an equal housing lender and do not discriminate against credit applicants on the basis of race, color, religion, national origin, sex, marital status, or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act.

EQUAL HOUSING OPPORTUNITY