



Ind. Project: Design Research

House360 Prototyping Report

Redefining Affordability and Quality Housing in Major Cities

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01 Context





*"...she lived in her car and
showered at the gym when
she could no longer afford it. I
could not imagine doing
something like that."*

- Ashley, Los Angeles, CA

Insights

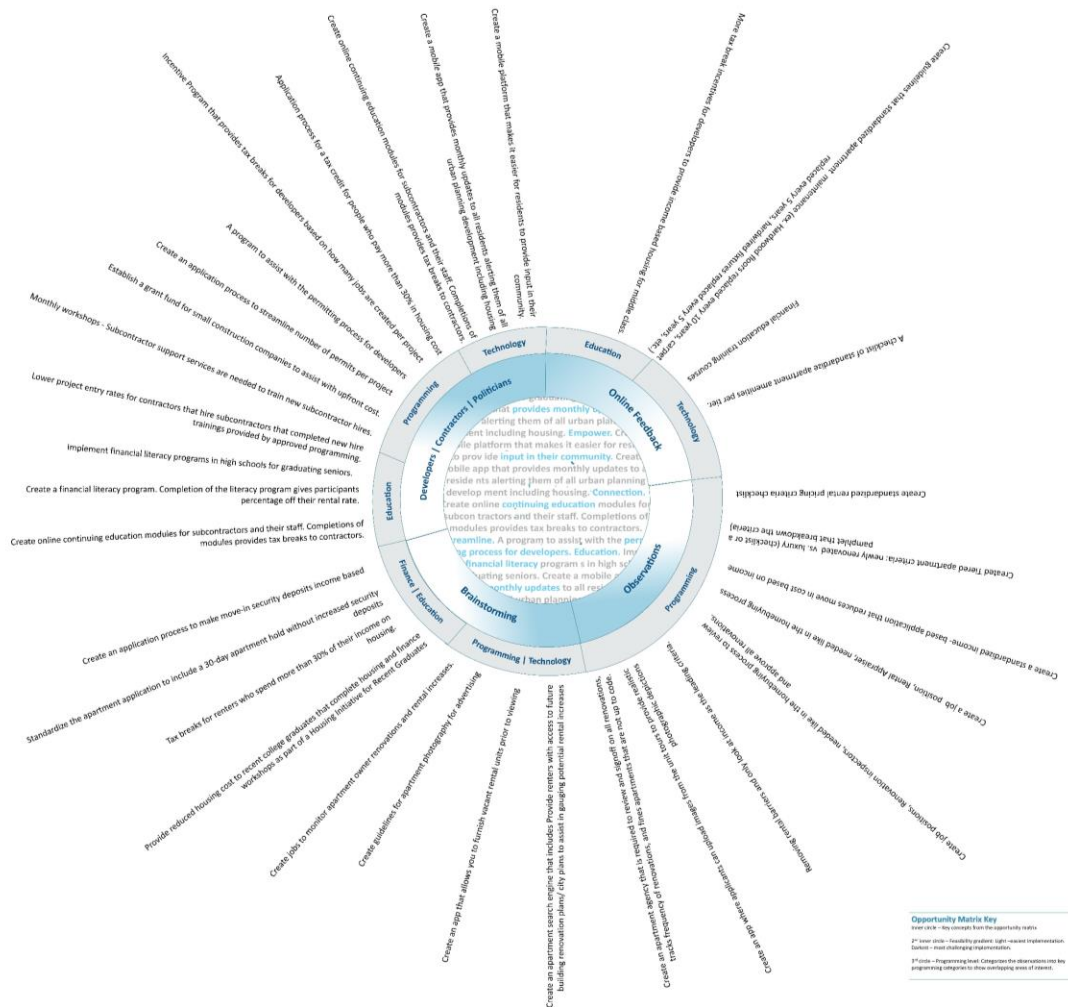
The right to housing is a fundamental need of all people. The right to “affordable housing” should be inherent. The foundation to establishing a life for oneself, being able to afford a safe, decent standard of living should be open to all people no matter age, race, socioeconomic class, or educational background. However, today’s economy and real estate market reflects a system that is making housing unaffordable for your low to middle class irrespective of racial demographic, as **The United States as a shortage of 7.2 million affordable rental homes.**

At the surface, the rising “affordable housing crisis” looks to be a result of rapid urban redevelopment as many urban cities are being revitalized and becoming the major hubs for employment. However, the need for affordable housing is a systemic issue years in the making. Peeling back the layers, **today’s housing market reflects years of poor local city planning, limited input from residents, stagnate incomes to debt ratios, and underlying tones of racial discrimination.** Today’s affordable housing crisis is now impacting the working middle class.

At the core of today’s current housing crisis, is the need for education and connection. Those most impacted (residents) are the most removed from the housing development process. A process that should involve residents, developers, and local government, has mostly only involved local government and some larger real estate developers. Leaving many developers to fend for themselves in making a profit from their properties and renters unable to afford rising rents.

Key Areas of Concern:

- How do we bridge the gap between the community, developers, and local politicians?
- How do we address the lack of financial stability within our communities that is making housing unaffordable?
- How do we introduce new and enticing incentives that benefit developers and residents?



Brainstorming

Throughout the research phase, I conducted multiple observation interviews with renters ranging between 20s – 40s the US, politicians, and professionals within in the real estate/ construction industry from across the US. Following the research and observations, I created an observation video highlighting the commonalities between each participants interviews. The key commonalities provided the areas of opportunity that needed to be addressed by House360.

House360

House360 highlights the experiences of real people to gain an understanding of the issues they are facing as working middle class, looking for housing in some of the nations most expensive cities, while uncovering the challenges of the gatekeepers (real estate developers, politicians, contractors, landlords, etc.) of the housing market. Through House360, we will work to bridge the gap between residents, developers, and local government through education and advocacy to bring about factors of change that impact the affordability of housing.



"The more cash wealthy you are, the easier it is to find affordable housing. In 2015, I was doubling my rent and my income did not increase."

- Angie, Renter

"Permitting process is the hardest part for developers...you can have the money for everything but not the money for permitting."

- Rob, Real Estate Developer



About Us
House360 highlights the experiences of real people to gain an understanding of the issues they are facing as working middle class looking for housing in some of the nations most expensive cities, while uncovering the challenges of the gatekeepers (real estate developers, politicians, contractors, landlords, etc.) of the housing market. Through House360, we will work to bridge the gap between residents, developers, and local government through education and advocacy to bring about factors of change that impact the affordability of housing.

Why Us?
Through collaboration House360 will create a stronger sense of community involvement for residents and local government. Such collaboration will lead to establishing professional partnerships to provide educational services to renters and subcontractors.

House360 will serve the developers and contractors by providing assistance with the building permitting processing and seeking funding for new projects.

Through education, House360 will increase financial literacy amongst renters, especially recent college graduates. Contractors will have access to our job training and continuing education courses for their employees.

Services

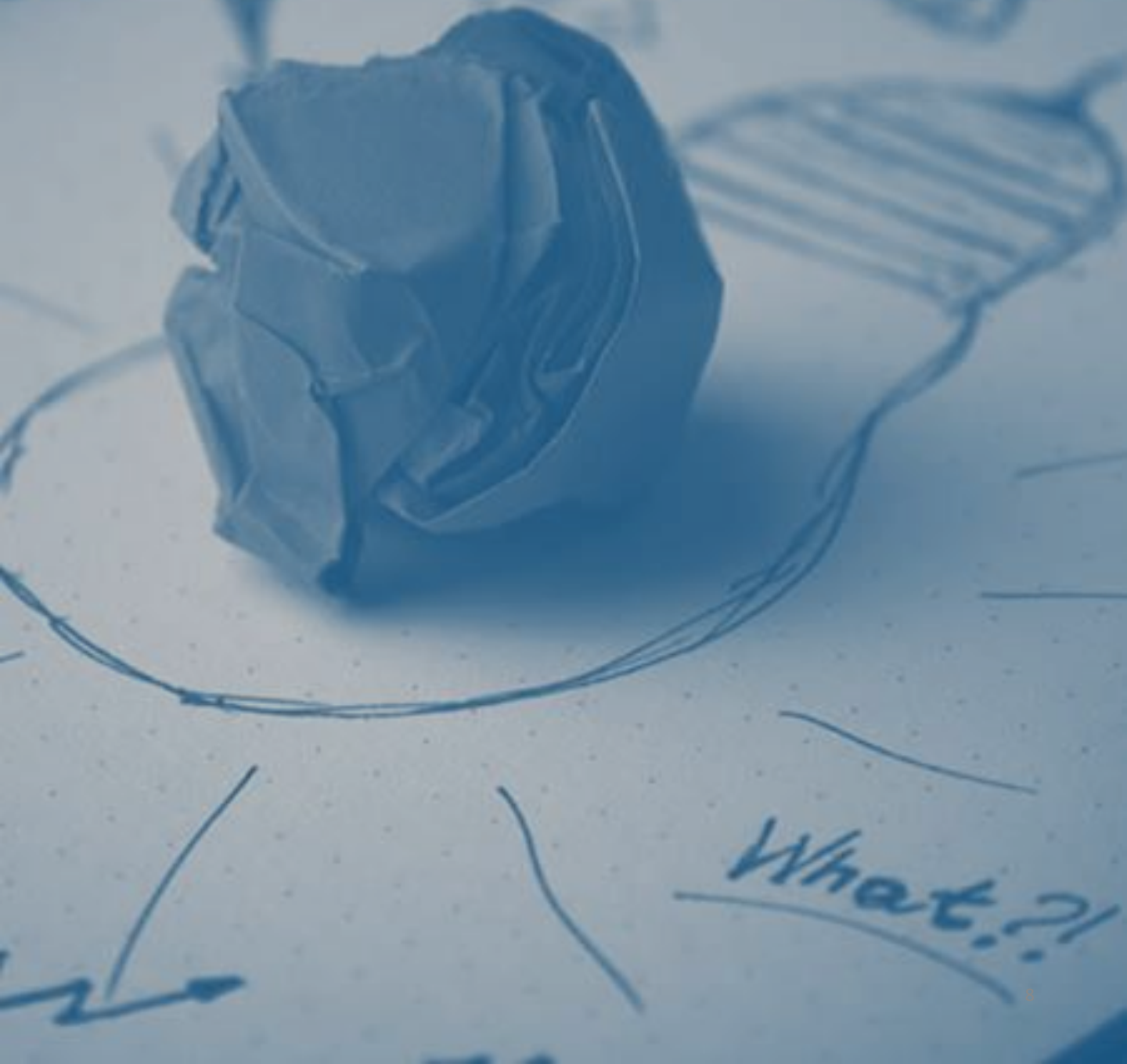
- Offer financial literacy classes to recent college graduates with the incentive of accessing income based housing.
- Subcontractor portal that allows for subcontractors to request permitting assistance and access continuing job training for new and existing staff.
- Keep residents up-to-date with the latest development news impacting their community through videos, alerts, and discussion board posts.



"Minority areas have to be involved in their neighborhoods and band together and be involved in the decisions impacting their communities."

- Tyrell, Local Government Politician

02 Prototype Development

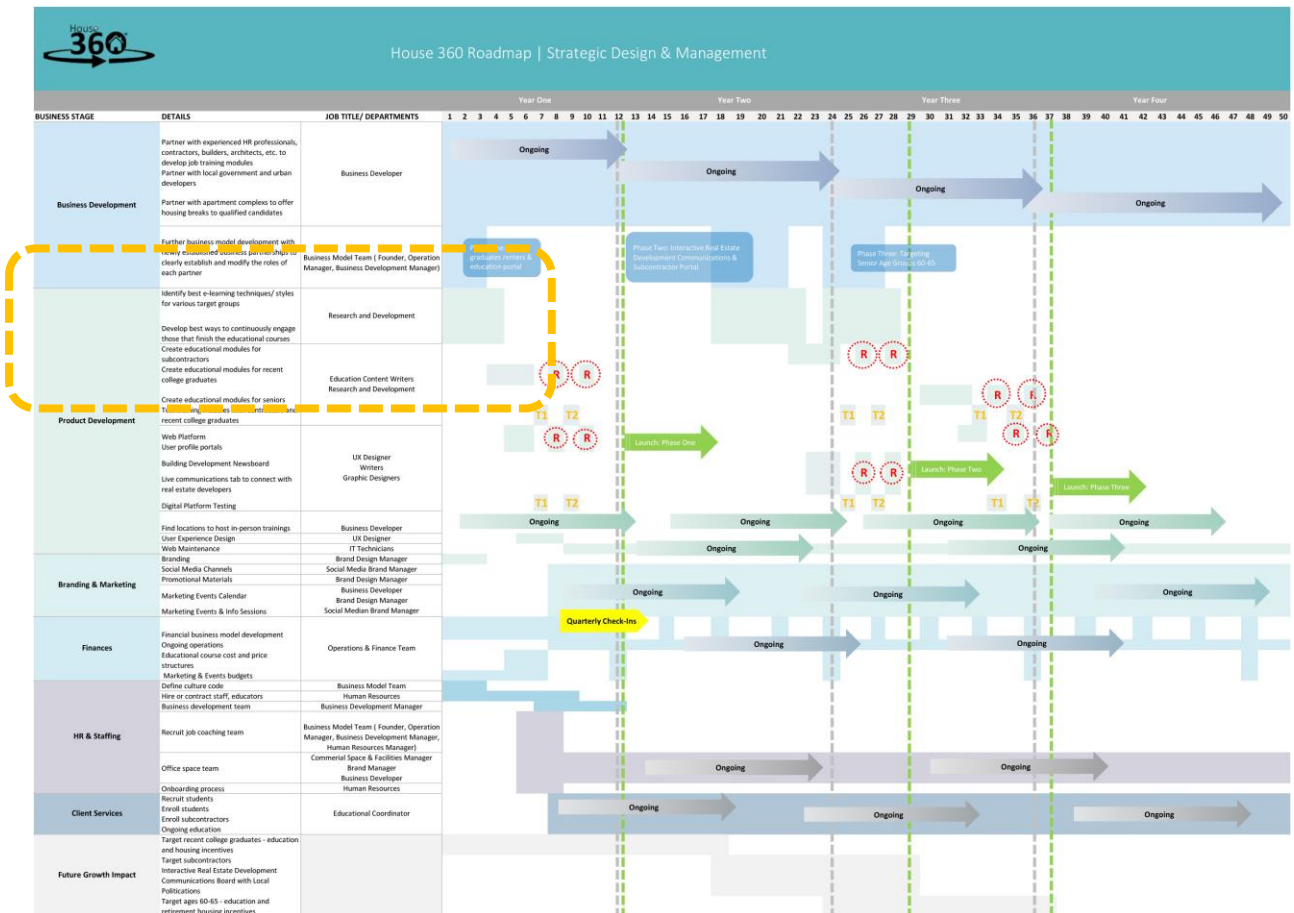


Prototype Development

Objective

House360 to a viable organization. Through a cross sector landscape analysis researching e-learning developers, non-profit work training organizations, job staffing agencies, and financial education workshop I was able to gain a deeper understanding of the roles and steps needed to establish House360.

Using a functionality's matrix and implementation roadmap, the first 4 years of House360 were mapped out as the various initiatives of House360 were phased in through a 3-part implementation plan. After completing the implementation roadmap, we decided to start testing with the initial development of the Renter's Educational Course Program. By developing a course program brochure that outlined the course offerings, the objective was to develop an educational approach that answers the educational needs of the end users and develop an effective brand communication strategy.



Bridging the gap between residents, real estate developers, and local government




Course Program Brochure



About Us

House360 highlights the experiences of real people to gain an understanding of the issues they are facing as working middle class looking for housing in some of the nations most expensive cities, while uncovering the challenges of the gatekeepers (real estate developers, politicians, contractors, landlords, etc.) of the housing market. Through House360, we will work to bridge the gap between residents, developers, and local government through education and advocacy to bring about factors of change that impact the affordability of housing.

Why Us?

Through **collaboration** House360 will create a stronger sense of community involvement for residents and local government. Such collaboration will lead to establishing professional partnerships to provide educational services to renters and subcontractors.

House360 will **serve** the developers and contractors by providing assistance with the building permitting processing and seeking funding for new projects.

Through **education**, House360 will increase financial literacy amongst renters, especially recent college graduates. Contractors will have access to our job training and continuing education courses for their employees.

Services

-  Offer financial literacy classes to recent college graduates with the incentive of accessing income based housing.
-  Subcontractor portal that allows for subcontractors to request permitting assistance and access continuing job training for new and existing staff.
-  Keep residents up-to-date with the latest development news impacting their community through videos, alerts, and discussion board posts.

Program Courses



- ### 1 Financially Sound

How to structure a working budget? Know how to determine your rental range. learn how to determine what areas you are over spending.
- ### 2 Savings & Investments

Learn how much you should save each pay check. How do I plan for financial emergencies? How do I save and pay off student loan debt? What is an HSA Account vs. FSA account? What long term savings should I start considering?
- ### 3 Know Your Renter's Rights

Learn your basic renter's rights as a tenant. Under what circumstances can a lease be broken? What qualifies as uninhabitable living conditions? Plus more.
- ### 4 Know Your Landlord's Rights

Learn your landlord's basic rights as a property manager. What are they responsible and required to provide? What are they not able to legally do? How does the eviction process work? Plus more.
- ### 5 Financially Stable, Solid Credit Score, What's Next?

Learn what other steps you can be taking to secure your financial future and start creating long term wealth.



The Process

- 

User Profile

Create a user profile- recent graduate renter
- 

Registration

Register for the renter's program courses and submit your registration fee.
- 

Complete Program

Complete all the courses and pass the assessment with a minimum score of 80% (B-).
- 

Rental Applications

Apply for apartment complexes that participate in the financial literacy renters incentive program for recent graduates and receive discounted rental rates.
- 

Monthly Financial Tips

All graduates receive monthly financial tips for the first 6 months after they complete the program.

03

Prototype Testing

STRATEGY

development

partner

Objective

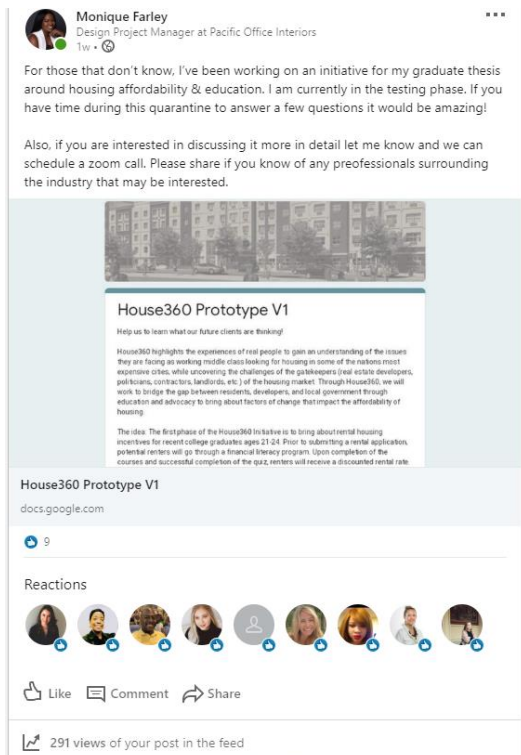
The key areas of interest during round 1 of prototype testing were the following:

1. Do you understand the purpose of House360
2. Would you register for the courses to receive renter's housing incentives?
3. Is the content beneficial?
4. What would you change about the course offerings?
5. What learning styles are most engaging?
6. What does the overall branding say?

Methodology

In order to get as many participants as possible, the questionnaire was distributed via email, Facebook, and LinkedIn. The questionnaire reached over 240 people via LinkedIn. A total of 18 people participated in the round 1 testing.

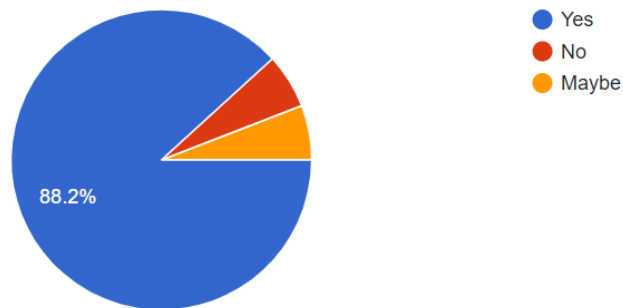
- 17 questionnaire participants
- 1 zoom conference call
- 1 FaceTime conference call (participant also completed the questionnaire)
- 2 Phone conference calls (participants also completed the questionnaire)



Overall Statistics

After reviewing the course brochure, did you have a good understanding of the House360 program and it's services?

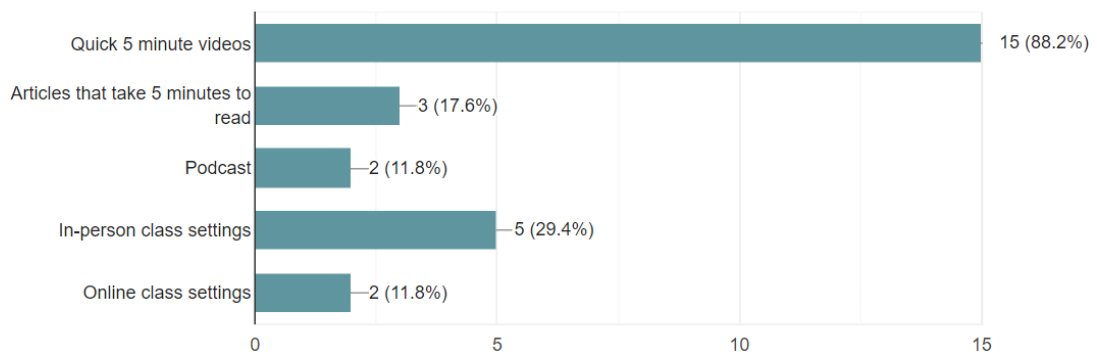
17 responses



How do you best learn?

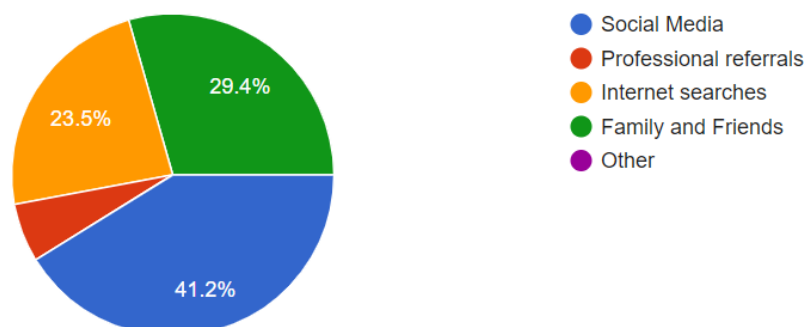


17 responses



Where do you find out about new services?

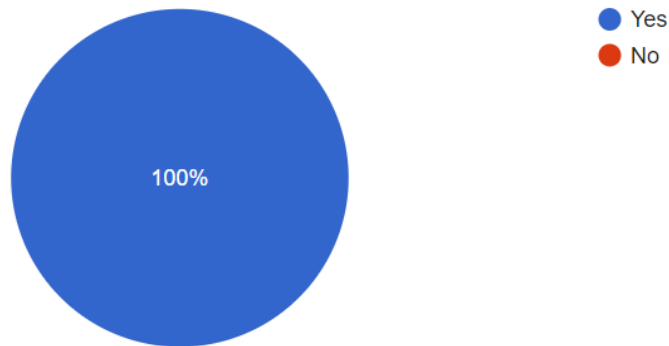
17 responses



Overall Statistics

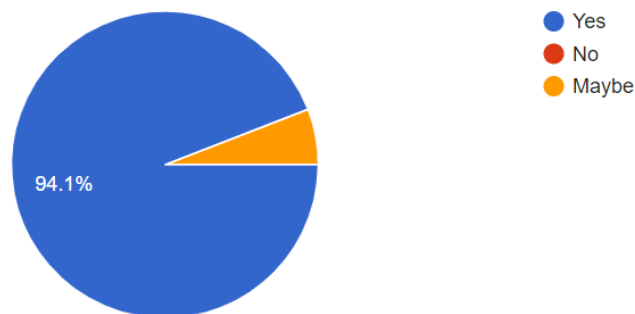
Would you find a course on basic renters rights beneficial?

17 responses



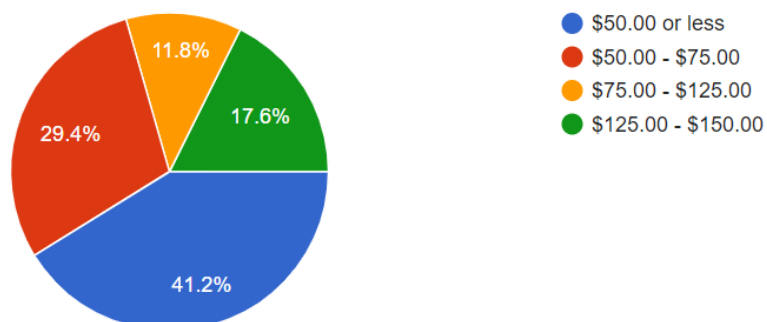
Would you take a course to receive renters housing incentives such as discounted rental rates?

17 responses



How much would you pay for a course program such as House360?

17 responses



User #1

After reviewing the course brochure, did you have a good understanding of the House360 program and it's services? *

- ☒ Yes
- ☐ No
- ☐ Maybe

What would you change about your past rental experiences? *

Building a relationship with my property manager

How do you best learn? *

- ☒ Quick 5 minute videos
- ☐ Articles that take 5 minutes to read
- ☐ Podcast
- ☐ In-person class settings
- ☐ Online class settings

Where do you find out about new services? *

- ☒ Social Media
- ☐ Professional referrals
- ☐ Internet searches
- ☐ Family and Friends
- ☐ Other

User #1 continued

What areas of financial literacy are you most interested? *

Loans

Would you find a course on basic renters rights beneficial? *

☒ Yes

☐ No

Would you take a course to receive renters housing incentives such as discounted rental rates? *

☒ Yes

☐ No

☐ Maybe

How much would you pay for a course program such as House360? *

☐ \$50.00 or less

☐ \$50.00 - \$75.00

☐ \$75.00 - \$125.00

☒ \$125.00 - \$150.00

☐ Other:

User #1 continued

How does the branding make you feel? What does it make you think? *

I like the 360 idea. It provides the idea of holistic help

What would you change about the course offerings? *

Multiple options (webinar, podcast etc.)

When it comes to finances what things do you continue to struggle with that you would like to learn more about? *

Budgeting

User #2

After reviewing the course brochure, did you have a good understanding of the House360 program and it's services? *

- ☒ Yes
- ☐ No
- ☐ Maybe

What would you change about your past rental experiences? *

Ensuring that I have a relationship with my complex manager. Ensuring that the lines of communication is clear and concise.

How do you best learn? *

- ☒ Quick 5 minute videos
- ☐ Articles that take 5 minutes to read
- ☐ Podcast
- ☒ In-person class settings
- ☐ Online class settings

Where do you find out about new services? *

- ☐ Social Media
- ☒ Professional referrals
- ☐ Internet searches
- ☐ Family and Friends
- ☐ Other

User #2_{continued}

What areas of financial literacy are you most interested? *

Saving and investing.

Would you find a course on basic renters rights beneficial? *

☒ Yes

☐ No

Would you take a course to receive renters housing incentives such as discounted rental rates? *

☒ Yes

☐ No

☐ Maybe

How much would you pay for a course program such as House360? *

☐ \$50.00 or less

☐ \$50.00 - \$75.00

☐ \$75.00 - \$125.00

☒ \$125.00 - \$150.00

☐ Other:

User #2_{continued}

How does the branding make you feel? What does it make you think? *

Gives you insight as to what steps are needed to advance. This would be beneficial for me as I am looking to rent and buy at this moment.

What would you change about the course offerings? *

N/A

When it comes to finances what things do you continue to struggle with that you would like to learn more about? *

Continuous savings even when funds are low.

User #3

After reviewing the course brochure, did you have a good understanding of the House360 program and it's services? *

- ☒ Yes
- ☐ No
- ☐ Maybe

What would you change about your past rental experiences? *

Leasing associates

How do you best learn? *

- ☒ Quick 5 minute videos
- ☒ Articles that take 5 minutes to read
- ☐ Podcast
- ☐ In-person class settings
- ☒ Online class settings

Where do you find out about new services? *

- ☒ Social Media
- ☐ Professional referrals
- ☐ Internet searches
- ☐ Family and Friends
- ☐ Other

User #3continued

What areas of financial literacy are you most interested? *

N/a

Would you find a course on basic renters rights beneficial? *

- ☒ Yes
- ☐ No

Would you take a course to receive renters housing incentives such as discounted rental rates? *

- ☒ Yes
- ☐ No
- ☐ Maybe

How much would you pay for a course program such as House360? *

- ☐ \$50.00 or less
- ☒ \$50.00 - \$75.00
- ☐ \$75.00 - \$125.00
- ☐ \$125.00 - \$150.00
- ☐ Other:

User #3continued

How does the branding make you feel? What does it make you think? *

Professional. Neat.

What would you change about the course offerings? *

Wordiness

When it comes to finances what things do you continue to struggle with that you would like to learn more about? *

None

User #4

After reviewing the course brochure, did you have a good understanding of the House360 program and it's services? *

- ☒ Yes
- ☐ No
- ☐ Maybe

What would you change about your past rental experiences? *

Fluctuation of rent prices

How do you best learn? *

- ☒ Quick 5 minute videos
- ☐ Articles that take 5 minutes to read
- ☐ Podcast
- ☐ In-person class settings
- ☐ Online class settings

Where do you find out about new services? *

- ☒ Social Media
- ☐ Professional referrals
- ☐ Internet searches
- ☐ Family and Friends
- ☐ Other

User #4continued

What areas of financial literacy are you most interested? *

Weight of a credit score

Would you find a course on basic renters rights beneficial? *

☒ Yes

☐ No

Would you take a course to receive renters housing incentives such as discounted rental rates? *

☒ Yes

☐ No

☐ Maybe

How much would you pay for a course program such as House360? *

☐ \$50.00 or less

☐ \$50.00 - \$75.00

☐ \$75.00 - \$125.00

☒ \$125.00 - \$150.00

☐ Other:

User #4continued

How does the branding make you feel? What does it make you think? *

The branding is clear which is what I look for in a company.

What would you change about the course offerings? *

I think the course is very inclusive on things renters need to know.

When it comes to finances what things do you continue to struggle with that you would like to learn more about? *

Tips on saving

User #5

After reviewing the course brochure, did you have a good understanding of the House360 program and it's services? *

- ☒ Yes
- ☐ No
- ☐ Maybe

What would you change about your past rental experiences? *

Would look more instead of settling.

How do you best learn? *

- ☒ Quick 5 minute videos
- ☐ Articles that take 5 minutes to read
- ☐ Podcast
- ☐ In-person class settings
- ☐ Online class settings

Where do you find out about new services? *

- ☐ Social Media
- ☐ Professional referrals
- ☒ Internet searches
- ☐ Family and Friends
- ☐ Other

User #5continued

What areas of financial literacy are you most interested? *

Investing & knowing your rights

Would you find a course on basic renters rights beneficial? *

☒ Yes

☐ No

Would you take a course to receive renters housing incentives such as discounted rental rates? *

☒ Yes

☐ No

☐ Maybe

How much would you pay for a course program such as House360? *

☒ \$50.00 or less

☐ \$50.00 - \$75.00

☐ \$75.00 - \$125.00

☐ \$125.00 - \$150.00

☐ Other:

User #5_{continued}

How does the branding make you feel? What does it make you think? *

Branding looks a bit corporate. Could be more relatable to the recent graduate.

What would you change about the course offerings? *

Elaborate more on how it'll help subcontractors.

When it comes to finances what things do you continue to struggle with that you would like to learn more about? *

How to invest a good amount without depriving yourself.

User #6

After reviewing the course brochure, did you have a good understanding of the House360 program and it's services? *

- ☒ Yes
- ☐ No
- ☐ Maybe

What would you change about your past rental experiences? *

I would have researched crime rates in the area more thoroughly- especially on new building where I didn't have any reviews From tenants to reference on their experience living in the building. My past rental experience was a new building and we experienced heavy crime within the building. The building didn't have cameras which I should have thought of before signing the lease as well as security measures of buildings in emergencies as crimes were not handled in a way that made me feel safe by the building management.

How do you best learn? *

- ☒ Quick 5 minute videos
- ☐ Articles that take 5 minutes to read
- ☐ Podcast
- ☐ In-person class settings
- ☐ Online class settings

- ☒ Social Media
- ☐ Professional referrals
- ☐ Internet searches
- ☐ Family and Friends
- ☐ Other

User #6continued

What areas of financial literacy are you most interested? *

Budgeting - lease agreements (fine print and legalese that is not always clear to people who didn't study legalese) - in other words, understanding a lease agreement in simple English

Would you find a course on basic renters rights beneficial? *

☒ Yes

☐ No

Would you take a course to receive renters housing incentives such as discounted rental rates? *

☐ Yes

☐ No

☒ Maybe

How much would you pay for a course program such as House360? *

☐ \$50.00 or less

☐ \$50.00 - \$75.00

☒ \$75.00 - \$125.00

☐ \$125.00 - \$150.00

☐ Other:

User #6 continued

How does the branding make you feel? What does it make you think? *

It feels well thought out and has an "eco friendly" feel on the branding which is enticing. it's pretty easy to get the snapshot with this Branding.

What would you change about the course offerings? *

Not sure what add as much as I would emphasize the "know your rights"

When it comes to finances what things do you continue to struggle with that you would like to learn more about? *

Budgeting and interest

User #7

After reviewing the course brochure, did you have a good understanding of the House360 program and it's services? *

- ☐ Yes
- ☐ No
- ☒ Maybe

What would you change about your past rental experiences? *

Making sure I had enough money to last at least 3-6 months of my term, for rainy days.

How do you best learn? *

- ☒ Quick 5 minute videos
- ☐ Articles that take 5 minutes to read
- ☐ Podcast
- ☒ In-person class settings
- ☐ Online class settings

Where do you find out about new services? *

- ☐ Social Media
- ☐ Professional referrals
- ☐ Internet searches
- ☒ Family and Friends
- ☐ Other

User #7 continued

What areas of financial literacy are you most interested? *

Budgeting & Credit

Would you find a course on basic renters rights beneficial? *

☒ Yes

☐ No

Would you take a course to receive renters housing incentives such as discounted rental rates? *

☒ Yes

☐ No

☐ Maybe

How much would you pay for a course program such as House360? *

☐ \$50.00 or less

☒ \$50.00 - \$75.00

☐ \$75.00 - \$125.00

☐ \$125.00 - \$150.00

☐ Other:

User #7 continued

How does the branding make you feel? What does it make you think? *

Everything works. Colors are professional. May be slightly wordy.

What would you change about the course offerings? *

Helping me to find listings

When it comes to finances what things do you continue to struggle with that you would like to learn more about? *

Making enough to afford a place thats comfortable

User #8

After reviewing the course brochure, did you have a good understanding of the House360 program and it's services? *

- ☒ Yes
- ☐ No
- ☐ Maybe

What would you change about your past rental experiences? *

Would have become more educated sooner.

How do you best learn? *

- ☐ Quick 5 minute videos
- ☐ Articles that take 5 minutes to read
- ☒ Podcast
- ☐ In-person class settings
- ☒ Online class settings

Where do you find out about new services? *

- ☒ Social Media
- ☐ Professional referrals
- ☐ Internet searches
- ☐ Family and Friends
- ☐ Other

User #8continued

What areas of financial literacy are you most interested? *

How to create generational wealth!

Would you find a course on basic renters rights beneficial? *

☒ Yes

☐ No

Would you take a course to receive renters housing incentives such as discounted rental rates? *

☒ Yes

☐ No

☐ Maybe

How much would you pay for a course program such as House360? *

☒ \$50.00 or less

☐ \$50.00 - \$75.00

☐ \$75.00 - \$125.00

☐ \$125.00 - \$150.00

☐ Other:

User #8continued

How does the branding make you feel? What does it make you think? *

Branding is done really well!

What would you change about the course offerings? *

Nothing!

When it comes to finances what things do you continue to struggle with that you would like to learn more about? *

Cash flow!

User #9

After reviewing the course brochure, did you have a good understanding of the House360 program and it's services? *

- ☒ Yes
- ☐ No
- ☐ Maybe

What would you change about your past rental experiences? *

Landlords that were slow to fix issues.

How do you best learn? *

- ☒ Quick 5 minute videos
- ☐ Articles that take 5 minutes to read
- ☐ Podcast
- ☐ In-person class settings
- ☐ Online class settings

Where do you find out about new services? *

- ☐ Social Media
- ☐ Professional referrals
- ☒ Internet searches
- ☐ Family and Friends
- ☐ Other

User #9 continued

What areas of financial literacy are you most interested? *

investments

Would you find a course on basic renters rights beneficial? *

☒ Yes

☐ No

Would you take a course to receive renters housing incentives such as discounted rental rates? *

☒ Yes

☐ No

☐ Maybe

How much would you pay for a course program such as House360? *

☒ \$50.00 or less

☐ \$50.00 - \$75.00

☐ \$75.00 - \$125.00

☐ \$125.00 - \$150.00

☐ Other:

User #9 continued

How does the branding make you feel? What does it make you think? *

It makes me think the program is teaching valuable information.

What would you change about the course offerings? *

I'm not sure.

When it comes to finances what things do you continue to struggle with that you would like to learn more about? *

budgeting

User #10

After reviewing the course brochure, did you have a good understanding of the House360 program and it's services? *

- ☒ Yes
- ☐ No
- ☐ Maybe

What would you change about your past rental experiences? *

Having more information about credit scores as a new renter and the actual responsibilities of landlords and project managers

How do you best learn? *

- ☐ Quick 5 minute videos
- ☒ Articles that take 5 minutes to read
- ☐ Podcast
- ☐ In-person class settings
- ☐ Online class settings

Where do you find out about new services? *

- ☐ Social Media
- ☐ Professional referrals
- ☐ Internet searches
- ☒ Family and Friends
- ☐ Other

User #10_{continued}

What areas of financial literacy are you most interested? *

How to save and improve credit over time

Would you find a course on basic renters rights beneficial? *

- ☒ Yes
- ☐ No

Would you take a course to receive renters housing incentives such as discounted rental rates? *

- ☒ Yes
- ☐ No
- ☐ Maybe

How much would you pay for a course program such as House360? *

- ☒ \$50.00 or less
- ☐ \$50.00 - \$75.00
- ☐ \$75.00 - \$125.00
- ☐ \$125.00 - \$150.00
- ☐ Other:

User #10_{continued}

How does the branding make you feel? What does it make you think? *

It's professional and very easy to understand and pick out the most important basic info

What would you change about the course offerings? *

Maybe add in the credit learning course

When it comes to finances what things do you continue to struggle with that you would like to learn more about? *

Being able to save while still living paycheck to paycheck

User #11

After reviewing the course brochure, did you have a good understanding of the House360 program and it's services? *

- ☒ Yes
- ☐ No
- ☐ Maybe

What would you change about your past rental experiences? *

Knowing your rights as a tenant, and know what landlords are and are not responsible for.

How do you best learn? *

- ☒ Quick 5 minute videos
- ☐ Articles that take 5 minutes to read
- ☐ Podcast
- ☐ In-person class settings
- ☐ Online class settings

Where do you find out about new services? *

- ☐ Social Media
- ☐ Professional referrals
- ☐ Internet searches
- ☒ Family and Friends
- ☐ Other

User #11 continued

What areas of financial literacy are you most interested? *

Saving and Investing properly

Would you find a course on basic renters rights beneficial? *

☒ Yes

☐ No

Would you take a course to receive renters housing incentives such as discounted rental rates?

*

☒ Yes

☐ No

☐ Maybe

How much would you pay for a course program such as House360? *

☐ \$50.00 or less

☒ \$50.00 - \$75.00

☐ \$75.00 - \$125.00

☐ \$125.00 - \$150.00

☐ Other:

User #11 continued

How does the branding make you feel? What does it make you think? *

The branding is straightforward and conveys the importance of the topics that would be discussed. I think some of the text could be simplified, and colors could be brighter and more engaging.

What would you change about the course offerings? *

Nothing!

When it comes to finances what things do you continue to struggle with that you would like to learn more about? *

Saving properly

User #12

After reviewing the course brochure, did you have a good understanding of the House360 program and it's services? *

- ☐ Yes
- ☒ No
- ☐ Maybe

What would you change about your past rental experiences? *

More information on renter's insurance etc

How do you best learn? *

- ☒ Quick 5 minute videos
- ☒ Articles that take 5 minutes to read
- ☐ Podcast
- ☐ In-person class settings
- ☐ Online class settings

Where do you find out about new services? *

- ☐ Social Media
- ☐ Professional referrals
- ☐ Internet searches
- ☒ Family and Friends
- ☐ Other

User #12continued

What areas of financial literacy are you most interested? *

Balancing expenses

Would you find a course on basic renters rights beneficial? *

☒ Yes

☐ No

Would you take a course to receive renters housing incentives such as discounted rental rates? *

☒ Yes

☐ No

☐ Maybe

How much would you pay for a course program such as House360? *

☐ \$50.00 or less

☒ \$50.00 - \$75.00

☐ \$75.00 - \$125.00

☐ \$125.00 - \$150.00

☐ Other:

User #12_{continued}

How does the branding make you feel? What does it make you think? *

Very corporate. Grey reminds me of mass housing and blue color denotes finances

What would you change about the course offerings? *

1) Unclear about contractor/subcontractor roles and how this benefits them. The benefits and services for renters are clear though - but I would recommend clearing denoting and separating which services apply to which groups and what the overlapping services are 2) Perhaps in the future add in landlord development courses or how to transition from renting to home ownership and what to look for.

When it comes to finances what things do you continue to struggle with that you would like to learn more about? *

Long-term savings, retirement

User #13

After reviewing the course brochure, did you have a good understanding of the House360 program and it's services? *

- ☒ Yes
- ☐ No
- ☐ Maybe

What would you change about your past rental experiences? *

I would have liked to previously know renters rights for breaking a lease and requirements that management are supposed to execute between tenants since many of them don't keep up like they should, i.e. paint walls between tenants, etc.

How do you best learn? *

- ☒ Quick 5 minute videos
- ☐ Articles that take 5 minutes to read
- ☒ Podcast
- ☐ In-person class settings
- ☐ Online class settings

Where do you find out about new services? *

- ☐ Social Media
- ☐ Professional referrals
- ☒ Internet searches
- ☐ Family and Friends
- ☐ Other

User #13continued

What areas of financial literacy are you most interested? *

personal financial management, tracking and saving better.

Would you find a course on basic renters rights beneficial? *

☒ Yes

☐ No

Would you take a course to receive renters housing incentives such as discounted rental rates? *

☒ Yes

☐ No

☐ Maybe

How much would you pay for a course program such as House360? *

☐ \$50.00 or less

☒ \$50.00 - \$75.00

☐ \$75.00 - \$125.00

☐ \$125.00 - \$150.00

☐ Other:

User #13_{continued}

How does the branding make you feel? What does it make you think? *

It feels professional and lends appeal to both parties involved. Feels well thought out.

What would you change about the course offerings? *

I like the selection of course offerings, both for personal development but important towards housing and relationship with management. Included in those courses you can discuss tips like balance transfers and how to be strategic to avoid accrued interest charges, etc.

When it comes to finances what things do you continue to struggle with that you would like to learn more about? *

Credit and accrued saving/investing

User #14

After reviewing the course brochure, did you have a good understanding of the House360 program and it's services? *

- ☒ Yes
- ☐ No
- ☐ Maybe

What would you change about your past rental experiences? *

Relationships with landlords and making sure they are healthy

How do you best learn? *

- ☒ Quick 5 minute videos
- ☐ Articles that take 5 minutes to read
- ☐ Podcast
- ☐ In-person class settings
- ☐ Online class settings

Where do you find out about new services? *

- ☐ Social Media
- ☐ Professional referrals
- ☐ Internet searches
- ☒ Family and Friends
- ☐ Other

User #14continued

What areas of financial literacy are you most interested? *

Savings and investments

Would you find a course on basic renters rights beneficial? *

☒ Yes

☐ No

Would you take a course to receive renters housing incentives such as discounted rental rates? *

☒ Yes

☐ No

☐ Maybe

How much would you pay for a course program such as House360? *

☐ \$50.00 or less

☐ \$50.00 - \$75.00

☒ \$75.00 - \$125.00

☐ \$125.00 - \$150.00

☐ Other:

User #14continued

How does the branding make you feel? What does it make you think? *

Love the colors, keeps me calm

What would you change about the course offerings? *

Nothing

When it comes to finances what things do you continue to struggle with that you would like to learn more about? *

Student loans and savings

User #15

After reviewing the course brochure, did you have a good understanding of the House360 program and it's services? *

/ 0

- ☒ Yes
- ☐ No
- ☐ Maybe

Add individual feedback

What would you change about your past rental experiences? *

/ 0

Spend less on rent to save to own a home instead.

Add individual feedback

How do you best learn? *

/ 0

- ☒ Quick 5 minute videos
- ☐ Articles that take 5 minutes to read
- ☐ Podcast
- ☒ In-person class settings
- ☐ Online class settings

Add individual feedback

Where do you find out about new services? *

/ 0

- ☒ Social Media
- ☐ Professional referrals
- ☐ Internet searches
- ☐ Family and Friends
- ☐ Other

Add individual feedback

User #15continued

What areas of financial literacy are you most interested? *

/ 0

Real estate

Add individual feedback

Would you find a course on basic renters rights beneficial? *

/ 0

☒ Yes

☐ No

Add individual feedback

Would you take a course to receive renters housing incentives such as discounted rental rates? *

/ 0

☒ Yes

☐ No

☐ Maybe

Add individual feedback

How much would you pay for a course program such as House360? *

/ 0

☒ \$50.00 or less

☐ \$50.00 - \$75.00

☐ \$75.00 - \$125.00

☐ \$125.00 - \$150.00

☐ Other:

Add individual feedback

User #15continued

How does the branding make you feel? What does it make you think? *

/ 0

Easy to follow!

Add individual feedback

What would you change about the course offerings? *

/ 0

Nothing I can think of

Add individual feedback

When it comes to finances what things do you continue to struggle with that you would like to learn more about? *

/ 0

Saving and rental homes that rent goes towards eventually owning the place

Add individual feedback

User #16

After reviewing the course brochure, did you have a good understanding of the House360 program and it's services? *

- ☒ Yes
- ☐ No
- ☐ Maybe

What would you change about your past rental experiences? *

Spend less on rent to save to own a home instead.

How do you best learn? *

- ☒ Quick 5 minute videos
- ☐ Articles that take 5 minutes to read
- ☐ Podcast
- ☒ In-person class settings
- ☐ Online class settings

Where do you find out about new services? *

- ☒ Social Media
- ☐ Professional referrals
- ☐ Internet searches
- ☐ Family and Friends
- ☐ Other

User #16continued

What areas of financial literacy are you most interested? *

Real estate

Would you find a course on basic renters rights beneficial? *

☒ Yes

☐ No

Would you take a course to receive renters housing incentives such as discounted rental rates? *

☒ Yes

☐ No

☐ Maybe

How much would you pay for a course program such as House360? *

☒ \$50.00 or less

☐ \$50.00 - \$75.00

☐ \$75.00 - \$125.00

☐ \$125.00 - \$150.00

☐ Other:

How does the branding make you feel? What does it make you think? *

Easy to follow!

User #16continued

What would you change about the course offerings? *

Nothing I can think of

When it comes to finances what things do you continue to struggle with that you would like to learn more about? *

Saving and rental homes that rent goes towards eventually owning the place

User #17

After reviewing the course brochure, did you have a good understanding of the House360 program and it's services? *

- ☒ Yes
- ☐ No
- ☐ Maybe

What would you change about your past rental experiences? *

Spend less on rent to save to own a home instead.

How do you best learn? *

- ☒ Quick 5 minute videos
- ☐ Articles that take 5 minutes to read
- ☐ Podcast
- ☒ In-person class settings
- ☐ Online class settings

Where do you find out about new services? *

- ☒ Social Media
- ☐ Professional referrals
- ☐ Internet searches
- ☐ Family and Friends
- ☐ Other

User #17continued

What areas of financial literacy are you most interested? *

Real estate

Would you find a course on basic renters rights beneficial? *

☒ Yes

☐ No

Would you take a course to receive renters housing incentives such as discounted rental rates? *

☒ Yes

☐ No

☐ Maybe

How much would you pay for a course program such as House360? *

☒ \$50.00 or less

☐ \$50.00 - \$75.00

☐ \$75.00 - \$125.00

☐ \$125.00 - \$150.00

☐ Other:

How does the branding make you feel? What does it make you think? *

Easy to follow!

User #17 continued

What would you change about the course offerings? *

Nothing I can think of

When it comes to finances what things do you continue to struggle with that you would like to learn more about? *

Saving and rental homes that rent goes towards eventually owning the place

Video Conferencing



Rob Gordon

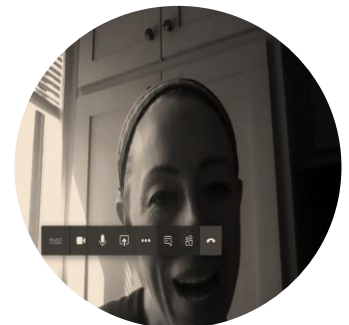
Wize Construction, Real Estate Investor

- Great concept. How are the apartment complexes benefiting?
- Will the educational course be a one-time course or will they need to take it each time they move?
- To generate more income recommend adding a membership program to renters?
- Rental discounted rate of 20-25% should not cancel out their profitability.
- Angle of House360 is that they provide market rate apartment complexes with qualified candidates that meet the criteria of not only House360 but their rental requirements.
- Look into the program Teachable.

Margaret Totty

Construction Project Manager

- There is a significant need for job training for subcontractor new hires with COVID-19.
- The city is looking to utilize hotels and build more shelter for the homeless and low income. The subcontractor portal is something that they could really benefit from using.
- City also needs a tool to help with training and a conduit for communication between developers and residents. The lack of community involvement and approval is slowing construction.
- Because this is target to the middle class and not lower income, their will be less government regulations to work through.



04 Insight



Insights

82% of participants had a good understanding of the House360 program based on the information presented in the Renter's Course Education Brochure.

88.2% of participants learn best through quick 5-minute videos. Followed by 29.4% of participants think they learn better through in-person class settings.

Despite the popularity of podcasts, only 11.8% felt that they learned best through podcast segments.

When asked what participants would change about their rental experiences, the top two areas were:

1. Establishing a relationship with the landlord, leasing agent, or property manager.
2. Having a full understanding of your renter's rights and knowing the landlord's responsibilities.

41.2% of participants find out about new services through social media.

Participants were most interested in learning about saving, investments & real estate, and learning more about credit scores.

41.2% of participants were willing to pay \$50.00 or less for a course program such as House360. While 29.4% were willing to pay \$50.00 - \$75.00.

When asked what things do you continue to struggle with financially, majority of participants said budgeting and saving!

Development Matrix

How does the branding make you feel? What does it make you think?

"Easy to follow!"

"It feels professional and lends appeal to both parties involved. Feels well thought out."

"Branding is done really well!"

"The branding is clear which is what I look for in a company."

"I like the 360 idea. It provides the idea of holistic help."

"It makes me think the program is teaching valuable information."

"Very corporate. Grey reminds me of mass housing and blue color denotes finances"

"Professional. Neat."

"It's professional and very easy to understand and pick out the most important

"Everything works. Colors are professional. May be slightly wordy."

"Branding looks a bit corporate. Could be more relatable to the recent graduate"

"The branding is straightforward and conveys the importance of the topics that would be discussed. I

What would you change about the course offerings?

"Nothing I can think of"

"Nothing!"

"I think the course is very inclusive on things renters need to know."

"I like the selection of course offerings, both for personal development but important towards housing and relationship with management. Included in those courses you can discuss tips like balance transfers and how to be strategic to avoid accrued interest charges, etc."

"I'm not sure."

"Not sure what add as much as I would emphasize the "know your rights""

"Multiple options (webinar, podcast etc.)"

"Helping me to find listings"

"1) Unclear about contractor/subcontractor roles and how this benefits them. The benefits and services for renters are clear though- but I would recommend clearing denoting and separating which services apply to which groups and what the overlapping services are 2) Perhaps in the future add in landlord development courses or how to transition from renting to home ownership and what to look for"

"Elaborate more on how it'll help subcontractors."

"Maybe add in the credit learning course"

What areas of financial literacy are you most interested?

"personal financial management, tracking and saving better"

"Investing & knowing your rights"

"Saving and Investing properly"

"Budgeting - lease agreements (fine print and legalese that is not always clear to people who didn't study/legalese) - in other words, understanding a lease agreement in simple English"

"Balancing expenses"

"Budgeting & Credit"



Next Steps

1. Develop revisions of prototype 1.
 1. Prototype two will take into consideration the graphic stylings for a more engaging and relatable aesthetic.
 2. Prototype two will look into ways of replacing words with graphics so that it is not so text heavy. The goal is to see which is more effective in getting the content across. It could be one style is better for print while the other is better for social media postings.
2. Revisit the course offerings and course content to reflect the needs of testing participants.
3. Flesh out the business model to ensure a more attractive business incentive for prospective partners (ex. Apartment complexes and property owners)
4. Pilot: 3D Mock Educational Program Brochure
5. Post pilot: Network and connect with professionals to create educational modules. Network with apartment complexes to introduce them to House360 program.
6. Continue moving forward with the next steps of the Implementation Roadmap.

05 Pilot

Next Steps

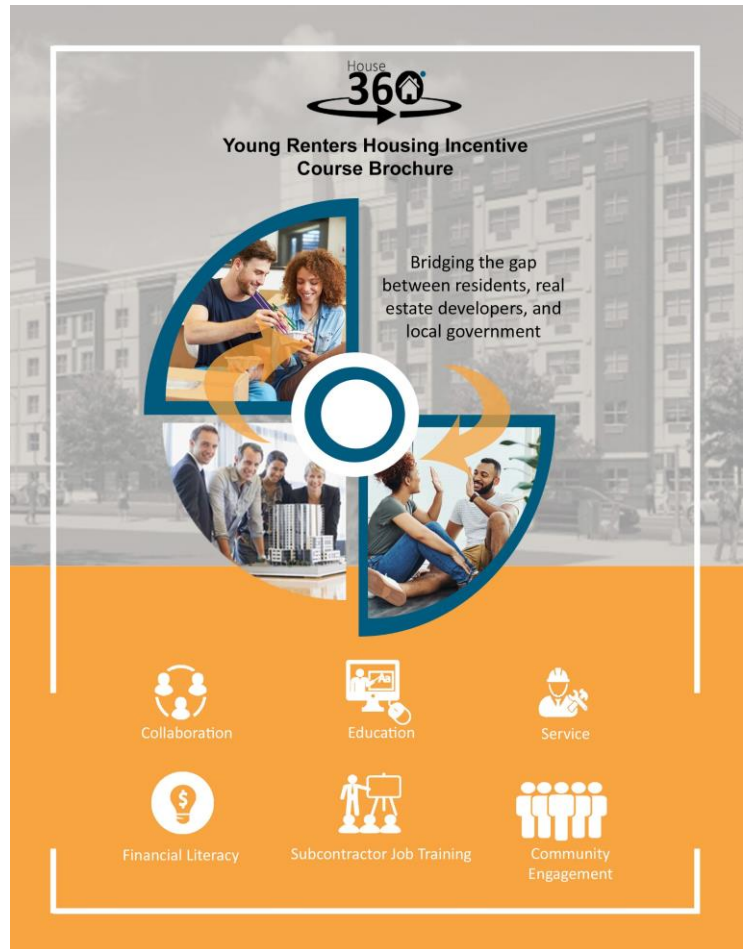


House360

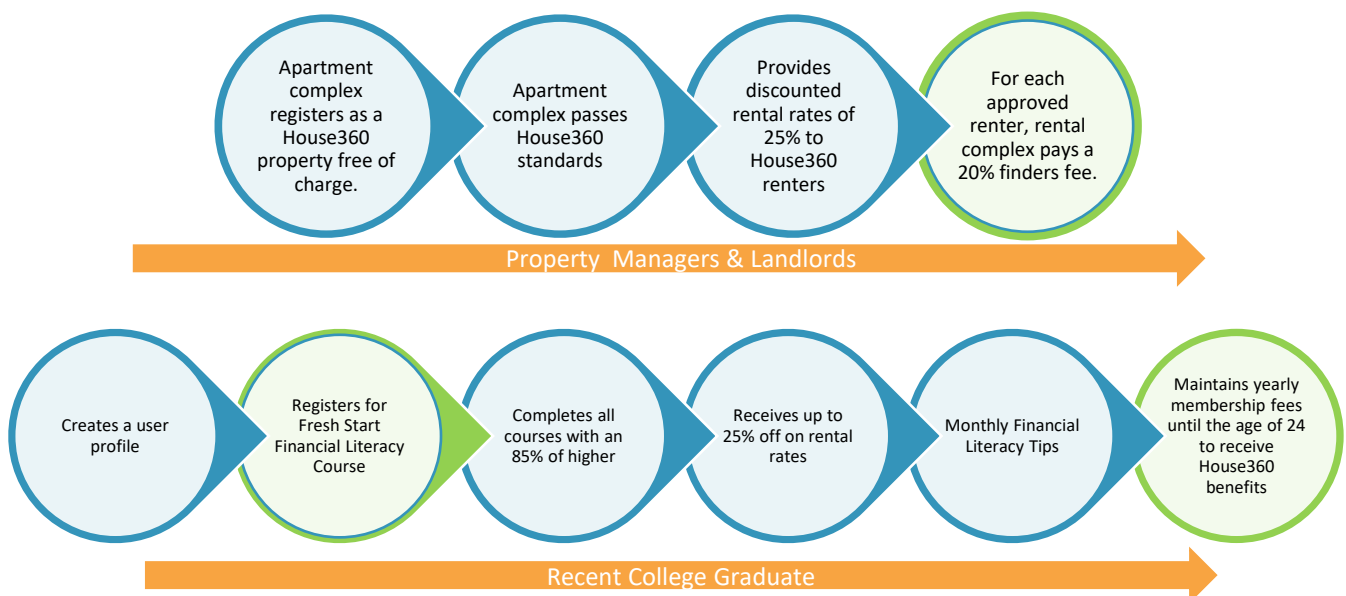
House360 highlights the experiences of real people to gain an understanding of the issues they are facing as working middle class looking for housing in some of the nations most expensive cities.

Through House360, we will work to bridge the gap between residents, developers, and local government through education and advocacy to bring about factors of change that impact the affordability of housing.

Through the Young Renters Housing Incentive Program, House360 will bridge the gap between young renters 21-24 by providing them with discounted rental rates upon completion of our Fresh Start Financial Literacy Program.



User Experience



Fresh Start Financial Literacy Course Program

- 01 Budget Friendly**
How to structure a working budget. Learn how to determine your rental range.
- 02 Savings & Investments**
Learn how much you should save each paycheck. How do you plan for an emergency? How do I save and pay off student debt? What is a 401k, FSA, and HSA account.
- 03 Read the Lease**
Breakdown of lease terminology and understanding the fine print.
- 04 Know Your Renter's Rights**
Learn your renter's rights as an occupant. Under what circumstances can you break a lease. And more.
- 05 Know Your Landlord's Rights**
Learn your landlord's basic rights as a property manager. What are they responsible and required to provide? What are they not able to do legally. Eviction process.
- 06 Financially Stable, Solid Credit Score, What's Next?**
Learn what other steps you can be taking to secure your financial future and start creating long term wealth.

House 360

Young Renters Housing Incentive Course Brochure

Bridging the gap between residents, real estate developers, and local government

Financial Literacy

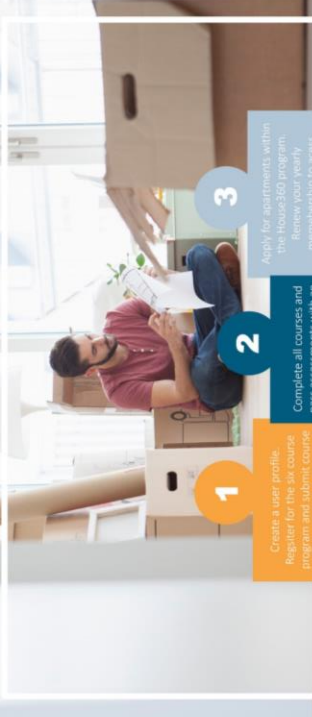
Collaboration

Education

Service

Community Engagement

Subcontractor Job Training



1

Create a user profile
Register for the six course
program and submit course
program fee.

2

Complete all courses and
pass assessments with an
85% or higher.

3

Apply for apartments within
the House360 program.
Review your yearly
oversight to access
benefits until 24 years old.

House360 highlights the experiences of real people to gain an understanding of the issues they are facing as working middle class looking for housing in some of the nation's most expensive cities.

Through House360, we will work to bridge the gap between renters, developers, and local government through education and advocacy to bring about factors of change that impact the affordability of housing.

Through the Young Renters Housing Incentive Program, House360 will bridge the gap between young renters 21-24 by providing them with discounted rental rates upon completion of our Fresh Start Financial Literacy Program.

Courses

Budget Friendly

How to structure a working budget. Learn how to determine your rental range.

Savings & Investments

Learn how much you should save each paycheck. How do you plan for an emergency? How do I save and pay off student debt? What is a 401k, ISA, and HSA account.

Read the Lease

Breakdown of lease terminology and understanding the fine print.

Know Your Renters' Rights

Learn your renter's rights as an occupant. Under what circumstances can you break a lease. And more.

Know Your Landlord's Rights

Learn your landlord's basic rights as a property manager. What are they responsible and required to provide? What are they not able to do legally. Eviction process.

Financially Stable, Solid Credit Score, What's Next?

Learn what other steps you can be taking to secure your financial future and start creating long term wealth.



Ind. Project: Design Research

House360 Prototyping Report

Redefining Affordability and Quality Housing in Major Cities