

Roost

COOPERATIVE HOUSING AFFORDABILITY (PROMPT 3)

Team FAE

Finn Archer


Ali Omar

Efe Akpikie

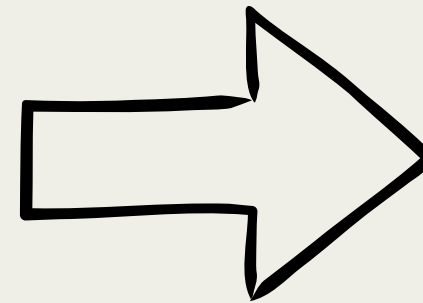
31 January, 2026



THE RENT-TO-SAVE PARADOX



I'll just rent to save up
money for a down
payment!

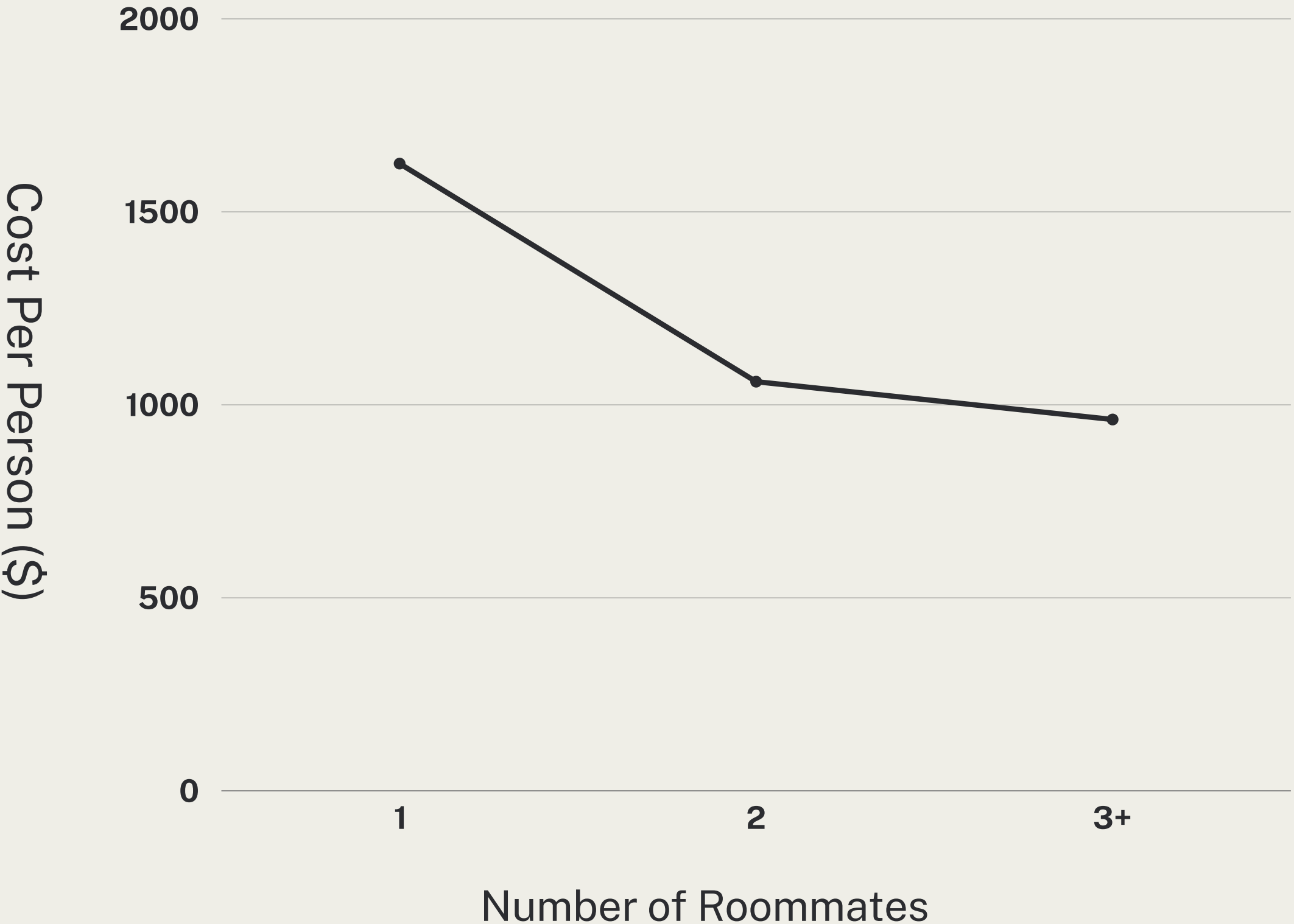


Monthly Income

- Utilities
 - Rising Rent
 - Gas Prices
-

 **Nothing Leftover to Accumulate**

THE ROOST COST CUTTING STRATEGY



Key Takeaway:
More People \approx More Savings*

*Not accounting for other factors that may have
inadvertently exaggerated this correlation

Data from the Canadian Mortgage and Housing
Corporation (CHMC) for the Victoria Area

THE ROOST COST CUTTING STRATEGY

Addressing Information Asymmetry: By providing user's with realistic monthly costs and accounting for commuting tradeoffs ROOST demystifies renting for first-time renters.

Co-Housing Matching Based on the Numbers: By quantifying the financials of a potential roommate partnership ROOST filters potential matches to show you only the best personalized fiscal fits.



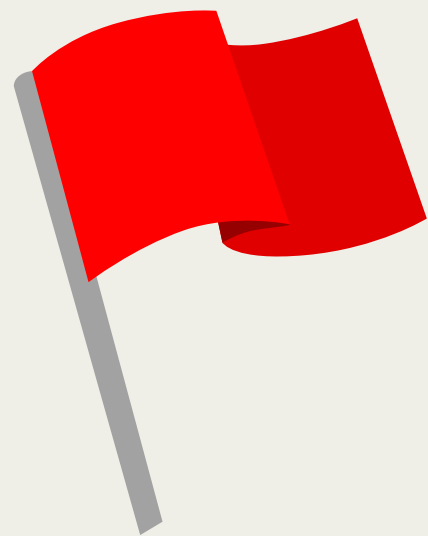
THE ROOST SCORING SYSTEM

Weighting:

50% Monthly Savings \approx (Proposed Shared Portion - Current Costs) X Scoring Factor

35% Budget \approx Does the Proposed Shared Portion fall within the User's Budget

15% Commute \approx How conveniently/inconveniently located is the Proposed Residence



Compatibility indicators are used to guesstimate a mismatch in lifestyle preferences such as Pet-Friendly or Smoking.

Roost DEMO



LOCALIZED DATA SOURCE/ASSUMPTIONS

- Target Single Family Home Price from the Victoria Real Estate Board.
- Down Payment Threshold calculated through the Government of Canada minimum down payment rates.
- Per Person Utility Cost Averages taken from the Saanich Average Utility Costs Page.
- Tenant Insurance Estimated from Westland Insurance.
- Average Solo, 2 Bedroom and 3+ Bedroom Victoria costs taken from the Canadian Housing and Mortgage Corporation (CHMC).
- Sectional Scoring Breakdown Thresholds



Thank you!

UVic Hacks

