

3C Program
Buyer Manual

What is 3C?

3C is a placed-based initiative that brings together residents, community organizations, housing counselors, developers, lenders, and philanthropic partners to **make homeownership more accessible and sustainable** for Chicago residents.

With a current focus on **East Garfield Park** and **Humboldt Park**, 3C supports first-time homebuyers who desire to stay in place or buy a home in a neighborhood they choose.

We convene and support the organizations who work directly with homebuyers. Through partner organizations and other public programs, all 3C participants have access to **free HUD-certified homebuyer education and counseling services** (a required first step for a 3C home purchase).

Additionally, 3C homebuyers may have access to additional offerings, subject to availability and buyer eligibility:

- Affordable new construction homes from 3C developer partners
- Affordable mortgage loan products, including low down payment requirements and no private mortgage insurance (PMI) options
- Down payment and purchase assistance programs

At this time, 3C is a placed-based initiative focused in two pilot areas. 3C's financial offerings (e.g., discounted mortgages, down payment assistance) and new construction homes are available to buyers who are purchasing in East Garfield Park and Humboldt Park. For purchase inquiries outside of East Garfield Park and Humboldt Park, please contact 3C housing counselors to discuss next steps.



New Construction Homes from 3C Developers

inherent l3c
a low-profit, limited liability company

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

The facade of each home can be customized based on a particular owner's specific taste.

Each 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 **Cleo Aquini** at 312.833.3757 or cleo.aquino@inherenthomes.com











To learn more visit www.inherenthomes.com

For tour scan QR code

inherent l3c

a low-profit, limited liability company

CITIZENS BUILDING
A BETTER COMMUNITY

Home Features: Single Family

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

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

Mike Joudeh at 708-822-8245 or
mike@thecbbc.com
Maha Joudeh at 708.441.9769 or
mjoude4@gmail.com

CITIZENS BUILDING
A BETTER COMMUNITY

Home Features: Single Family

T2-flat new construction offering a luxurious duplex residence paired with a beautifully finished garden unit. Ideal for owner-occupants, multigenerational living, or supplemental rental income. Featuring curated designer finishes, open concept living, premium materials, and modern functionality.

3 exterior designs available



SCAN ME

MAIN LEVEL

- Open concept living, dining & kitchen spaces
- Family room with fireplace feature wall & built-ins
- Powder room
- Access to rear deck
- Luxury Vinyl Wood Flooring

LARGE KITCHEN

- Custom cabinetry with pantry
- Quartz countertops
- Gas cooking
- Stainless steel appliance package
- Large island with seating & sink

2ND LEVEL

- Primary bedroom suite
- Walk-in closet
- Primary bathroom
- Two additional bedrooms
- Full hall bathroom
- Second floor laundry room
- Wall to wall carpet in bedrooms

GARDEN UNIT

- Separate private residence
- Open living / dining / kitchen
- Two bedrooms
- Two full bathrooms
- Primary bedroom with walk-in closet
- Ideal as an **income-producing rental unit or in-law suite**

EXTERIOR

- Energy efficient windows
- Front and rear decks
- Landscaped front yard
- Fenced rear yard
- Rear 2 car parking pad
- Brick & Siding Facade

BUILDING DETAILS

- New construction two-flat
- Two dwelling units
- Approx. 950 SF per floor
- Approx. 969 SF garden unit

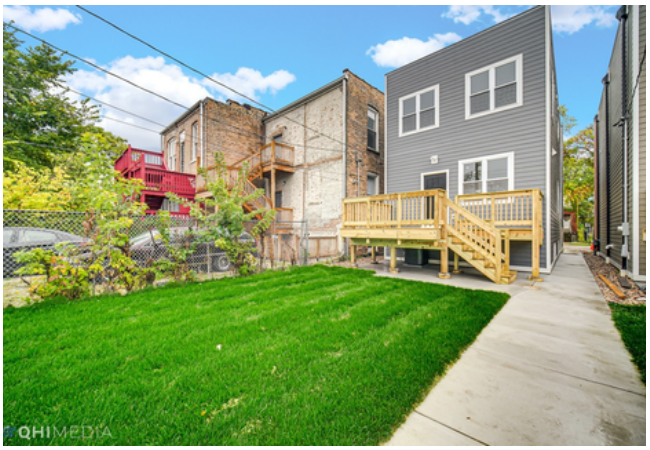












To learn more visit www.thecbbc.com

For video tour scan QR code

CITIZENS BUILDING
A BETTER COMMUNITY

KMW COMMUNITIES

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 at 773.969.6509
bill.will@kmwcommunities.com











To learn more visit www.kmwcommunities.com/

For video tour scan QR code

KW COMMUNITIES

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 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 at 708.655.4621











For video tour scan QR code

NATH Construction LLC

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

Each Flex Home is:

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

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.



For more information, contact **Shavon Hale** at 773.329.4047 or shale@nhschicago.org

To learn more scan QR code

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. he 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.

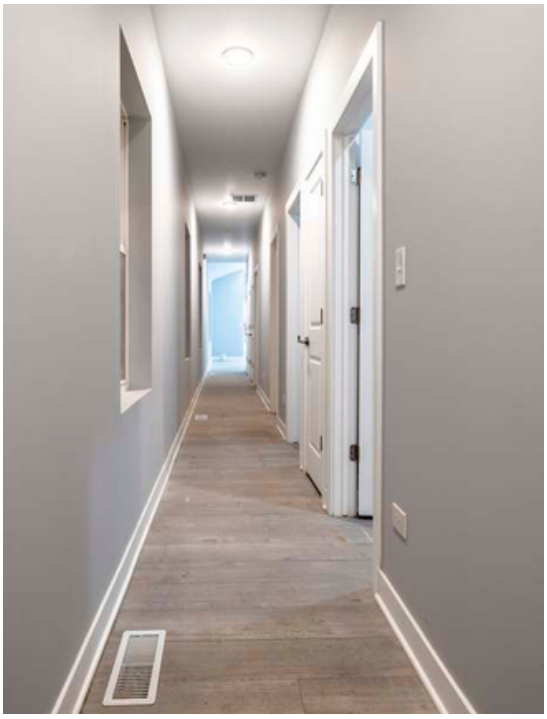


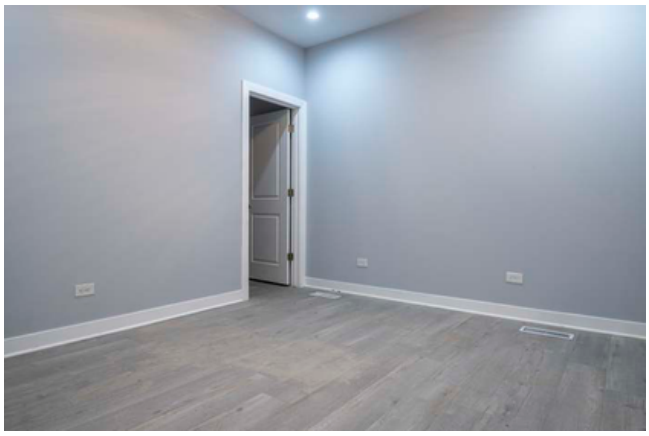
For more information, contact **Steve Searles** at (312) 840-8592 or SAS@Francis-CG.com











To learn more visit www.franciscg.org
or scan QR code

TSG
THE SEARLES GROUP

Connecting Capital and Community (3C)

Ready to get started?

Scan QR code to sign up for free workshop and learn more!

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

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

NHS

Neighborhood Housing Services

Spanish COALITION FOR HOUSING

Spanish Coalition for Housing