

# BOMA YANGU News



A PUBLICATION OF THE STATE DEPARTMENT FOR HOUSING AND URBAN DEVELOPMENT FOR THE AFFORDABLE HOUSING PROGRAMME STAKEHOLDERS

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President William Ruto engages with beneficiary Stephen Odhiambo during the launch of the Boma Yangu Mukuru Phase 1 Estate social housing program in Nairobi.

## Slum-Born Welder Turns Homeowner — Living Proof That Affordable Housing Transforms Lives

“My life was at its lowest that I had to sacrifice family joy to maintain a forlorn lifestyle as I eked out a living making windows and doors at Mukuru kwa Njenga, Mariguini area. I am a witness that this project guarantees me and my neighbours a better life for our families.”

Metal fabricator and welder, Stephen Odhiambo's dreams of raising his family in Nairobi have now been realised after he was allocated a studio apartment at the Mukuru Affordable Housing Project. This comes a year after he relocated his wife and two children back to his rural home to save them from incessant infernos that they have luckily escaped in the past during their stay at the populous unplanned Mukuru kwa Njenga Slums in Nairobi.

In an interview, Mr Odhiambo hailed the Mukuru AHP project saying it has also renewed his hopes of a better life

after he and his fellow welders formed a self help group that was contracted to make windows, doors and balcony grills.

“Before I moved to my house at Mukuru AHP, my wife had to line up late into the night to fetch water from the watering point. Now I have piped water inside my house. Before I had to deal with a kerosene lamp, but now I have electricity and a gas connection that I also pay via token meter,” he says.

Mr Odhiambo adds that his wife is to join him at his new residence at the end of this month as his new location provides a secure playground for children, a balcony where children can do their

homework or relax while viewing Nairobi's skyline.

“Some of these projects must never be politicised. This is a useful project that is changing lives. Why are politicians fighting this project? Or do they want us to continue living in squalor as we fund their lavish lifestyles?” he posed.

Mr Odhiambo says the project has restored his dignity as a provider to his family and has also improved his living space giving him a conducive environment to plan his future. He adds that he is optimistic that he will be able to fend for his family as the AHP projects continue.

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# “I Never Knew I Would One Day Live in a Decent House,”- Rossina Mbithe



Rosina Mbithe

When Rossina Mbithe received an offer letter from the Affordable Housing Board confirming that she was among the beneficiaries of the new Mukuru social housing project, she jumped up in jubilation and left her daily hustle to celebrate her new blessing.

The message from the board was life-changing. She had taken a chance and applied to become one of the enlisted beneficiaries of the government’s Affordable Housing Program and it had paid off.

According to her, she never imagined that she would one day live in a decent house after spending years in Riara Mukuru, an informal settlement, together with her children. For her, this was a dream come true. She was among the

lucky few to be handed the keys to new housing units at the Mukuru Estate in Nairobi.

Mbithe never anticipated that her children would one day live in a secure and well-equipped home where electricity, security, and proper drainage were no longer concerns.

Rossina recalled one instance when a fire broke out in their neighborhood in Mukuru, but the fire engine couldn’t reach the area due to poor accessibility. According to her, life in the informal settlement had become unbearable and lacked the necessary infrastructure to support decent living conditions.

The area was also unsafe for children, as criminal gangs posed constant threats.

“I never thought I would one day live in a decent house like the one in Mukuru,” she said. “I had always languished in informal settlements with my two kids, here in Riara Mukuru.

Rossina Mbithe is one of the 1,080 residents who became beneficiaries in the latest phase of the Mukuru social housing program under the State Department.

The project aims to house 13,248 people in the estate, where residents now have access to essential services including tap water, gas reticulation, and a strip mall.

The buildings also feature a strip mall, enabling residents to establish shops and other small businesses within the estate.

“**This is one of the most transformative experiences of my life, one I will never forget. I want to thank the government and the board members for remembering us. We are truly grateful. I also want to encourage others to apply for these houses”**

## Editorial Team

*Boma Yangu News* has been developed by the communication team at the State Department for Housing.

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# Homeowner at 25 thanks to the Affordable Housing Program



Born and bred at Mukuru kwa Njenga slums, Mariguini area, Newton Kinyua has never known the luxury of living in a well lit house, piped water, paved pathways, perimeter fence and beautiful viewpoints from highrise buildings.

But thanks to the New Mukuru Estate project, Mr Kinyua is now a proud owner of a studio apartment, a dream-come-true as his parents have always lived in the Ghetto.

“I am excited about this project because it is a major turning point in my life. It is not only for me, but also for my children in the future. If I would compare the Affordable Housing Project(AHP) to the slum structure I called ‘home’ at Maringuini, there’s a very big difference. Especially in matters of security. I grew up in a crime-prone area with the majority of my peers engaging in criminal activities,” explains an elated Kinyua.

And when the AHP Mukuru project took off, their area chief together with AHP officials visited their villages



*Kinyua in his early days. He now owns a house in Boma Yangu Mukuru Estate under the Affordable Housing program*

to register every house owner. This was followed by an offer for allocation of a housing unit based on one’s income status. He started saving Ksh200 a day but was still doubtful.

“I decided to apply for a home, although I was 50/50 on it. I said to myself, “If it works well and good, if it doesn’t that’s fine too,” he adds saying “I am happy I gave it a shot. The allocation process was free and fair. It was on a first-come-first-serve basis.”

During the home allocation exercise, Mr Kinyua spent an hour going through the process from confirmation of his document, reviewing the application, receiving legal services to signing of the tenancy agreement.

In his words, “I really appreciate that I am a home owner as young as I am. I am really happy about it and I urge others to enroll themselves via the Boma Yangu platform [www.bomayangu.go.ke](http://www.bomayangu.go.ke) or by dialing \*832# and begin the home ownership journey today.”

## “

I decided to apply for a home, although I was 50/50 on it. I said to myself, “If it works well and good, if it doesn’t that’s fine too,” he adds saying “I am happy I gave it a shot. The allocation process was free and fair.”



*Newton Kinyua (Center) in his business premise*

# ‘Mama Njoro’, a banana seller buys unit at Mukuru Housing Estate

Retail banana hawker Naomi Waithira, 47, never dreamt of owning a house in Nairobi. Mama Njoro, as she is fondly referred to by her customers, was comfortable living in the dingy iron-sheet walled one roomed house that became waterlogged everytime it rained heavily. That was her life.

And then came the Mukuru Affordable Housing Project that unlocked the construction of 5,616 studios, 3,024 one-bedroom, and 4,608 two-bedroom apartments. She established a stall next to the entrance and increased her supplies that she sells everyday.

Things moved fast and when a team from the Affordable Housing Board, area chief and headmen knocked on her door to register her, Mama Njoro bought into the idea and started saving for her unit.

“I am a living proof that the government works for the poor. Who thought a banana seller could own a house in Nairobi. I personally had no idea of living in a multi-storeyed building enjoying the view of Nairobi daily ... .away from my mud floor house that flooded every rainy season,” she says.

Mr Waithira anticipates better health from im-



“

**I also have electricity in my house, a sink, a modern gas cooker and my own toilet. My children have never been more proud of my achievements than today.”**



proved sanitation, clean water supply and clean cooking solution as opposed to her perpetual smoky house that one had to wade through mud to and from.

“I also have electricity in my house, a sink, a modern gas cooker and my own toilet. My children have never been more proud of my achievements than today. The government belongs to me and I can see how it is working for all Kenyans,” she says.

Mama Njoro says she hopes more housing projects will be built to benefit more people as they bring employment opportunities from the myriad activities that take place in the construction site from building materials to deployment of workers which unlock new demand for eateries, mobile money services, smalltime kiosk businesses as well as boda boda and matatu services.

# Houses for ‘Hustlers’ Allocation Process Fair and Transparent

The Affordable Housing Board (AHB) Acting CEO, Sheila Waweru, has assured members of the public that the ongoing allocation of housing units will be carried out in a fair and transparent manner.

Speaking during the handover of units to new beneficiaries at the Boma Yangu Mukuru Housing Estate, Ms Waweru emphasised that the process is merit-based and free of irregularities.

“We would like to assure members of the public that the allocation process, starting from the enumeration and identification of eligible applicants, to individual registration on the Boma Yangu platform, is fair, transparent, and merit-based,” she said.

The CEO also highlighted the government’s commitment to transforming the housing sector by enhancing access to affordable, dignified homes across the country. She further urged prospective home owners to register, save and own via the Bomayangu portal, [www.bomayangu.go.ke](http://www.bomayangu.go.ke).

Under the AHP programme, the government is put-



ting up housing units of different typologies in various counties to provide dignified housing to different income groups among them social housing, affordable and affordable middle class housing.

The amenities the beneficiaries of the units will enjoy include: paved walkways, secure playgrounds, schools, piped water, 24-hour security, clean water, reticulated gas, all aimed at creating a habitable and dignified living environment.

“We would also like to emphasise that the units have been built to the highest possible standards, with all necessary amenities in place.,” she said.

The housing units are expected to address Kenya’s housing challenge, which has persisted for over 50 years. It will also help in eradicating slums and bringing dignity to every Kenyan who deserves a decent shelter to be able to build and carry their respective economic activities.

Interested members of the public can apply for the units by visiting the Boma Yangu website and following the prompts or by dialing \*832# for assistance.

## Homeowner Journey - Affordable Housing



- Register on [www.bomayangu.go.ke](http://www.bomayangu.go.ke) or dial \*832# and provide primary information
- Browse available projects and immediately start saving

- Self-declare income information, which shall be verified
- Select a preferred unit which will be within your income range
- Save towards the 10% deposit of the unit

- Complete the allocation application form, indicating payment options for the 90% (cash or home loan or TPS)
- Persons in the social category can opt for deposit assistance
- Receive offers from participating financial institutions for home financing and choose your preferred one

Upon the allocation decision, you will be notified and an offer letter will be issued to the successful applicants

The sale process will be completed and the unit handed over

# Housing Units Available for Sale

Welcome to the new Boma Yangu Housing Estates, which have units ready for occupation. The provisional sale price per housing unit varies depending on the unit size.



Location	Total Housing Units Available	Unit size (M <sup>2</sup> )	Unit sale price
<b>Studio units</b>			
Embu - Embu Town (Total Units: 100)	20	28	1,400,000
Homa Bay - Homa Bay Town (Total Units: 110)	30	28	1,400,000
Kirinyaga - Kianyaga, Gichugu (Total Units: 110)	30	20	1,000,000
Bomet - Chepalungu (Total Units: 220)	60	20	1,000,000
Machakos - Machakos Town (Total Units: 220)	60	20	1,000,000
Nanyuki - Nanyuki Town (Total Units: 200)	60	20	1,000,000
<b>1-brm units</b>			
Embu - Embu Town (Total Units: 100)	40	43	
Homa Bay - Homa Bay Town (Total Units: 110)	40	43	2,150,000
Kirinyaga - Kianyaga, Gichugu (Total Units: 110)	-	-	-
Bomet - Chepalungu (Total Units: 220)	20	30	1,500,000
Machakos - Machakos Town (Total Units: 220)	40	30	1,500,000
Nanyuki - Nanyuki Town (Total Units: 200)	20	30	1,500,000
<b>2-brm units</b>			
Embu - Embu Town (Total Units: 100)	40	64	3,200,000
Homa Bay - Homa Bay Town (Total Units: 110)	38	64	3,200,000
Kirinyaga - Kianyaga, Gichugu (Total Units: 110)	40	40	2,000,000
Bomet - Chepalungu (Total Units: 220)	120	40	2,000,000
Machakos - Machakos Town (Total Units: 220)	60	40	2,000,000
<b>3-brm units</b>			
Embu - Embu Town (Total Units: 100)	-	-	-
Homa Bay - Homa Bay Town (Total Units: 110)	-	-	-
Kirinyaga - Kianyaga, Gichugu (Total Units: 110)	40	60	3,000,000
Bomet - Chepalungu (Total Units: 220)	20	60	3,000,000
Machakos - Machakos Town (Total Units: 220)	60	60	3,000,000

# Frequently Asked Questions (FAQs) on Housing Typologies Available under the Affordable Housing Program

The housing units under the Affordable Housing Program are provided in different tiers. The tiered approach aims to ensure that the program addresses the diverse housing needs, from the most vulnerable to those seeking more upscale options.

## The Social Housing Program

### 1. What is the social housing typology?

A Social Housing Unit – A unit providing affordable shelter at a subsidised rate to the most vulnerable populations (low-income earners)

### 2. How much does a unit cost under social housing?

The units on offer range from Ksh 640,000 with a monthly payment of Ksh 3,900 for a studio unit; Kshs 960,000 with a monthly payment of Ksh 5,350 for a 1 bedroom unit to Kshs 1,280,000 with a monthly payment of Ksh 6,800 for a 2 bedroom unit.

### 3. Who qualifies to apply for the social housing unit?

A Social Housing Unit is targeted at persons whose monthly income is up to Kshs. 19,999

### 4. What is the deposit required to own a social housing unit?

For the 1 room unit (studio) the 10% deposit needed is Ksh 64,000. For a 2 room unit the 10% deposit needed is Ksh 96,000 and for a 3 room unit, the deposit needed is Ksh 128,000.

### 5. What happens if one is unable to raise the required deposit?

If you fall under the social housing category and are unable to raise the deposit, you may apply to the Board for deposit assistance of up to 10% of the purchase price.



## The Affordable Housing Units Typology

### 7. What is the affordable housing units typology?

The focus of the affordable housing units typology is to provide decent and affordable housing options to lower middle-income earners. These homes are priced well below market rates, making it simpler for more Kenyans to purchase quality living spaces.

### 8. How does it differ from the social housing unit?

The affordable housing units offer a wider range of unit sizes (studios to 3-bedroom apartments) and improved amenities and finishes.

### 9. How much does a unit cost under the affordable housing typology?

The units available for purchase range from Ksh 1,000,000 with monthly payment of Ksh 7,250 for a studio to Ksh 3,200,000 with a monthly payment of Ksh 23,128 for a 2-bedroom unit.

### 10. Who qualifies to purchase a unit under this housing typology?

Those who qualify to purchase a unit under this typology are those whose income band is between - Ksh 20,000-149,000.

## Market-Rate Affordable Housing Units

### 11. What is the Market-Rate Affordable Housing unit?

This is the typology targeted at the overall housing market. It offers luxurious, tastefully finished units. These residences blend comfort with convenience, offered at competitively priced rates.

### 12. What are the prices of the housing units under this typology?

The prices are higher and based on the going market rate. The units available for purchase range from Ksh 2,400,000 with monthly payment of Ksh 21,160 for a 2-bedroom to Kshs 5,400,000 with a monthly payment of Ksh 47,610 for a 3-bedroom.

### 13. What income band qualifies for these houses?

The income band is targeted at persons whose monthly income is above Kshs. 150,000.

### 14. How do I know which type of a unit I am eligible to apply for?

Your income level determines the unit you are eligible for. The affordable housing units have been categorised into income bands and the allocation shall be done as per the income bands.

### 15. How do I access and benefit from the program?

Individuals interested in purchasing a house under the

Program will first have to register on the Boma Yangu housing portal [www.bomayangu.go.ke](http://www.bomayangu.go.ke) or through the USSD \*832#. You will then be able to view available units across the country.

### 16. What is Boma Yangu and how can it be accessed?

Boma Yangu is a digital marketplace managed by the Affordable Housing Board (AHB) where home buyers can save for a home and book a unit in affordable housing schemes. You can access Boma Yangu portal by logging into [www.bomayangu.go.ke](http://www.bomayangu.go.ke) or \*832# for USSD users.

### 17. How can I make my Saving into Boma Yangu?

After registering on Boma Yangu, log into your account and click "Save Now" to deposit funds. You can save using the following options: \* Mobile Money, Bank Transfer, Deposit, or Card: \* Choose your preferred method directly from your account. \* E-Citizen Paybill Number (222222): \* Use BOMA followed by your ID number as the account number (e.g., BOMA1234567, with no spaces).

### 18. Where do my voluntary savings go?

Your voluntary savings are deposited in your Boma Yangu e-wallet and you can access them at any time. Your voluntary savings can also be used as a deposit for your preferred housing unit. Additionally, you can monitor your voluntary savings through the statements available in your online account.

### 19. How do I get to know about the pricing for the units?

When you log into the Boma Yangu portal, you can view the available projects across the country. Each project includes details of the provisional selling prices for the units, categorised by unit type.

### 20. Is there a restriction of where I can purchase a unit?

No, there is no restriction. You can select a unit in the location of your choice based on availability.

### 21. If one seeks to exchange a unit (either downgrade or upgrade the unit size) for another, what should they do?

One can submit their request in writing to the Affordable Housing Board for consideration in the next available allocation under the project.

### 22. What happens if I do not get allocated a unit after I have submitted an application?

- a) Wait for the Next Project: You can apply for a preferred unit in the upcoming project. Priority will be given to those who were not allocated in the current project, provided they meet the set criteria for the selected unit.
- b) Request a Refund: If you do not wish to wait, you may request a refund of your savings on the Boma Yangu portal.
- c) Apply to the board for a loan to develop an affordable rural housing unit. You can apply for a rural housing mortgage to develop your house on land whose title is in your name.



President William Ruto launches the new Boma Yangu Mukuru Estate social housing project and hands over keys to 1,080 beneficiaries of the first phase.



Boma Yangu New Mukuru Estate beneficiary smiles as he looks on after being handed the key to become a new homeowner at the Boma Yangu New Mukuru Estate.



Clinton Obara inspecting his new house at the New Mukuru Estate. He is among the 1080 beneficiaries who received their housing unit thanks to the Affordable Housing program.



Martha Wamboi, a beneficiary of the Boma Yangu Mukuru Phase 1 estate, organizes her house after moving in, into the newly launched ultra modern housing project.

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Ministry of Lands, Public Works  
Housing & Urban Development  
State Department for Housing & Urban Development

Contact us

Website: [www.bomayangu.go.ke](http://www.bomayangu.go.ke) | Email: [support@bomayangu.go.ke](mailto:support@bomayangu.go.ke)  
USSD Code: \*832# | Phone: 0700832832 or 0739832832

Dial \*832#, select your preferred unit and start your journey towards home ownership.