

Our team proposes the use of an interactive Telegram bot to assist prospective home buyers during their research and evaluation of properties. The bot is programmed in Python using a library called PyTelegramBotAPI¹. With appropriate questionnaires, it assesses the eligibility² and affordability of the user. The bot is user-friendly because it is capable of searching and comparing different properties that are well-suited to the users' needs. What we think is maximum affordability can be calculated based on the assumption of a 25 years loan tenure and a 75% Loan-to-Value ratio. Throughout the process, users simply have to follow a systematic and simple instructions; merely pressing buttons and giving simple commands. This flow demonstrates how quick and easy the assessment can be. Additionally, the property search results are catered to their preferences (property type, district and budget) and sorted in ascending order based on whichever criteria they deem important – price, address, size and PSF (Price Per Square Foot) are some examples of such criterions. Lastly, users can favourite their listings and compare them later; empowering them to make better decisions.

¹ PyTelegramBotAPI can be found at <https://github.com/eternnoir/pyTelegramBotAPI>

² The model for eligibility of schemes is found in <https://services2.hdb.gov.sg/webapp/BP13EligCheck/BP13SHome?strSystem=CHECK>, HDB Services. The Orphans Scheme is unfortunately not considered in our current prototype.