1. **What was the date & time your team met?**

   ⇒ Our first meeting on **May 2, 2025, at 5:45 PM** was for introductions and problem statement identification. We then met on **May 5, 2025, at 10:30 PM** to prepare for Week 6. Our next Week 6 meeting is scheduled for **May 8, 2025, at 10:00 PM**.

2. **What is your team group name?**

   ⇒ **The Grit gang**

3. **Team Project Problem Statement Summary:ISHIMWE Achille**

   - This document outlines our team's agreed-upon problem statement for Phase 2 of our project, which focuses on addressing key challenges within Kigali's rental housing market. As the group leader, Ishimwe Achille, I'm responsible for arranging our meetings, overseeing our progress, and ensuring everything runs smoothly. This summary has been carefully developed and collaboratively arranged with the assistance of Gemini to ensure clarity and comprehensiveness.

   - Problem Statement: Kigali's rental housing market is increasingly strained due to rapid urbanization and population growth. Despite rising demand, the system remains informal, fragmented, and inefficient, lacking a centralized platform for property listings, rental agreements, or maintenance tracking. This results in recurring issues of mistrust, misinformation, and financial insecurity for both tenants and landlords.

   - Problem Description (Reality): Currently, tenants struggle to find affordable, habitable, and fairly priced rental properties, often relying on unreliable brokers and social media, increasing the risk of fraud and exploitation. Landlords lack tools to vet tenants, enforce lease terms, track payments, or manage maintenance. Transactions frequently go undocumented, leading to legal risks, tax evasion, and poor property management, fostering a chaotic and unreliable rental ecosystem.

   - Consequences of Inaction (Future Reality): If this problem persists, Kigali's rental market will continue to degrade in trust, transparency, and efficiency. This will lead to increased exploitation and housing insecurity for vulnerable tenants, financial losses for landlords, and missed tax revenue and data for the government. Ultimately, the city risks deepening socio-economic inequalities and hindering its sustainable urban growth vision.

- Relevance and Addressability: This problem directly relates to the Global Goals for Sustainable Development (GCGOs), specifically concerning Sustainable Cities and Communities. It is clearly defined, identifying both tenants and landlords as affected populations. The problem is addressable through technology, such as a centralized digital platform or application, to streamline listings, agreements, payments, and communication, thereby enhancing transparency and efficiency in the market.

Product Manager: KEVINE Uwase

🚨 The Problem

Kigali is experiencing rapid urban growth, yet the rental housing system remains informal and disorganized. There is:

- No centralized platform for rental listings
- No digital system for agreements or maintenance
- Frequent issues with mistrust, misinformation, and disputes

✅ Our Solution

Our project proposes a basic digital platform (prototype or concept) that:

- Hosts verified rental listings
- Allows digital rental agreements
- Includes a basic messaging system for tenant-landlord communication

The goal is to create trust and organization in a market that currently relies on scattered, informal methods (e.g., word of mouth, WhatsApp).

👥 Target Users

- Tenants: Especially students and young workers
- Landlords: Small property owners with 1–5 rental units

💡 What Makes It Different

Unlike social media posts or notice boards, our solution offers:

- Verified and searchable listings
- Clear, reusable rental agreement templates
- A single place to manage communication and rental details

🔧 Planned Features (MVP Scope)

- Simple web-based listing form
- PDF rental agreement generator
- User logins for tenants and landlords
- Comment box or contact option for each listing

🎯 Project Goals

- Demonstrate understanding of product development
- Apply user research and basic UX design
- Build a simple prototype or clickable mockup
- Present findings and concept to the class
-

📌 Next Steps

- Conduct 2–3 short interviews with tenants or landlords
- Build prototype using tools like Figma or HTML/CSS
- Present demo and learning outcomes in final project presentation

MUGISHA Daniel: USER EXPERIENCE RESEARCH AND FINDINGS

Each stakeholder in Kigali's rental market faces distinct challenges due to fragmentation, inefficiency, and lack of transparency. Let's break it into details;

1. Tenants' Problems

- Finding reliable housing is difficult because listings are scattered across informal networks.
- Lack of trust in landlords due to unclear rental agreements and potential disputes.
- High upfront costs (security deposits, agent fees) create financial barriers.
- Inefficient processes for searching, applying, and making payments.
- Unfair eviction practices due to weak legal protections.

2. Landlords' Problems

- Finding trustworthy tenants is challenging without verification or background checks.
- Payment delays or defaults occur due to inefficient rent collection methods.
- Difficulty managing rentals without structured agreements or digital platforms.
- Legal uncertainties make resolving disputes time-consuming.
- Government tax compliance is unclear, leading to either overpaying or avoiding taxation altogether.

3. Real Estate Agents' Problems

- Market fragmentation means they struggle to provide efficient services.
- Limited trust from both tenants and landlords due to informal transactions.
- High competition from independent landlords renting directly.
- Lack of regulation results in inconsistent pricing and service quality.

4. Government's Problems

- Difficulty collecting rental taxes due to unregistered leases and informal agreements.
- No centralized system to track rentals, tenant movements, and compliance.
- Lack of legal enforcement for fair dispute resolution.
- Housing market instability due to weak oversight and regulation.

Following stated issues among stakeholders that are associated with house renting in Kigali, development of a centralized rental platform should address lack of trust, inefficiency and tax compliance in the following way.

1. Platform Overview

A digital marketplace where landlords, tenants, real estate agents, and the government interact seamlessly. It should include:

- Property Listings: Verified rental properties with detailed descriptions, photos, pricing, and availability.
- Tenant & Landlord Profiles: Verified identities, rental history, and ratings for trust-building.
- Secure Payment System: Rent payment automation with receipts for transparency.
- Smart Contracts: Digital agreements ensuring compliance and legal protection.

2. Features & Functionality

A. Tenant-Focused Features

- Advanced Search & Filters: Location, pricing, amenities, and lease duration options.
- Tenant Reviews: Feedback on landlords and properties for better decision-making.
- Integrated Communication: Direct chat with landlords and agents.

Landlord-Focused Features

- Property Management Dashboard: Track rent payments, tenant requests, and agreements.
- Tenant Verification: Identity checks and credit scoring.
- Automated Payment Reminders: Reduce late payments.

C. Government & Regulation Features

- Automated Tax Processing: Rent payments generate tax receipts to ensure compliance.
- Dispute Resolution System: Cases logged and tracked for fair handling.
- Market Analytics Dashboard: Rental trends for data-driven policymaking.

Implementation Strategy

- User Research: Understanding key pain points of stakeholders.
- Prototyping & Testing: Iterating based on usability feedback.
- Stakeholder Collaboration: Engage policymakers, developers, and rental market players.
- Gradual Rollout: Start with pilot testing before full implementation.

UI/UX Designers : NIYOYUMVA Pasco & NIYIGENA Bonane

To enhance the user's experience, the application have to be very easier to scan and action button have to be appealing

Tenant features

- Houses have to be visible according to their demographic areas.
- Features available such as side quarters or parking space.
- Price
- How many people shares the house (Rooms Capacity)

- SIgnature for agreement signings.

Landlord features

- Listing (Putting house on Marketplace)
- Houses have to be visible according to their demographic areas.
- Room capacity
- Price and payment methods
- Rental Agreement modifications for his/her listings.

Government for taxing features

- Listed houses and unlisted Houses
- Price
- Tax
- Location
- Form of housing (Apartment, business or family house)

Other things to show in the application

- Visuals that sets expectations for clients (pictures and videos)
- Privacy to clients
- Terms and Conditions (Rental agreements)
- Tenant or landlord login or sign-up page.
- Housing market place based on demographics, room capacity, price range and form of housing(for example if its an apartment or not)
- Secure payment methods.
- Usage of familiar images/maps/icons, better fonting and coloring that is impressive to the users.
- Offline and online access to the platforms.

## Data Analyst: GATETE Gaetan

Data-Driven Problem Understanding

- Urbanization Rate: Rwanda's urban population reached 35% by 2024, translating to an increase of approximately 2.7 million people. rha.gov.rw

Urbanization rate

- Urban population 35%
- Rural population 65%
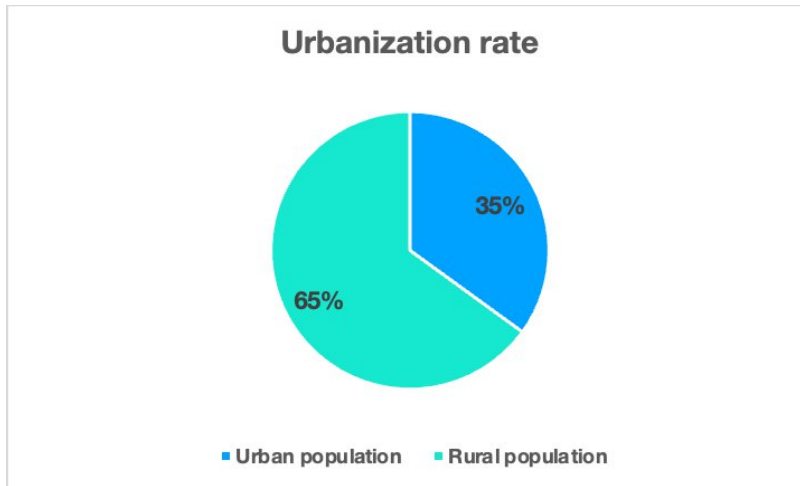
- Housing Demand: Kigali requires between 22,000 and 42,000 new housing units annually from 2023 to 2035 to meet the growing demand. housingfinanceafrica.org

- Rental Market Growth: The proportion of households living in rented dwellings in Rwanda increased from 17% to 21% between EICV5 (Enquête Intégrale sur les Conditions de Vie des Ménages) and EICV7. statistics.gov.rw

Rental Market Growth

EICV5: 17%
EICV7: 21%
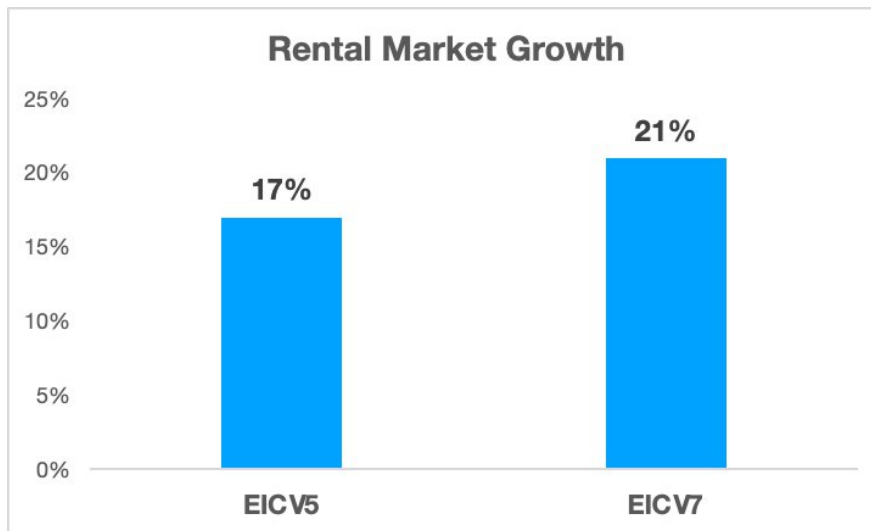
- Rental Yields: Kigali boasts an average rental yield of 8.1% for residential real estate, outperforming other regional cities like Nairobi and Kampala.https://www.houseinrwanda.com/news/why-kigalis-real-estate-industry-rakes-better-returns-compared-regional-cities?utm_source=chatgpt.com

Kigali rental yield

Residential: 8.10%
Retail: 12.60%
Office: 9.80%
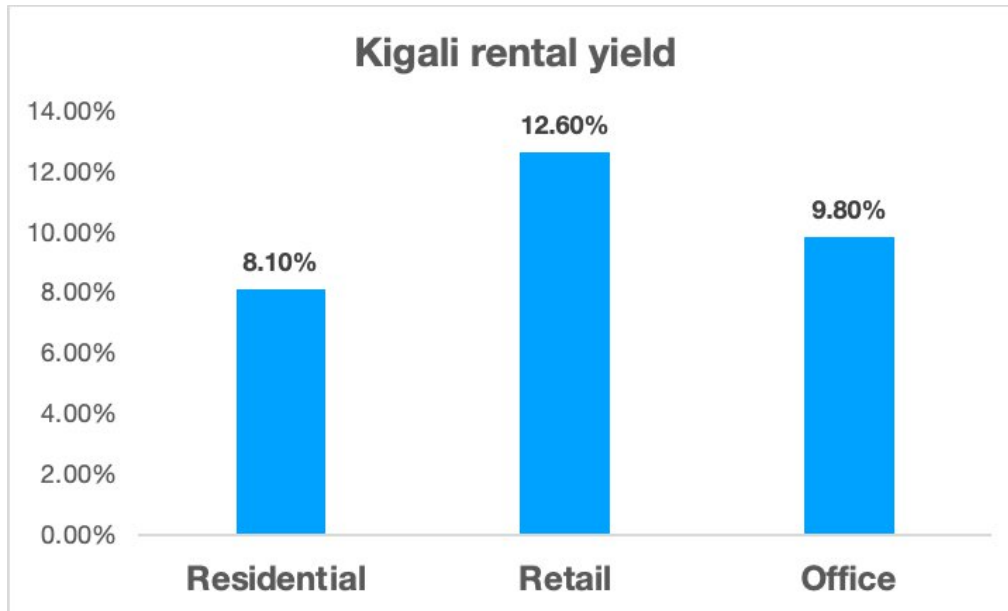
Data Collection Approaches

1. Quantitative Data:

   a. Gather rental price data across different neighborhoods in Kigali.
   b. Collect statistics on rental disputes, eviction rates, and tenant turnover.
   c. Analyze the number of formal rental agreements versus informal arrangements.

2. Qualitative Data:
   a. Conduct interviews with tenants and landlords to understand challenges faced.
   b. Survey real estate agents and property managers about market dynamics.
   c. Document case studies highlighting instances of rental fraud or disputes.

UI/UX Designers (NIYOYUMVA Pasco & NIYIGENA Bonane)

To enhance the user's experience, the application have to be very easier to scan and action button have to be appealing

Tenant features

- Houses have to be visible according to their demographic areas.

- Features available such as side quarters or parking space.
- Price
- How many people shares the house (Rooms Capacity)
- SIgnature for agreement signings.

Landlord features

- Listing (Putting house on Marketplace)
- Houses have to be visible according to their demographic areas.
- Room capacity
- Price and payment methods
- Rental Agreement modifications for his/her listings.

Government for taxing features

- Listed houses and unlisted Houses
- Price
- Tax
- Location
- Form of housing (Apartment, business or family house)

Other things to show in the application

- Visuals that sets expectations for clients (pictures and videos)
- Privacy to clients
- Terms and Conditions (Rental agreements)
- Tenant or landlord login or sign-up page.
- Housing market place based on demographics, room capacity, price range and form of housing(for example if its an apartment or not)
- Secure payment methods.
- Usage of familiar images/maps/icons, better fonting and coloring that is impressive to the users.
- Offline and online access to the platforms.