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Spec Status: Peer Reviewed | Mentor Reviewed

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Section Name: Section 6

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I want to move forward to build this product with a cross-functional team in the Co.Lab

Program: **yes**

Problem statement:

"How might we connect new immigrants who may not meet traditional rental criteria to flexible landlords or potential housemates so as to simplify and expedite their rental process?"

Summary:

An innovative housing solution for new immigrants who may not meet the traditional rental criteria, connecting them with flexible landlords and potential housemates.

Problem Background:

Between 2016 and 2021, over 1.3 million new immigrants settled permanently in Canada with that number increasing yearly. This substantial influx coupled with the pre-existing housing shortage in Canada, has compounded the problem, particularly impacting new immigrants.

New immigrants' lack of credit history, jobs, or access to guarantors at the time of rental applications makes it especially difficult to secure housing. Additionally, landlords often request housing history and impose additional requirements that new immigrants may be unable to provide. This, coupled with their lack of familiarity with the Canadian housing market, often has them making extreme compromises that Canadian landlords do not usually require from their local counterparts. This situation leaves them vulnerable to potential exploitation due to the desperation of needing housing.

This challenge adds to the already complex process of moving to a new country and impacts their ability to find secure, stable, and sustainable housing options.

“It’s hard to feel welcome into a country when I can’t find where to live” is how one of the respondents puts it.

It is clear that access to housing is essential for rapid integration and success in their new Canadian home.

The results of our user research revealed that 69% of immigrants were compelled to compromise in order to secure a place to live. 100% of them were uncomfortable with the compromises they had to make. They, however, stated that they were open to making some sort of compromise to make the process easier for both themselves as well as the landlord.

Beyond the immediate impact on immigrants, landlords also miss out on responsible tenants due to these rigid application processes. Addressing this issue urgently is not just about housing; it is a fundamental step toward creating an inclusive and welcoming environment for those embarking on a new chapter in Canada.

Goal:

High level customer goal

The goal is to provide a means for new immigrants to transparently communicate their unique circumstances, specify which standard requirements they meet and state the compromises they are willing to make to secure housing. The product aims to

1. Enable new immigrants without standard rental requirements to view and access rental properties that are available to them.
2. Streamline the rental process for new immigrant tenants reducing the time and effort required to secure housing.
3. Connect new immigrant tenants with accommodating landlords who understand their unique circumstances.
4. Match willing new immigrant tenants with potential housemates who meet housing requirements, allowing them to jointly apply as tenants to increase their chances of qualifying.

User Stories

- As a new immigrant, I want to create a profile, so that I can find rental opportunities.
- As a new immigrant, I want to easily share my unique situation and my preferred compromises so that I can view and apply to rental options that meet my needs.

- As a new immigrant, I want to match with willing potential housemates who meet standard housing requirements so that we can jointly apply as tenants and share costs.
- As a new immigrant, I want to be connected with flexible landlords who are open to tenants like me without traditional house rental requirements.

Solution space:

Proposed Solution: The proposed solution seeks to develop a dedicated product designed to facilitate a seamless connection between new immigrants and landlords who are receptive to accommodating their unique circumstances. We seek to provide new immigrants with a space where they can be upfront about traditional housing requirements they currently lack and be connected to landlords who are willing to work with them.

Our research revealed that some users resorted to forming partnerships with fellow immigrants who had the requisite documentation in order to jointly apply for housing. Interestingly, a subset of respondents highlighted the long-term benefits of such collaborations. In response to these insights, we have made the strategic decision to introduce a matching housemates feature. This feature will enable individuals open to shared living arrangements to connect with like-minded peers. By creating a dynamic space that not only bridges the gap between immigrants and landlords but also fosters connections among potential housemates, our solution aims to offer a comprehensive and tailored approach to address the varied housing needs of new immigrants.

Scenarios:

User Scenario 1: User Profile Creation

User Scenario: Lekan, a married new immigrant, is moving to Canada as a postgraduate student next month and wants to begin his search for where to live. He wants to create a user profile on incLusIVE so that he can provide information about his unique circumstances and housing preferences.

Acceptance Criteria:

- The user can create a new account with a valid email address.
- The user can complete their profile by providing personal information, including name, immigration status (PR or student), housing needs/ preferences, etc
- The user can specify their unique circumstances (e.g. income level, rental history, job status, credit history and specific housing needs) during profile setup.
- The user's profile is saved in the database and can be edited later.

User Scenario 2: Property Search and Application

User Scenario: Taiwo, a new immigrant has lived in an Airbnb for a month, she has started a new job, and has a fair credit history but no rental history. She has decided what areas of Toronto she wants to live in and wants to search for rental properties stating her unique circumstances and then submitting applications for suitable listings.

Acceptance Criteria:

- The user can access a property search feature.
- The user can filter search results based on their unique circumstances and housing preferences.
- The user can view detailed property listings with information about rent, location, and landlord details.
- The user can submit rental applications for selected properties that include their unique circumstances.
- Confirmation emails are sent to the user and the landlord upon application submission.

User Scenario 3: Housemate Matching

User Scenario: Femi, a new immigrant, has lived in Barrie with family for two months. She has \$50,000 in savings but is yet to find a job and so has had a lot of rejections from landlords. She wants to find potential housemates who meet traditional housing requirements, so they can jointly apply as tenants.

Acceptance Criteria:

- The user can indicate their willingness to share accommodation.
- The user can specify their housing preferences, requirements, and circumstances (job status, no/bad/fair/good/ excellent credit history,etc)
- The platform matches the user with potential housemates based on shared preferences.
- The user can initiate contact with potential housemates and jointly apply for rental properties.

User Scenario 4: Landlord Matching

User Scenario: Subomi, a new immigrant, has faced repeated rejections from 10 landlords within the past 3 months, despite offering 6 months' rent in advance, demonstrating a healthy account balance, and providing paychecks from her remote job in Nigeria. Despite these efforts, she has not been able to secure housing. On *incLusIVE*, Subomi wants to clearly communicate her unique situation and the compromises she's willing to make. Her goal is to refine her search results to only show landlords who are open to renting to tenants like her.

Acceptance Criteria:

- The user can specify their unique circumstances (e.g. income level, rental history, job status, credit history and specific housing needs) during profile setup.
- The user can choose options in accordance with what compromises they are willing to make (e.g., budget flexibility, flexible lease terms, additional references etc)
- The user can input additional text in the note feature.
- The algorithm matches the user with landlords based on their unique circumstances and preferences.
- The user is notified of potential matches with accommodating landlords.
- The user can view and select matched landlords and their corresponding properties
- The user can contact their preferred Landlord
- Users receive assistance in crafting editable introductory messages to landlords.

Product Success Metrics:**User Engagement:**

- Number of new profiles accounts created.
- Number of profiles completed.
- Number of rental applications submitted
- Number of connections made between users and landlords

User Satisfaction:

- User feedback on ease of profile creation.
- A high percentage of users find suitable listings through search filters.
- Number of users finding suitable housemates.
- User feedback on the housemate matching process and the quality of matches.
- A high percentage of users jointly apply for rental properties as housemates successfully.
- Low application rejection rates indicating a well-matched user-landlord connection.

Milestones

Timeline	Milestone	Status
Phase 1	Problem statement formulation and Problem Space Research	Done
Phase 2	Research Data Synthesis	Done
Phase 3	(i) Product Specification Document Draft (ii) Final Product Spec Document	In Progress
Phase 4	PM Portfolio and incLusIVE MVP	In Progress

Future considerations:

The initial phase of incLusIVE will be customized for new Nigerian immigrants due to the predominant participation of Nigerian immigrants in the current user research. Future iterations of the product will incorporate data from immigrants of diverse ethnic backgrounds to ensure a more representative sample and broaden the product's user base.

The Matching with Landlords feature is on hold while we carry out extensive research that includes landlords' pain points and needs. In the interim, we will leverage the matching feature to pair prospective housemates together. This will involve matching individuals with traditional housing requirements with those without, enabling them to jointly apply for rental units.

Open Questions:

1. How do we get landlords to join incLusIVE? What's in it for them, minus the "feel good" feeling? Most landlords just want to know they will get their rent. How do we ensure that? Insurance? Tenant vetting?
2. Why would tenants with traditional housing requirements join incLusIVE? Do we also market as a roommate-finding product?
3. At what point do we iterate/ upgrade to include other nationalities?

Appendix:

Research data synthesis:  Research Synthesis incLusIVE. OludaraES

User Interview:  User Interview responses . incLusIVE

The Daily — Immigrants make up the largest share of the population in over 150 years and continue to shape who we are as Canadians

Newcomers to Canada Struggle with Rental Housing Crisis

Immigrants' Lack Of Canadian Credit History Can Mean Trouble Renting Apartments

CCHR-Sorry-its-rented-Discrimination-Audit-2022.pdf

