



500,000 Affordable Homes Program

Housing Portal Overview

February 2019





Overview – Demand consolidation



Registered Applicants

6,098

- The Housing Portal is a platform that connects individuals to the Affordable Housing Program & Housing Fund
- Provides real live evidence of demand aggregation to strategic partners of the AHP
- Will make the National Tenant Purchase Scheme more accessible online
- Facilitates allocation of homes through a ballot-based system
- It will accept payments
- Will be accessible through a variety of platforms including: USSD, mobile app, mobile web, and web portal



Individual Registration

- The system registers aspiring home owners & will allow them to make contributions into their wallets in the Housing Fund
- Registration Options:
 1. Web-based
 - Visit www.bomayangu.go.ke
 2. Huduma Centres – with web-enabled stations that allow:
 - Registration
 - Update of Details
 - Upload of KYC documents
- Call Centre: 0206900020

Individual Registration

First Name

Last Name


National ID Number

Mobile Phone

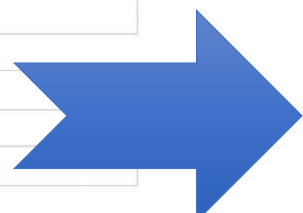
County of Residence

Password

Confirm Password


I'm not a robot 

CREATE ACCOUNT



PERSONAL INFORMATION

30% Complete


BRONZE

Passport Photo
 No file chosen

UPDATE PASSPORT PHOTO

FIRST NAME:	test
LAST NAME:	tester
DATE OF BIRTH:	01-01-1970
ID NUMBER:	123456
PHONE NUMBER:	0700783124
EMAIL ADDRESS:	tlenneiy@syntaxafrica.com
COUNTY OF RESIDENCE:	Nairobi
APPROVAL STATUS:	APPROVED

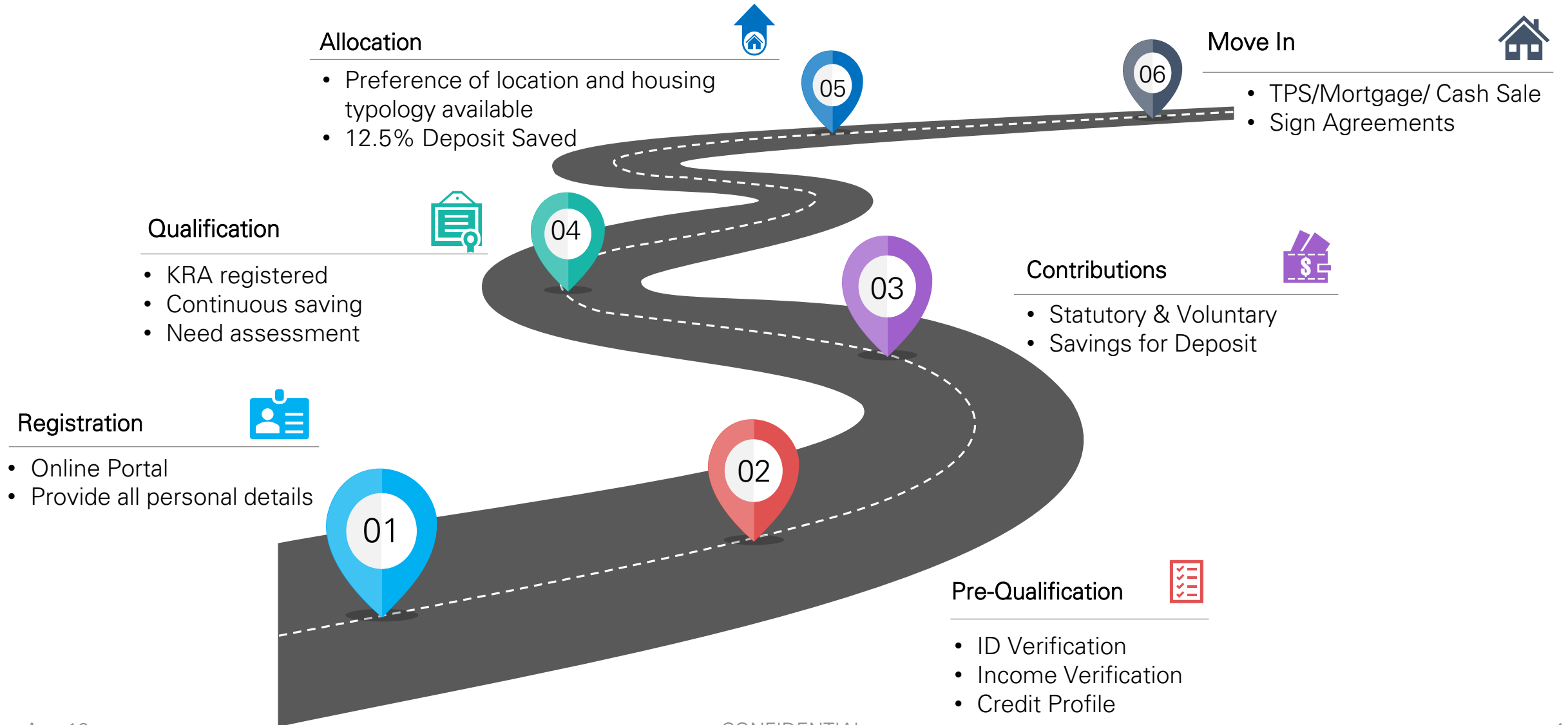


CONFIDENTIAL





Fair and Transparent Allocation





Allocation Procedure & Process

- Allocation will be conducted through a **transparent and unbiased** process with no human interference
- Potential home buyers will be required to **register** on the Housing Portal
- During registration individuals will provide details such as
 - Marital status
 - Monthly income
 - Do they have children, etc.
- This information will be used to determine **groups** to place individuals
- The groupings will then have **draws** from which individuals will be awarded their homes
- Objective of grouping individuals is to ensure that housing projects have **diversity** within communities, so avoid selection of only one type of family or that only very vulnerable families are selected in a particular settlement



Allocation Procedure and Process

- It also allows for balancing of scales among those who have the **most need** – eg: low income single parent with four children => social housing bracket
- It allows for housing projects to cater to **special groups**
 - Police officers,
 - Doctors & nurses,
 - Disability, etc.
- In order to be **eligible** and considered for a draw, a registered user must have:
 - a complete profile on the Housing Portal
 - Have been making consistent contributions to their online wallets for at least six months
 - Accumulated 2.5% of the value of the home they wish to purchase,



Allocation Grouping Example – Income Range



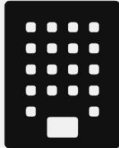

	Social Housing	Low Cost Housing	Mortgage Gap	Mortgage Market
Income Range (monthly)	KES 0 – 20,000	KES 21,000 – 59,999	KES 60,000 – 149,999	KES +150,000
Tax Registration	Unlikely to have tax registration	Some probability of tax registration	Likely to have tax registration	More likely to be tax registered
Banked	Unbanked or solely on mobile money	Mix of traditionally banked and mobile banking only users	Banked	Banked
Transaction History	Less visible transaction history	Somewhat visible transaction history	Visible transaction history	Highly visible transaction history
Capacity for Savings	Low capacity for savings	Some capacity for savings towards housing contributions	Decent to good capacity to save towards housing contributions	Better capacity to save towards housing
Purchase Profile	Best candidates for TPS	Mixed candidates: TPS & Mortgage	Good candidate for low interest mortgage	Best candidate for low interest mortgage



Strategic Partners

- Online registration
 - Property Developers
 - Financial Institutions/Investors
 - Land owners
- User access
- Ability to upload:
 - Descriptions of Projects
 - Breakdown of housing typologies
 - Price points per type
 - GIS/Mapped locations
 - Images – incl. renderings, floor plans
 - Financial Products offering

- Access to
 - Overview of demand
 - Customer profiles by category

 <p>Individual This account is for those that are applying for home allocation. You MUST be a Kenyan citizen</p> <p>Create an Account</p>	 <p>Employer This account is for employers registered in the Republic of Kenya.</p> <p>Create an Account</p>
 <p>Property Developer This account is for property developers operating in the Republic of Kenya.</p> <p>Create an Account</p>	 <p>Financial Institution This account is for financial institutions registered and operating in the Republic of Kenya.</p> <p>Create an Account</p>

www.bomayangu.go.ke

Disclaimer:

The purpose of this Presentation is to provide recipients with information on proposed program approach for the 500,000 Affordable Homes Program. This presentation is subject to change as the development framework is challenged and subjected to stakeholder engagement and market sounding.
