



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.

Ready to get started? Scan QR code to sign up for free workshop!



**Neighborhood
Housing Services**



**Spanish Coalition for
Housing**