



Affordable Housing Board

Makao Bora, Jukumu Letu

Affordable Housing Board – EOI: Institutional Sales Partners

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REPUBLIC OF KENYA
AFFORDABLE HOUSING BOARD
Makao Bora, Jukumu Letu

EXPRESSION OF INTEREST (EOI)
Pre-Qualification of Institutional Affordable Housing Sales Partners
Tender No.: AHB/EOI/T/001/2025-2026.

1. Background

The Affordable Housing Program (AHP) is the Government of Kenya's flagship initiative for delivering decent, accessible, and affordable housing to all Kenyans, anchored in Article 43(1)(b) of the Constitution, the Affordable Housing Act, 2024 (No. 2 of 2024), and the Affordable Housing Regulations, 2025 (Legal Notice No. 114 of 2025). Implementation of the Program is led by the Affordable Housing Board ("the Board"), supported by the implementing agencies listed in the First Schedule to the Act.

The Program delivers three categories of housing units, namely Social Housing units (for applicants whose monthly income is below KES 20,000), Affordable Housing units (for applicants earning between KES 20,000 and KES 149,000), and Affordable Middle-Class Housing units (for applicants earning above KES 149,000), together with associated physical and social infrastructure. As the pipeline of completed and near-completion units expands across counties, the Board is broadening the channels through which qualified Kenyans can be sensitized, onboarded, financed, and allocated units — with the objective of accelerating uptake while safeguarding statutory eligibility, transparency, and value for the Affordable Housing Fund.

To this end, the Board invites Expressions of Interest from suitably qualified institutions to be pre-qualified as Institutional Affordable Housing Sales Partners ("Partners") to support demand aggregation, sales origination, customer onboarding, and — in respect of eligible institutions — bulk off-take of affordable housing units in line with the Act and the Regulations.

2. Legal and Policy Basis

This Expression of Interest is issued pursuant to and shall be read together with the following instruments:

- the Affordable Housing Act, 2024 — in particular sections 44 (agreement with private institutions and persons), 45 (agreement for financing), 48 (eligibility criteria), 49 (application for allocation), and 50 (off-taking of affordable housing units);
- the Affordable Housing Regulations, 2025 (L.N. 114 of 2025) — in particular Part II (Allocation), Part III (Institutional Housing), Part IV (Off-Take), and regulations 21 and 22

(categorization and the electronic allocation system);

- the Public Procurement and Asset Disposal Act, 2015, and the Public Finance Management Act, 2012, where applicable; and
- the Data Protection Act, 2019, and any other applicable laws governing the handling of personal and financial data.

Nothing in this Expression of Interest shall be construed as derogating from the Board's statutory functions, including its exclusive responsibility for the allocation of affordable housing units to natural persons through the electronic system established under regulation 22 of the Regulations.

3. Objectives

The objective of this Expression of Interest is to pre-qualify competent institutions to act as Partners of the Board in supporting the broader rollout of the AHP through the following functions:

1. Demand origination and buyer mobilization;
2. Bulk purchase and institutional off-take, where the applicant is eligible under the Act and Regulations;
3. Have a direct capacity or working with third parties to warehouse originated home loans
4. Support to the unit allocation process operated by the Board;
5. Customer onboarding, documentation, and post-allocation support; and
6. Digital platform integration and operational reporting.

4. Scope of Services

The successful Partner shall undertake the following obligations, scoped to the partnership category for which it is pre-qualified:

4.1 Demand Origination and Buyer Mobilization

- Identifying and mobilizing eligible buyers, including individual applicants and organized groups such as employees, members of cooperatives and SACCOs, and other affinity groups;
- Organizing sensitization campaigns, information days, and outreach activities, in coordination with the Board's communications calendar;
- Disseminating accurate Programme information consistent with materials approved by the Board; and
- Providing pre-application guidance to prospective applicants on eligibility, financing options, and the application process.

4.2 Bulk Purchases and Institutional Off-Take

- Aggregating institutional demand and entering into bulk off-take arrangements with the Board, where the Partner satisfies the criteria for off-take under sections 44 and 50 of the Act and Part IV of the Regulations;
- Coordinating reservation and allocation processes for institutional cohorts;
- Where applicable, providing or arranging financing for off-take in line with regulation 14 of the Regulations; and
- Ensuring that ultimate occupants meet the eligibility criteria for the applicable housing category and pricing tier.

Note: Off-take financing under regulation 14 is reserved for entities established by national or county government, institutions licensed under the Banking Act, retirement benefit schemes registered under the Retirement Benefits Act, entities licensed under the Capital Markets Act, and savings and credit co-operative societies licensed under the Sacco Societies Act. Applicants in other categories may participate in demand aggregation and onboarding functions but shall not represent themselves as off-take financiers.

4.3 Support to Unit Allocation

- Supporting the Board's allocation process by submitting complete and verified applications through the Board's electronic system;
- Maintaining accurate records of applicants and supporting documentation in compliance with the Act, the Regulations, and the Data Protection Act, 2019; and

- Cooperating with the Board in the verification of eligibility, ranking under priority groups (marginalized persons, vulnerable groups, youth, women, and persons with disabilities), and resolution of any contested allocations.

For the avoidance of doubt, the allocation of an affordable housing unit to a natural person is the function of the Board under section 49 of the Act and regulation 5 of the Regulations and shall not be sub-delegated to any Partner.

4.4 Customer Onboarding and Documentation

- Registering and onboarding buyers, including the collection and verification of identity, KRA PIN, tax compliance, and income documentation;
- Submitting applications to the Board through the prescribed forms and channels; and
- Providing post-allocation customer support, including guidance on payment, tenant purchase, and ownership processes.

4.5 Digital Platform Integration and Reporting

- Integrating with the Board's electronic allocation system established under regulation 22 of the Regulations, in accordance with technical specifications issued by the Board;
- Supporting real-time transaction and allocation tracking with full audit trails;
- Maintaining systems and processes compliant with the Data Protection Act, 2019 and applicable cybersecurity standards; and
- Preparing and submitting periodic operational reports in the format prescribed by the Board.

5. Eligibility Criteria

To be considered for pre-qualification, an interested institution shall meet the criteria set out below. The Board may, in evaluating any submission, place greater weight on particular criteria according to the partnership role for which the institution is being assessed.

5.1 Legal Standing and Compliance

The institution shall be:

- Duly registered or incorporated under the laws of Kenya;
- In possession of all sector licenses, registrations, and approvals applicable to its proposed role, including, where relevant, those issued under the Banking Act, the Microfinance Act, the Retirement Benefits Act, the Capital Markets Act, or the Sacco Societies Act;
- In possession of a valid Tax Compliance Certificate issued under section 72 of the Tax Procedures Act and a Kenya Revenue Authority Personal Identification Number; and
- Free of any debarment under the Public Procurement and Asset Disposal Act, 2015, and not the subject of any pending insolvency, receivership, or similar proceedings.

5.2 Financial and Operational Capacity

The institution shall demonstrate:

- Sufficient financial standing to perform the proposed functions, evidenced by audited financial statements for the last three (3) financial years; and
- Operational capacity, including staffing, geographic reach, and processes appropriate to the scale of the proposed Partnership.

5.3 Relevant Experience

The institution shall have a track record of comparable work in one or more of the following areas: housing and real estate, financial services, cooperatives and SACCO management, employee benefits and welfare administration, or large-scale customer mobilization and onboarding.

5.4 Digital and Data Capability

The institution shall be able to:

- Integrate its systems with the Board's electronic allocation system established under regulation 22 of the Regulations; and
- Manage personal and financial data in compliance with the Data Protection Act, 2019, and applicable cybersecurity standards.

5.5 Governance and Integrity

The institution shall maintain sound corporate governance, internal controls, and integrity systems appropriate to a partner of a public body, including documented policies on conflict of interest, anti-bribery, and the handling of confidential information.

6. Roles and Responsibilities

6.1 The Affordable Housing Board (Principal)

The Board shall:

- Designate the pool of units available for off-take and bulk purchase under each engagement;
- Issue guidelines on housing unit allocation, pricing, and operations;
- Verify eligibility and effect the allocation of units under section 49 of the Act and regulation 5 of the Regulations;
- Oversee, monitor, and provide guidance on Partner compliance;
- Provide access and technical support for the Board's electronic system; and
- Settle any Partner fees and incentives in accordance with executed Partnership agreements.

6.2 The Institutional Partner

The Partner shall:

- Mobilize eligible buyers for participation in the Programme;
- Support the unit allocation process operated by the Board;
- Conform to the Programme's guidelines, the Act, the Regulations, and all other applicable laws;
- Maintain accurate records and submit timely reports on all allocations and transactions facilitated; and
- Cooperate with the Board and its auditors in any review or audit of Partner activities.

7. Digital Platform Integration

Interested institutions shall demonstrate the capability to:

- Integrate with the Board's electronic allocation system established under regulation 22 of the Regulations;
- Support real-time tracking of applications, transactions, and allocations;
- Comply with the Data Protection Act, 2019 and applicable cybersecurity laws and standards;
- Maintain auditable records and complete audit trails of all Partner activity; and
- Implement business continuity, disaster recovery, and information security controls appropriate to the volume and sensitivity of data handled.

8. Performance Management

The performance of pre-qualified Partners shall be managed against key performance indicators including, but not limited to:

- Number of eligible buyers originated and onboarded;
- Conversion rate from origination to successful allocation;
- Timeliness in buyer onboarding, documentation, and submission of applications;
- Conformance to Programme guidelines, the Act, the Regulations;
- Quality and timeliness of reporting and communication;
- Customer service performance, including complaint resolution; and
- Data accuracy, system reliability, and information security compliance.

Failure to meet agreed performance thresholds may result in suspension or termination of the Partnership in accordance with the terms of the executed agreement.

9. Submission Requirements

Interested institutions shall submit the following:

1. Institutional profile, including ownership structure, leadership, geographic footprint, and core business;
2. Certified copy of certificate of incorporation or registration;
3. Certified copies of all applicable sector licenses and registrations;
4. Valid Tax Compliance Certificate;
5. KRA PIN certificate;
6. Audited financial statements for the last three (3) financial years;
7. Evidence of relevant experience, including references from comparable engagements;
8. Description of technical and operational approach to the proposed Partnership role;
9. Description of digital platform capability and proposed integration strategy with the Board's electronic system;
10. Data protection and information security policies, and evidence of compliance with the Data Protection Act, 2019;
11. Self-declaration of non-debarment under the Public Procurement and Asset Disposal Act, 2015; and
12. Any additional information the institution considers relevant to its application.

10. Evaluation Criteria

Submissions will be evaluated on the following criteria:

- Technical capability and demonstrated experience;
- Financial capacity and operational sustainability;
- Operational reach, including nationwide and county-level coverage;
- Digital platform integration capability and information security posture;
- Governance, compliance, and integrity systems; and
- Understanding of the AHP, including its statutory framework and policy objectives.

Detailed evaluation weights and scoring methodology shall be set out in the corresponding tender document.

11. General Terms

This Expression of Interest is not a tender, contract, or contractual engagement of the Board and creates no binding obligation on any party. Submission of an Expression of Interest shall not entitle any institution to award of any Partnership, contract, or fee.

Pre-qualification under this Expression of Interest shall be a precondition to participation in any subsequent procurement process but shall not in itself constitute appointment as a Partner. The Board reserves the right to reject any submission, to terminate or vary this process at any stage, and to require additional information or clarification from any applicant, without incurring any liability. All submissions shall be treated in confidence, save where disclosure is required by law or for the proper administration of the Program.

12. Submission Process

Interested institutions shall submit their applications, clearly marked

"Expression of Interest — Institutional Affordable Housing Sales Partners (Tender No. [AHB/EOI/T/001/2025-2026])"

to the address indicated below, no later than 17-06-2026 at 10:00am

The Chief Executive Officer
Affordable Housing Board

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Submissions received after the stated deadline shall not be considered. The mode of submission (physical, electronic, or both) and any specific labeling requirements shall be as specified in the corresponding tender notice.