



3C Collaborative Buyer Manual



What is 3C?

3C is a collaborative initiative between lenders, developers, and community navigators that aims to give Chicagoans a **smoother path to homeownership** in two West Side communities: **East Garfield Park** and **Humboldt Park**.

If you are a resident looking to purchase a home in East Garfield Park or Humboldt Park, this is available for you:

- Free HUD-certified buyer education and counseling services
- A selection of affordable new construction homes
- Affordable mortgage loan options
- Closing cost assistance
- Up to **\$100,000** available in purchase assistance from City of Chicago's [Building Neighborhoods and Affordable Homes](#) (BNAH) program that may be layered with other down payment assistance

Neighborhood Area ResidentsHousehold Income Limits	Grant Amount	Non-Neighborhood Area ResidentsHousehold Income Limits	Grant Amount
Below 80% of AMI	\$100,000	Below 80% of AMI	\$90,000
81 - 90% of AMI	\$90,000	81 - 90% of AMI	\$80,000
91 - 100% of AMI	\$80,000	91 - 100% of AMI	\$70,000
101 - 120% of AMI	\$70,000	101 - 120% of AMI	\$60,000
121 - 140% of AMI	\$60,000	121 - 140% of AMI	\$50,000



Keys Please Grant

\$2,000 Grant for Closing Costs

Purpose of the Grant

Assist 3C homebuyers in covering the closing costs associated with purchasing a home. Grant aims to reduce the financial burden of closing costs, making homeownership more accessible to qualified applicants.

Eligibility Requirements

Applicant must meet the following criteria:

Loan Pre-Approval:

Must have a pre-approval letter from a mortgage lender. The loan must be for a 15-year-or 30-year fixed-rate mortgage.

Owner Occupancy Status:

Must be a first-time homebuyer or have not owned a home in the last three years. Proof of homebuyer status may be required.

Income Limitations:

Total borrower income (i.e., for borrower and co-borrowers) must not exceed 140% of the area median income (AMI). For example:

- 2 borrowers earning \$130,000 = 145% AMI; Determination, **not eligible**
- 1 borrower earning \$90,000 = 115% AMI; Determination: **Eligible**





Ready to get started?

Attend a Homebuyer Education course for free with HUD-certified agency!

*If you already completed a course, then meet with a HUD-Certified Homeownership Consultant to learn more about the **3C loan product**.*



**Neighborhood
Housing Services**



**Spanish Coalition for
Housing**





New Construction Homes from 3C Developers

Home Features

Our foundational product is an all-electric high performance single family home. At the same time, based on our localized conditions, we are also developing two flat rental owner/rental and a more accessible bungalow home.

Each house is:

- 1,445 SQFT
- 2 Floors
- 3 Bedrooms
- 2 Bathrooms
- 2 Living spaces
- 2 parking spaces and fenced yard

Each home consists of two modules stacked one on top of the other. These two units sit on a concrete foundation. The facade of each home can be customized based on a particular owner's specific taste.

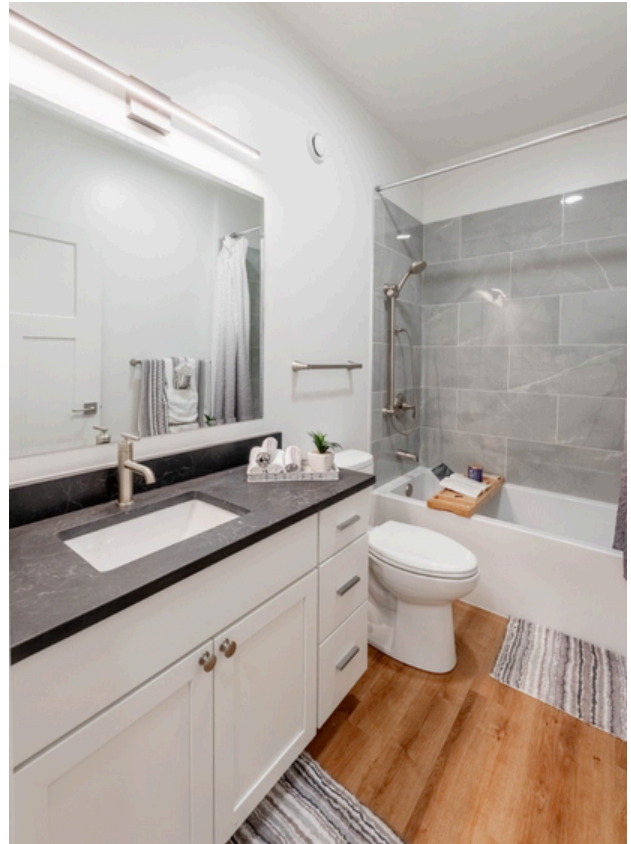
Each Inherent Home comes equipped with a range of smart appliances and apps that support ease of operating your home. Upon purchase, an Inherent Guide will help with initial set-up:

- Nest Thermostat
- ADT Alarm System
- Nest Smart Doorbell
- Nest Wifi Router
- Nest Wifi Speakers
- Yale X Nest Smart Door Locks
- Nest External Security Cameras
- Nest Smart Home Hub
- Energy Monitoring
- Water Monitoring
- Air Quality Monitoring
- UV Air Filter
- Smart Light Switches



For more information, contact **Sonia Del Real**, VP Sales & Economic Development at 773.934.5807 (sonia@inherenthomes.com)

Interior Photos



[Click here](#) for tour of home

[Click here](#) to learn more about Inherent LC3

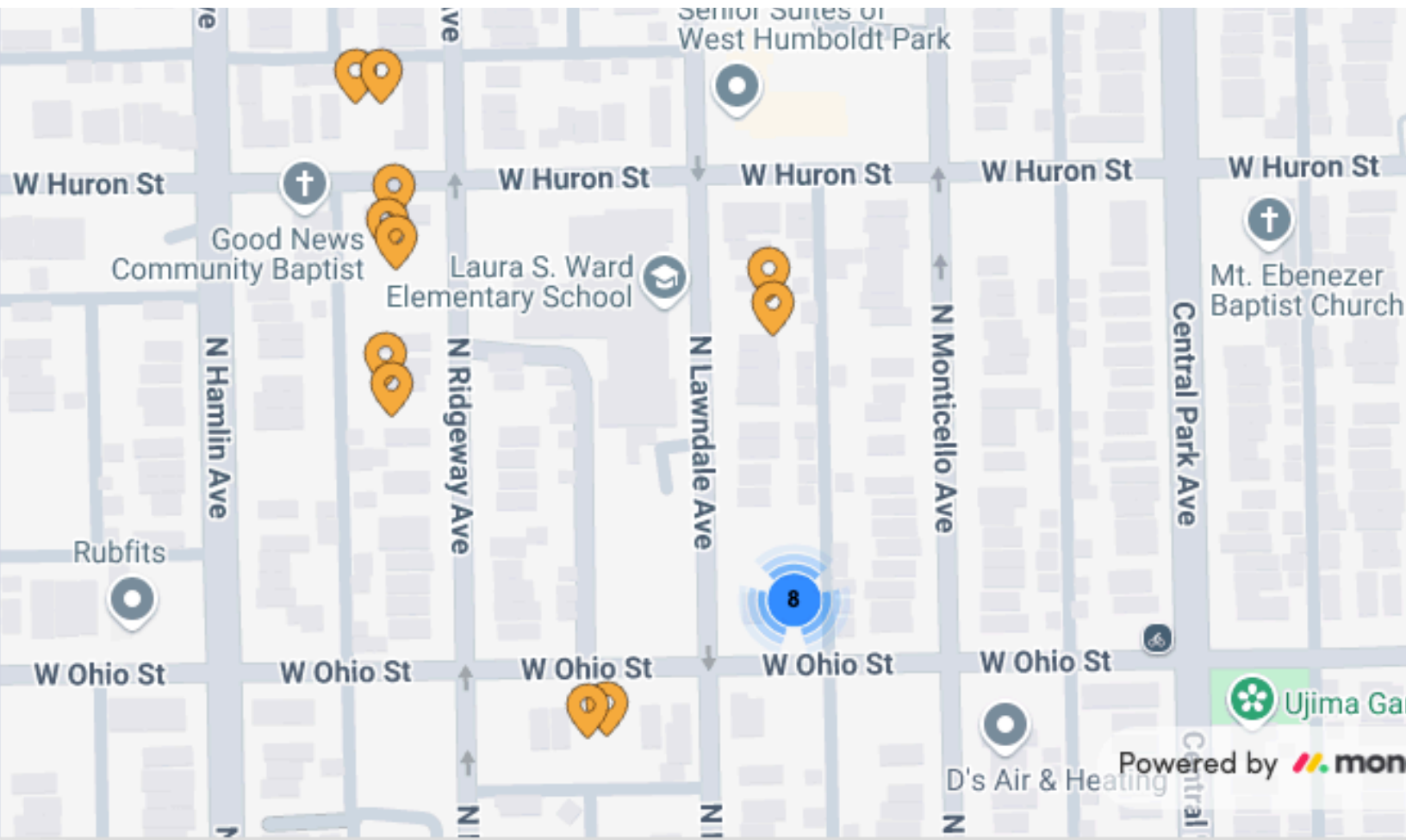
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Lots to be developed for new construction affordable homes

Address	Neighborhood	Qualifies for City (BNHA) or County (CCLBA) DPA
646 N. Lawndale Ave.	Humboldt Park	BNAH
611 N. Lawndale Ave.	Humboldt Park	CCLBA
643 N. Lawndale Ave.	Humboldt Park	BNAH
613 N. Lawndale Ave	Humboldt Park	BNAH
615 N. Lawndale Ave.	Humboldt Park	BNAH
652 N. Lawndale Ave.	Humboldt Park	BNAH
645 N. Lawndale Ave.	Humboldt Park	BNAH
632 N. Ridgeway Ave.	Humboldt Park	BNAH
628 N. Ridgeway Ave.	Humboldt Park	BNAH
3740 W. Huron St.	Humboldt Park	BNAH
3738 W. Huron St.	Humboldt Park	BNAH
3711 W. Ohio St.	Humboldt Park	BNAH
3713 W. Ohio St.	Humboldt Park	BNAH
3658 W. Ohio St.	Humboldt Park	BNAH
3654 W. Ohio St.	Humboldt Park	BNAH
3652 W. Ohio St.	Humboldt Park	BNAH

Lots to be developed for new construction affordable homes

Address	Neighborhood	Qualifies for City (BNHA) or County (CCLBA) DPA
3650 W. Ohio St.	Humboldt Park	BNHA
3648 W. Ohio St.	Humboldt Park	BNHA
554 N. Monticello Ave.	Humboldt Park	BNHA
905 N Saint Louis Ave.	Humboldt Park	CCLBA
937 N Saint Louis Ave.	Humboldt Park	CCLBA
1048 N Saint Louis Ave.	Humboldt Park	CCLBA
825 N Drake Ave.	Humboldt Park	CCLBA
948 N Homan Ave.	Humboldt Park	CCLBA
822 N Homan Ave.	Humboldt Park	CCLBA
824 N Homan Ave.	Humboldt Park	CCLBA
619 N Homan Ave.	Humboldt Park	CCLBA
621 N Homan Ave.	Humboldt Park	CCLBA
654 N Homan Ave.	Humboldt Park	CCLBA
652 N Homan Ave.	Humboldt Park	CCLBA
541 N Spaulding Ave.	Humboldt Park	CCLBA
539 N Spaulding Ave.	Humboldt Park	CCLBA
528 N Sawyer Ave.	Humboldt Park	CCLBA



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Home Features

Our single family product has an impeccable craftsmanship designed for families to comfortably expand into. Homes have open concept living over 3 spacious levels, including partially finished basement.

Each house features:

- 1,718 SQFT
- 2 Floors
- 3 Bedrooms
- 2.5 Bathrooms
- 2 Living spaces
- 2 parking spaces

Each home consists of beautiful landscaping surrounding the elegant brick facade. Bathed in natural light, the large windows throughout, illuminate the neutral interiors & highlighting the attention to detail that defines each homes.

The main level features open concept living, dining & kitchen for an inviting ambiance, perfect for entertaining guests or enjoying time with family. Second floor houses the laundry space, large master suite, two additional bedrooms, and additional full bath.

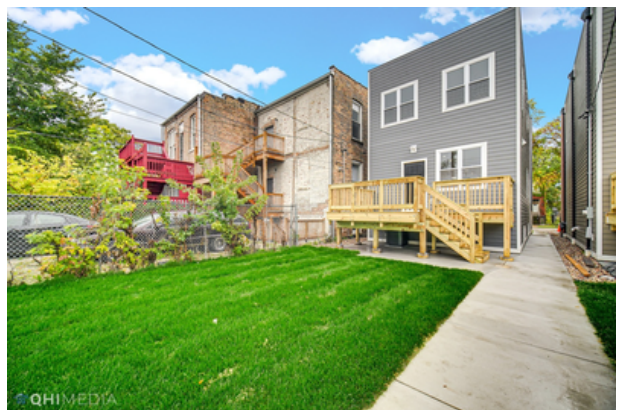
- Everlife luxury vinyl wood plank flooring (main level)
- Wall to wall carpeting (2nd level)
- Large kitchen island
- White shaker cabinets and white quartz countertops
- Energy efficient stainless steel appliances (gas range, refrigerator, microwave hood & dishwasher)
- Large master suite with walk-in closet & ensuite bath
- Energy Star windows
- Pre-plumbed basement and ejector pump installed
- Fenced yard and decks



For more information, contact **Maha Joudeh** 708.441.9769 (mjoude4@gmail.com)



Interior Photos



[Click here](#) for tour of home

[Click here](#) to learn more about CBBC



For more information, contact **Maha Joudeh** 708.441.9769 (mjoude4@gmail.com)



Lots to be developed for new construction affordable homes

Address	Neighborhood	Qualifies for City (BNHA) or County (CCLBA) DPA
210 S Hoyne	East Garfield Park	BNAH
212 S Hoyne	East Garfield Park	BNAH
2433 W Congress	East Garfield Park	BNAH
2654 W Adams	East Garfield Park	BNAH
3355 W Walnut St.	East Garfield Park	BNAH
3335 W Walnut St.	East Garfield Park	BNAH
3333 W Walnut St.	East Garfield Park	BNAH
3325 W Walnut St.	East Garfield Park	BNAH
3310 W Walnut St.	East Garfield Park	BNAH
3209 W Walnut St.	East Garfield Park	BNAH
3207 W Walnut St.	East Garfield Park	BNAH



For more information, contact **Maha Joudeh** 708.441.9769 (mjoude4@gmail.com)



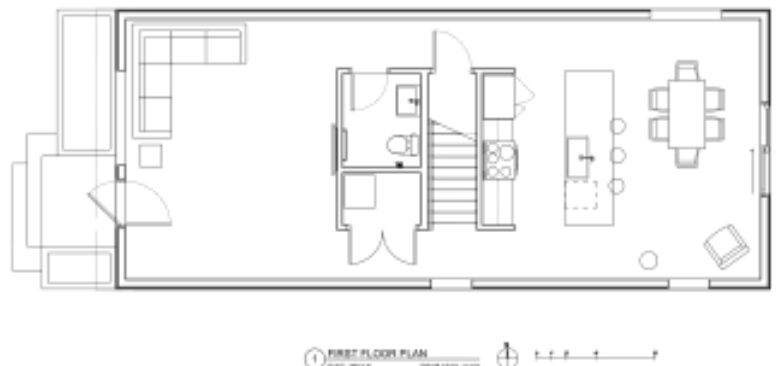
Home Features

The KMW Bedrock home is a new modern single-family house for next-gen living. This home is designed to meet the highest standards in energy code for maximum energy efficiency. Modern materials and a clean design aesthetic are built for high durability and less maintenance.

Our Bedrock house is equipped with all electric appliances and a high-efficiency heat pump for low cost of operation.

Each home is:

- 1,645 SQFT
- 2 Floors
- 3 Bedrooms
- 2.5 Bathrooms
- 2 Car Garage
- Fenced yard



For more information, contact **Bill Williams** 773.969.6509 (bill.will@kmwcommunities.com)



Interior Photos



[Click here](#) for tour of home

[Click here](#) to learn more about KMW Communities



For more information, contact **Bill Williams** 773.969.6509 (bill.will@kmwcommunities.com)



Lots to be developed for new construction affordable homes

Address	Neighborhood	Qualifies for City (BNHA) or County (CCLBA) DPA
825 S Central Park Ave	Humboldt Park	CCLBA
939 N Monticello	Humboldt Park	CCLBA
954 N Monticello	Humboldt Park	CCLBA
1041 N Monticello	Humboldt Park	CCLBA
1104 N Harding	Humboldt Park	CCLBA
1023 N Harding	Humboldt Park	CCLBA



For more information, contact **Bill Williams** 773.969.6509 (bill.will@kmwcommunities.com)



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Home Features

We are the redevelopment arm of NHS Chicago, www.nhschicago.org. Our rehab and new construction properties are built to be long lasting, easy to maintain and affordable. NHSRC builds 1-2 Unit "Flex" homes.

Each Flex Home is:

- 1500 to 2100 SQFT
- 3 Bedrooms
- 1.5 Bathrooms
- Fully finished basement
- Off street parking with access from alley

Flexible because of the opportunity for owner-occupants to generate additional wealth through rental income or live multigenerational under one roof

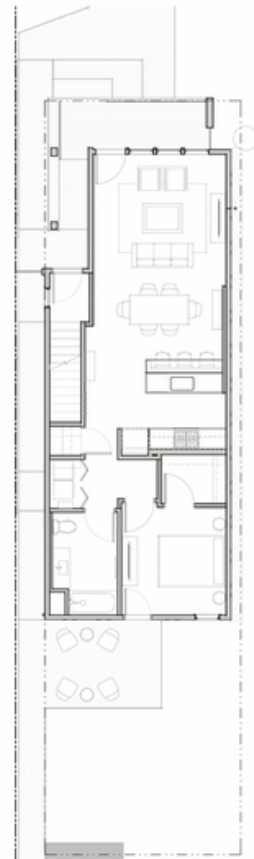
All electric homes reduce your operating expenses and utility costs and our homes are built with durable and easy maintain materials that are long lasting.

- The design can also be expanded to include a fully accessible accessory dwelling unit that can be utilized as a rental, live/workspace or multigenerational living
- All units will be insulated in accordance with recommended energy standards and contain energy efficient furnaces hot water heaters, appliances, and fixtures

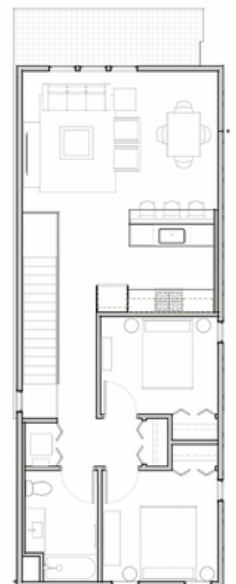
[Click here](#) to learn more about NHSRC



1 FLOOR PLAN - 2-FLAT - LEVEL 01



2 FLOOR PLAN - 2-FLAT - LEVEL 02



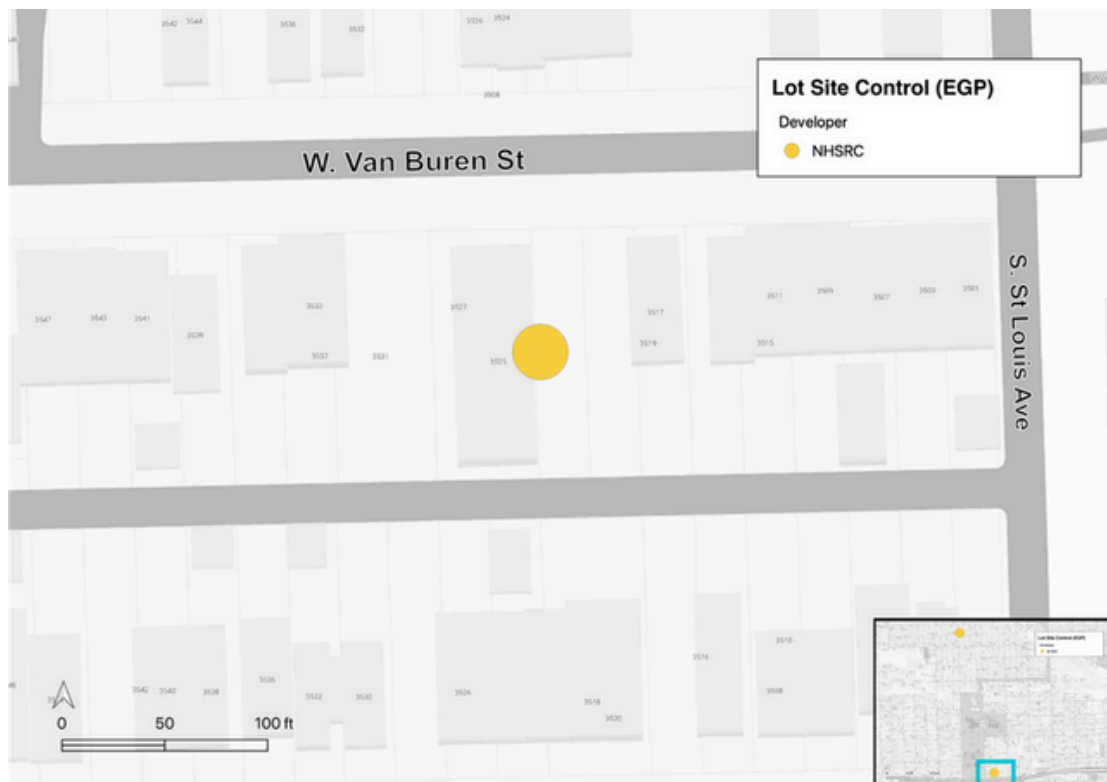
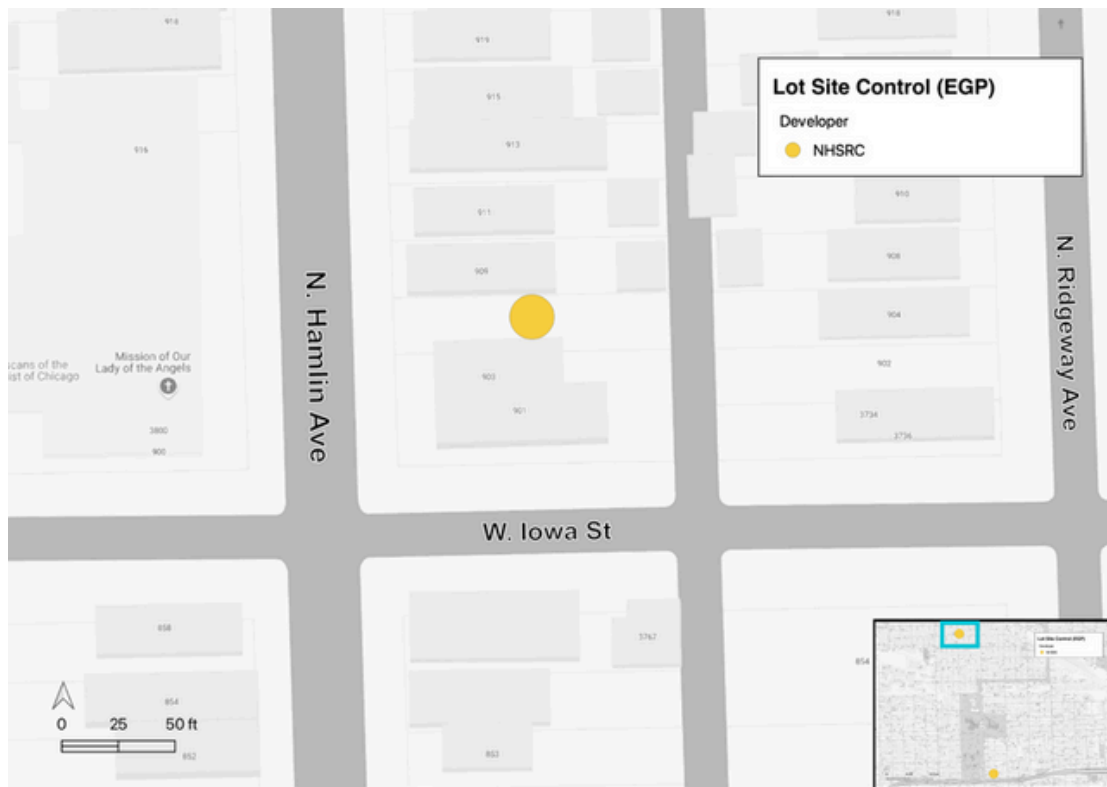
For more information, contact **Shavon Hale** 773.329.4047 (shale@nhschicago.org)



Lots to be developed for new construction affordable homes

Address	Neighborhood	Qualifies for City (BNHA) or County (CCLBA) DPA
3521 W Van Buren St.	East Garfield Park	BNHA
907 N Hamlin Ave.	East Garfield Park	BNHA





For more information, contact **Shavon Hale** 773.329.4047 (shale@nhschicago.org)



Home Features

Our single family homes have open layout and finished basement. The facade of each home features front brick with hardy siding around with 4 ft brick wrap around.

Each house is:

- 2,900 SQFT
- 2 Floors
- 4 Bedrooms
- 3.5 Bathrooms
- 2 Living spaces
- 2 parking spaces and back deck

Each home consists of two modules stacked one on top of the other. These two units sit on a concrete foundation. The facade of each home can be customized based on a particular owner's specific taste.

Each home comes with neutral decor and the following features:

- Laminate flooring in living and dining area and all the bedrooms
- Porcelain tiled floors in the kitchen and baths
- 42" kitchen cabinets
- Quartz counter tops
- Stainless steel appliances
- Oak stairs with wrought iron spindles
- Wrought iron front fence along with quality wood fence



For more information, contact **Neelam Dwivedi** 708.655.4621



Interior Photos



[Click here](#) for tour of home



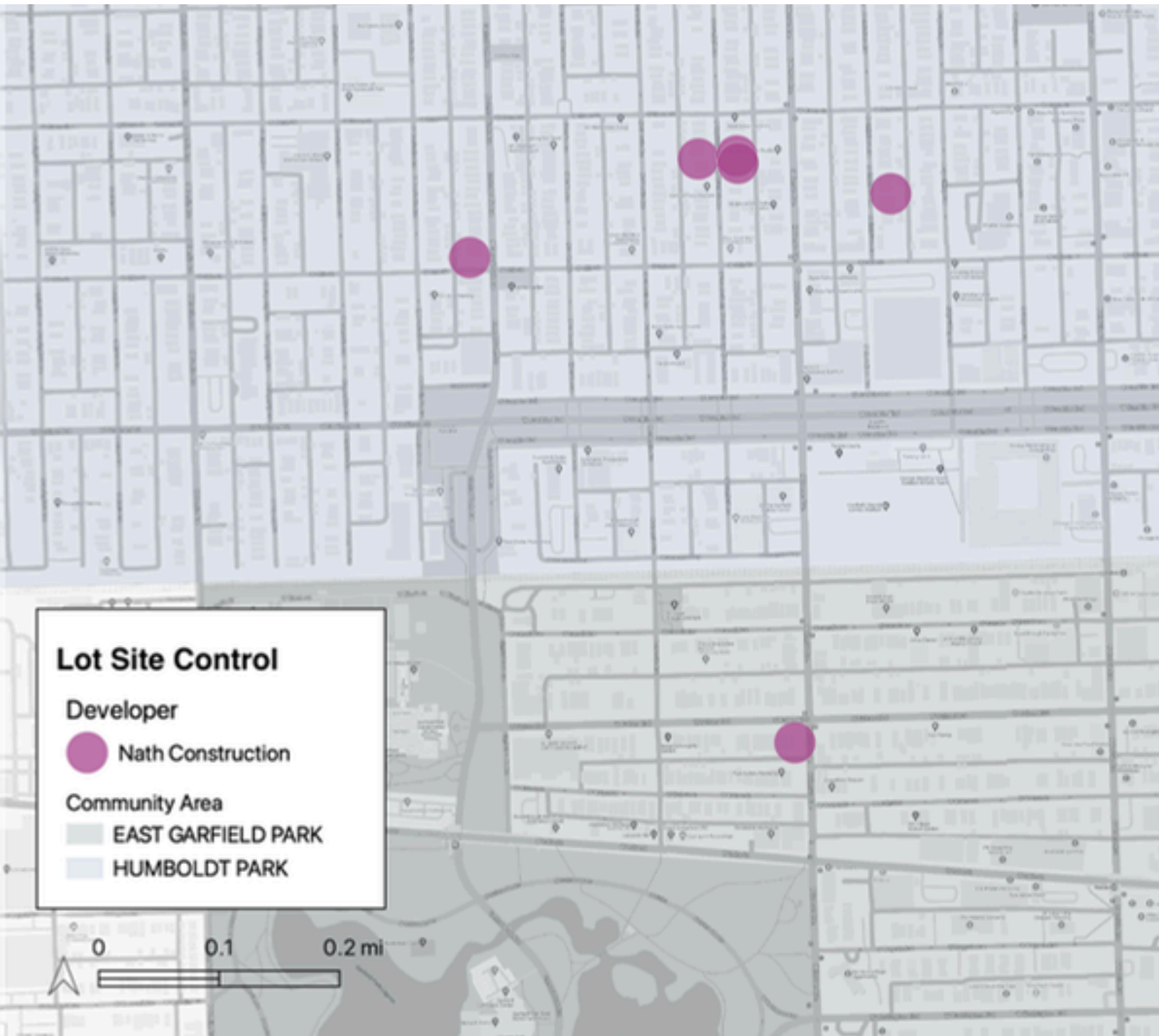
For more information, contact **Neelam Dwivedi** 708.655.4621



Lots to be developed for new construction affordable homes

Address	Neighborhood	Qualifies for City (BNHA) or County (CCLBA) DPA
600 N Central Park	East Garfield Park	BNHA
625 N Christiana	East Garfield Park	BNHA
640 N Trumbull	East Garfield Park	BNHA
643 N Trumbull	East Garfield Park	BNHA
3401 W Fulton	East Garfield Park	BNHA





For more information, contact **Neelam Dwivedi** 708.655.4621

Home Features

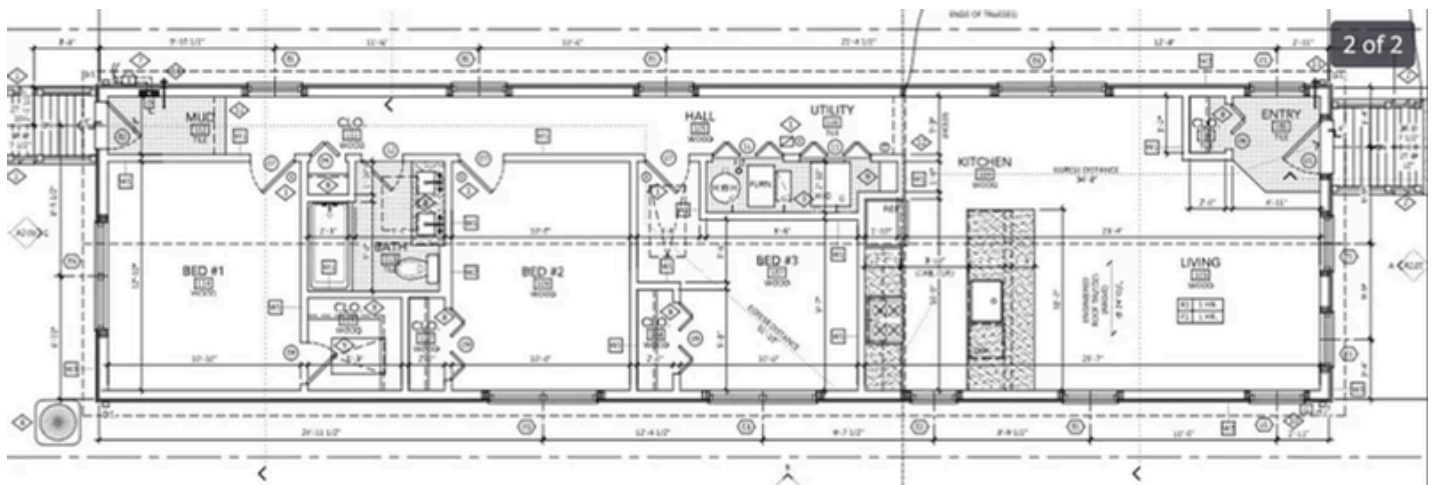
Our single family homes have a number of windows, allowing for a lot of natural light. There are vaulted ceilings in the living room, dining room, and kitchen. They feature quality contemporary finishes. The exterior of the home will have a mix of both Hardie and stone siding, giving a traditional and contemporary look.

Each house is:

- 1,200 SQFT
- 3 Bedrooms
- 1 Bathrooms
- 2 Living spaces
- 2 parking spaces at the rear with enclosed fence

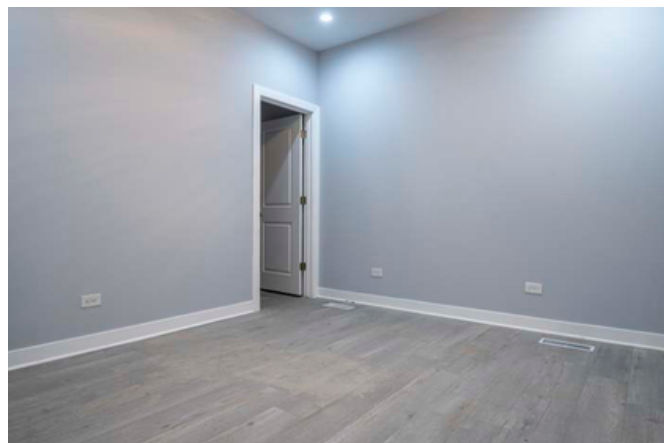
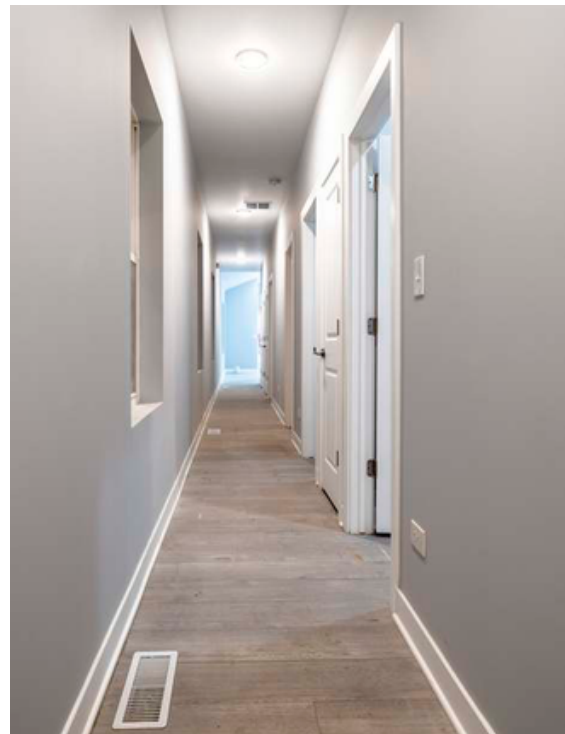


Each home has a kitchen island with a granite top with an overhang to accommodate seating. The flooring throughout will be luxury vinyl tile, with ceramic tile on the tub walls up to the ceiling.





Interior Photos



[Click here](#) to learn more about The Searles Group.

For more information, contact **Stephane Searles** 917.781.3499 (stephs@gmpdev.com)



Lots to be developed for new construction affordable homes

Address	Neighborhood	Qualifies for City (BNHA) or County (CCLBA) DPA
2662 W Maypole Ave.	East Garfield Park	N/A
2664 W Maypole Ave.	East Garfield Park	N/A
2668 W Maypole Ave.	East Garfield Park	N/A
2736 W Maypole Ave.	East Garfield Park	N/A
2754 W Maypole Ave.	East Garfield Park	N/A
2756 W Maypole Ave.	East Garfield Park	N/A
2758 W Maypole Ave.	East Garfield Park	N/A
208 S Whipple St.	East Garfield Park	N/A
218 S California St.	East Garfield Park	N/A
332 S Whipple St.	East Garfield Park	N/A
23 S Sacramento Blvd.	East Garfield Park	N/A
149 S Albany Ave.	East Garfield Park	N/A
420 N Ridgeway Ave.	East Garfield Park	N/A
556 N Ridgeway Ave.	East Garfield Park	N/A
631 N Springfield Ave.	East Garfield Park	N/A
813 N Homan Ave.	East Garfield Park	N/A



