The background features a sunset sky with soft orange and blue tones. A city skyline is visible on the horizon. On the right side, there is a large, pink, bubbly, abstract shape that resembles a stylized cloud or a cluster of bubbles. Several smaller, semi-transparent spheres in shades of blue and pink are scattered across the sky.

Welcome to DOMA

a platform for equitable housing

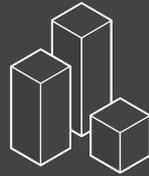
All around the world, real estate markets are hurting real people. With no prospect of ever owning a home, an entire generation has resigned itself to a lifetime of rent. It is time we change this unsustainable mode of urban living.

Bridging the great divide between renting and owning a home, DOMA leverages the principles of the new token economy to make housing accessible to everyone. Designed for a fair distribution of urban value, DOMA works as a platform cooperative, owned and run by its users.

A flexible and secure investment into the sharing economy of tomorrow, DOMA triggers a shift towards affordable, inclusive, and sustainable cities.

This document will help you find out how DOMA is redesigning the financial architecture of housing.

DOMA operates as a platform cooperative,
which enables the crowd-buying of housing.
By guaranteeing a fair redistribution of equity,
It empowers people, neighborhoods, and cities.



existing
residential units

+



Doma financial
architecture

+



community of
users



A PLATFORM COOPERATIVE

Infrastructure for a new sharing economy

Leveraging the strength of the collective

DOMA is inspired by the cooperative model: people getting together to achieve a common goal and sharing the profits that are generated collectively.

With DOMA, people can pool their resources together so as to raise their collective buying power while lowering the cost per member in all the services and products associated with home ownership.

Scaling with the power of the digital

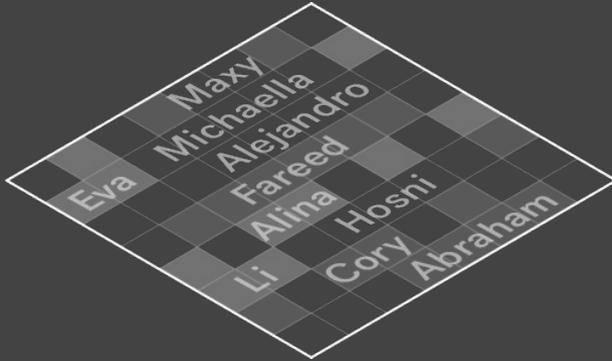
Set up as a digital platform, DOMA enables a multitude of urban dwellers to get together and to coordinate their actions at scale.

DOMA platform is optimized for the efficient management of a vast housing network, making it easy for each of its members to participate in the cooperative. Powered by blockchain technology, DOMA offers a flexible, secure, and transparent way for anyone to gain a stake in the city.



CROWD-BUYING OF HOUSING

Distributing access to the housing market



“DOMA allows investment into the housing market with a radically reduced threshold of entry”

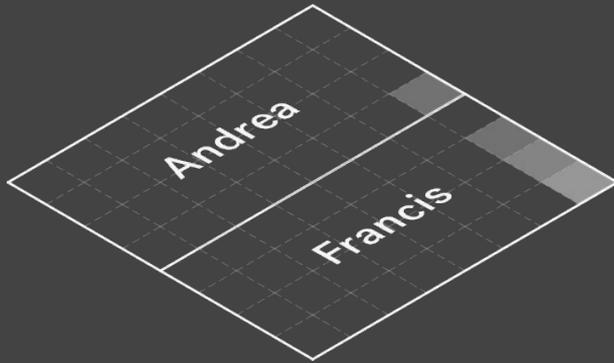
As a platform cooperative, DOMA enables the crowd-buying of housing. The platform issues DOMA tokens, namely digital titles of property backed by real property assets. By purchasing DOMA tokens members acquire shares of the DOMA portfolio of properties, and become stakeholders in the platform. They also become entitled to receive rental dividends on their investment.

DOMA’s stakeholders have access to a single online interface that allows them to purchase and sell tokens; keep track of their investment; explore the portfolio of DOMA properties; contribute to the smart, collective management of DOMA’s portfolio; interact with the DOMA community of stakeholders; and apply to live in a DOMA housing unit.



REDISTRIBUTION OF EQUITY

Progressive transition from rent to ownership



“DOMA lets its residents gain equity in the network of homes through rent-sized payments that diminish over time”

DOMA buys housing to rent it with a fair and sustainable model. Every resident of a DOMA housing unit is automatically included in the community of DOMA stakeholders.

Residents receive DOMA tokens in return for every rent they pay. Between 10% and 15% of their rent is returned to them as equity. By accumulating DOMA tokens, residents are also entitled to a growing share of the platform’s rental dividends. Over five years, residents can expect the effective amount of rent they pay to decrease by 10 to 20% comparing to the general market rate rents.

Through DOMA, all stakeholders are rewarded for their respective role in generating new urban value. Instead of pitting landlords versus tenants, DOMA is designed to gather them into the same community of interest.



EMPOWERED PEOPLE AND CITIES

Fostering new, sustainable models of urban living

Many-to-Many: Housing as a Commons

With DOMA, the community of stakeholders collectively owns the portfolio of DOMA properties. This is a step away from the traditional one-to-one relationship between a single-family household and a housing property. By establishing housing as a commons, DOMA facilitates the emergence of new models of urban living, sharing, organizing, or caring that fits the diversity of today's urban condition.

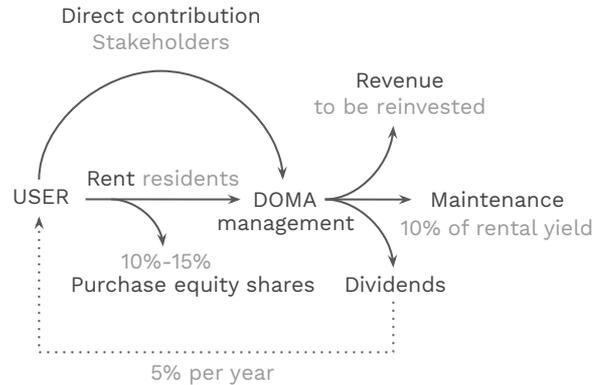
Towards the inclusive and sustainable city

DOMA opens up the chances for all urban dwellers to gain a stake in the city they live in. The potential consequences of this shift are vast - the stronger involvement and participation of urban residents, the development of a new culture of sharing, by which cities are owned and maintained in common.

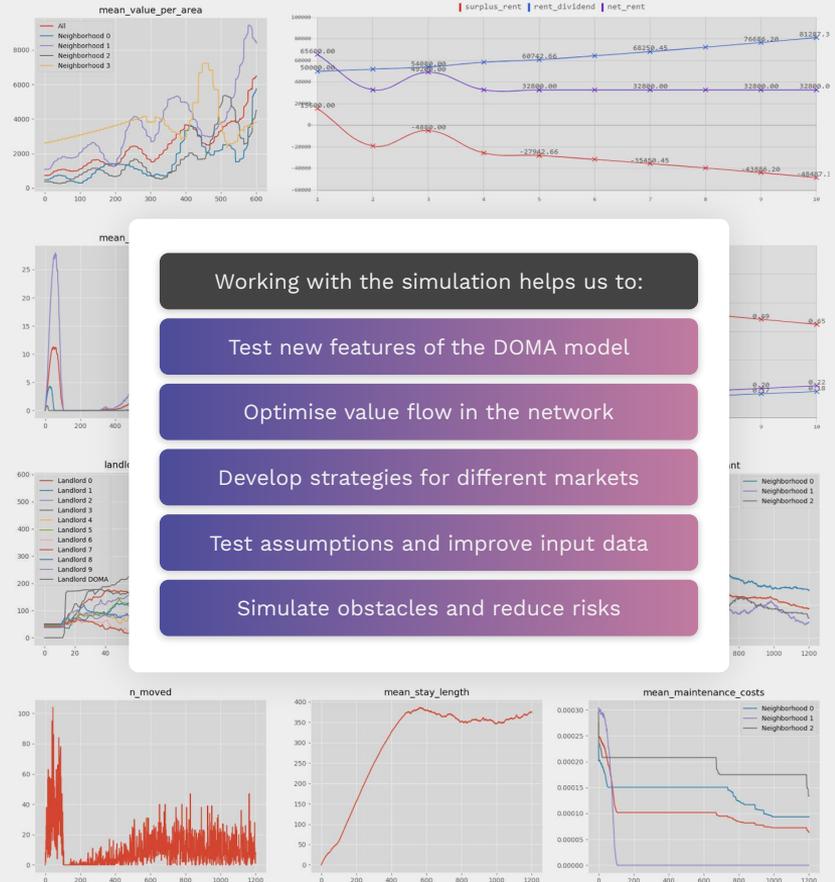


MARKETS & SIMULATIONS

Testing the DOMA model



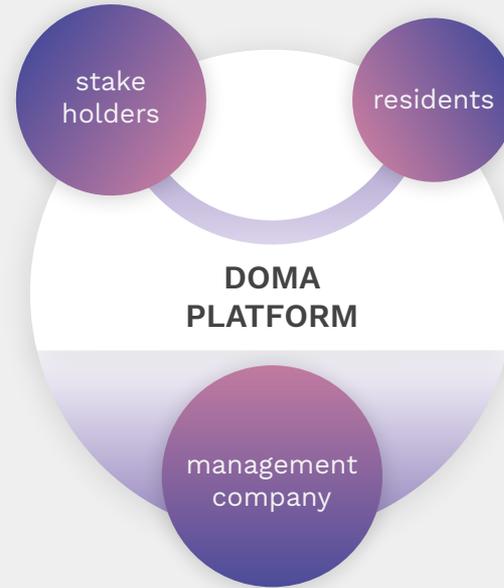
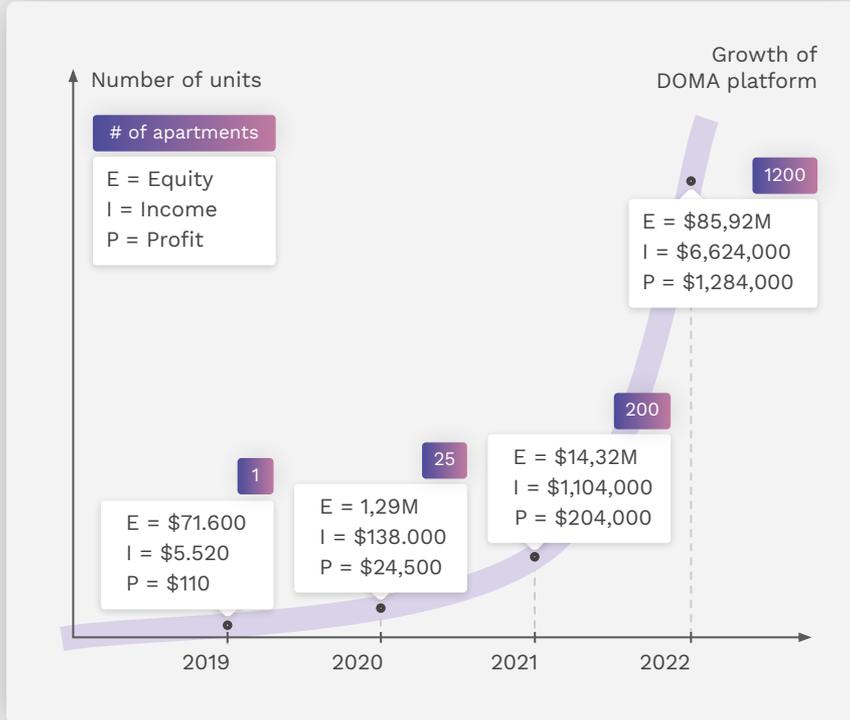
To build the DOMA model, we have developed an advanced simulation programme. Our growth scenarios are tested against a wide-range of market conditions corresponding to different cities.





STRUCTURE AND STRATEGY

DOMA platform structure



- Develops & maintains the digital and financial infrastructure of DOMA
- Manages the DOMA portfolio with insights from the DOMA community
- Deals with the maintenance of units
- Develops new service layers



COMPETITIVE LANDSCAPE

and our disruptive strategy

	Crowd investing	Rent to own	Cooperation	Diverse income groups	Transparency
DOMA	✓	✓	✓	✓	✓
Bricklane (REIT)	✓	✗	✗	✓	✗
Fundrise (eREIT)	✓	✗	✗	✗	✗
Meridio (ETH)	✓	✗	✗	✗	✗
Divvy	✓	✓	✗	✓	✗
Unison	✗	✓	✗	✗	✗
Verbhouse	✗	✓	✗	✗	✗

At DOMA we are aiming to put landlords and residents into the same community of interest.

DOMA offers a secure and rewarding investment with positive social impact. We're aiming for a vast, untapped market of first-time investors that are keen to do something good for the city they live in. By offering a great deal to all of its stakeholders, DOMA will quickly grow a significant market share in each city it enters and use the network effects to develop new added-value services for urban dwellers.



MARKETS AND THEIR SIZE

Kyiv and Vancouver

	Kyiv	Vancouver
Total housing market value	\$67.12 billion	\$496.09 billion
Home ownership rate	84%	64%
Price to rent ratio	13	28
Total rents paid annually	\$0.83 billion	\$6.38 billion
Price to income ratio	13.66	16.18
Current state of the market	stagnating at the bottom	falling/ correction

Average 2-bedroom apartment		
Size	67,8m ²	76.5m ²
Cost/m ²	\$1,057	\$4,273
Price	\$71,665	\$326,930
Rent/month	\$460	\$973

In 2019, the value of the world's residential real estate reached \$220 trillion. Today, 44% of the world's residential real-estate value is located in the mature markets of North America and Europe.

DOMA will initially be launched in two cities: Kyiv (Ukraine) and Vancouver (Canada). With low purchase prices and high rents, Kyiv is the ideal context to test and validate the economic model of DOMA. As the least affordable city in North America, Vancouver is a culturally ripe context for DOMA to scale up and deploy its full potential.



ACHIEVEMENTS

2018-2019



Presentations
in 13 cities
worldwide

June 2019
Blockchain at UBC Conference
Vancouver, Canada

May 2019
Barcelona Building Construmat
Barcelona, Spain

October 2018
Architectural Association
London, Great Britain

June 2018
Mediamatic and UNStudio
Amsterdam, Netherlands



Workshops
with experts and
local communities

May 2018
Copenhagen Architecture
Festival 2018, Denmark

June 2018
Royal Academy of Arts
London, Great Britain

March 2018
Politecnico di Milano
Milan, Italy

July 2018
Strelka Institute
Moscow, Russia



Publications in
the most prestigious
journals

March 2018
Volume 51
Archis x OMA*AMO

May 2019
Royal Institute of British
Architects Journal

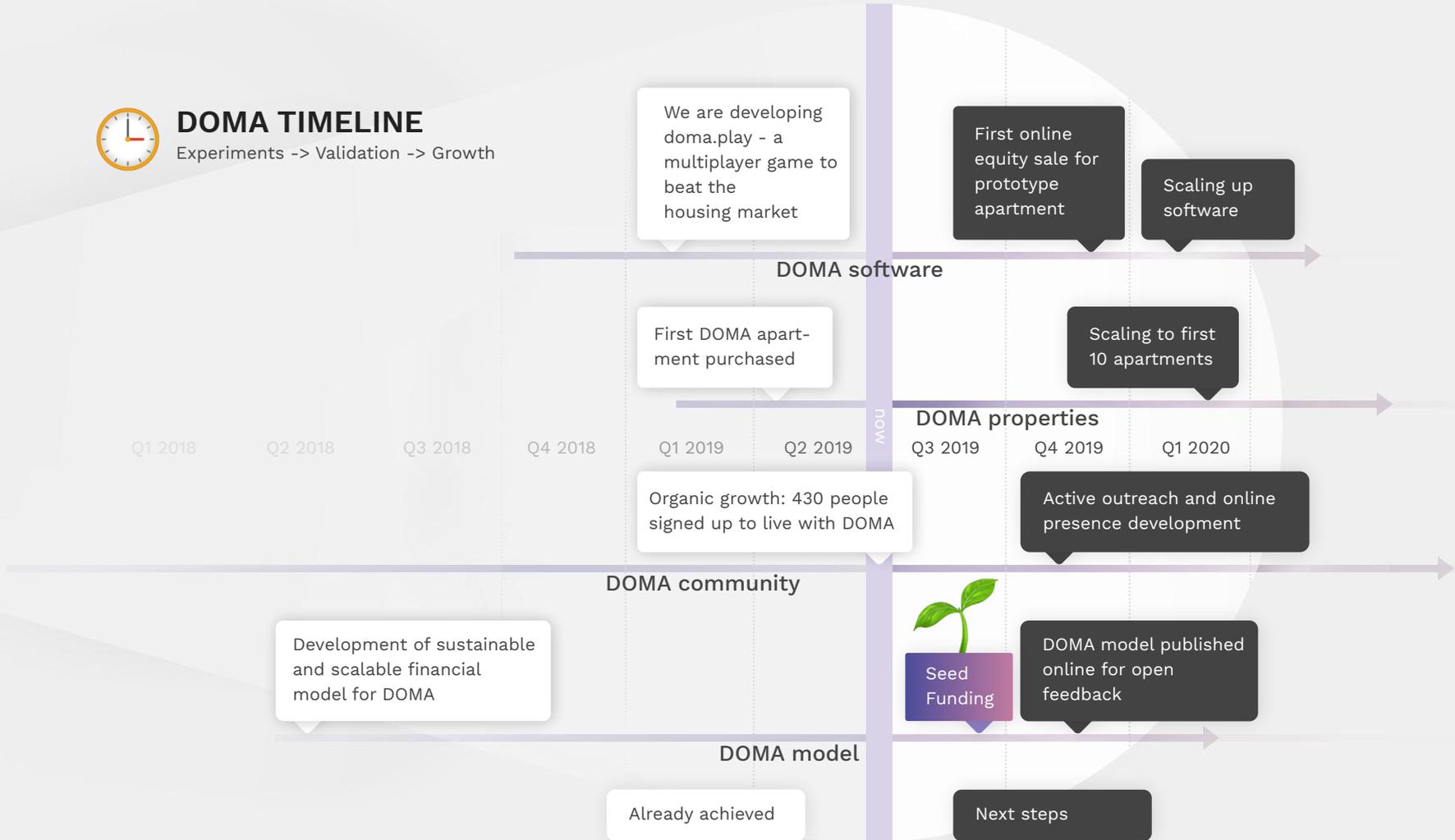
November 2018
Imagine Magazine
SPACE 10*IKEA

February 2019
The Ryerson City Building
Institute* Sidewalk Labs



DOMA TIMELINE

Experiments -> Validation -> Growth





DOMA TEAM

Multiple expertise
for a single focus



Maksym Rokmaniko

Entrepreneur and designer

Winner of New Housing Standards competition
Former resident at Strelka The New Normal
Founder at the Center for Spatial Technologies



Olesia Kovalenko

Real-estate developer and project manager

Former director at Sun Development
Former resident at Strelka The New Normal
Partner at the Center for Spatial Technologies



Francis Tseng

Software engineer and designer

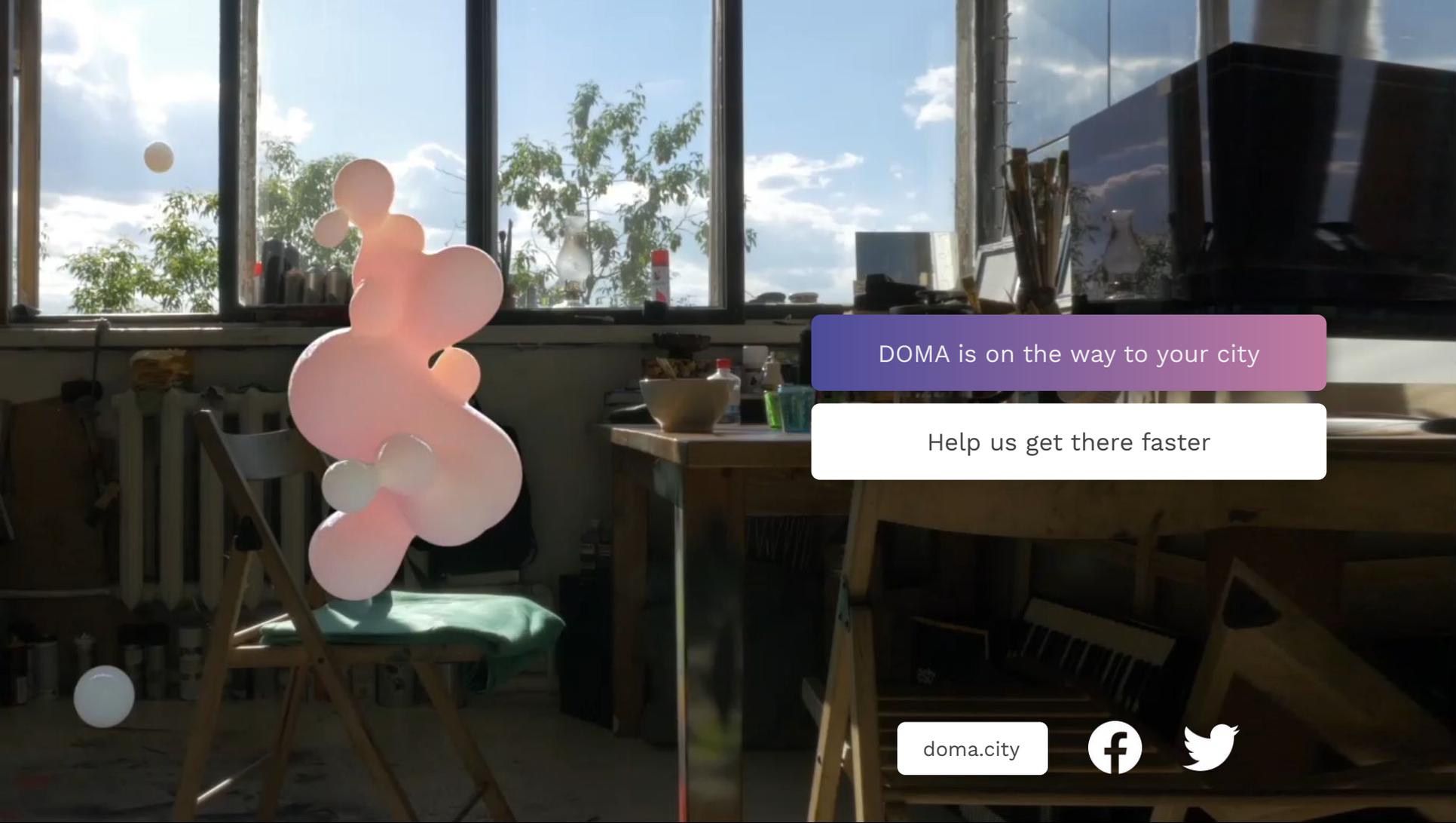
Fellow at the Jain Family Institute
and Institute of Applied Economic Research
Faculty at The New School



Francesco Sebgondi

Architect and urbanist

PhD from Goldsmiths, University of London
Research Fellow at UCL's Centre for Blockchain Technology
Faculty at Parsons School of Design

A modern interior scene with a large window overlooking a city. In the foreground, a wooden chair with a green seat cushion is decorated with a large, abstract sculpture made of pink and white balloons. A wooden table with various items on it is visible in the background. The scene is brightly lit by natural light from the window.

DOMA is on the way to your city

Help us get there faster

doma.city

