The design work of public service

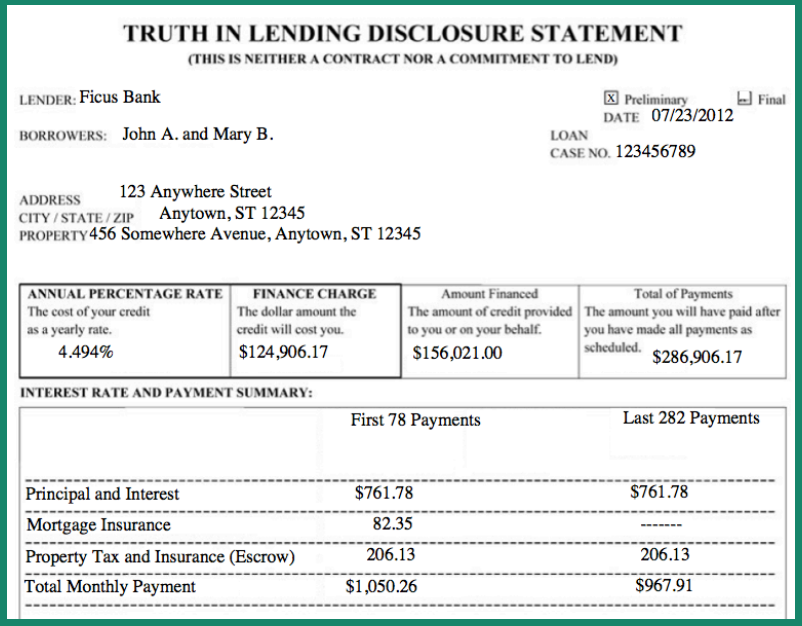
Cyd Harrell

Little Hoover Commission UX Showcase

January 21, 2016

Public servants have **greater design impact** than any group in industry.

CFPB, 2014



TRUTH IN LENDING DISCLOSURE STATEMENT

(THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)

LENDER: Ficus Bank

☒ Preliminary ☐ Final
DATE 07/23/2012

BORROWERS: John A. and Mary B.

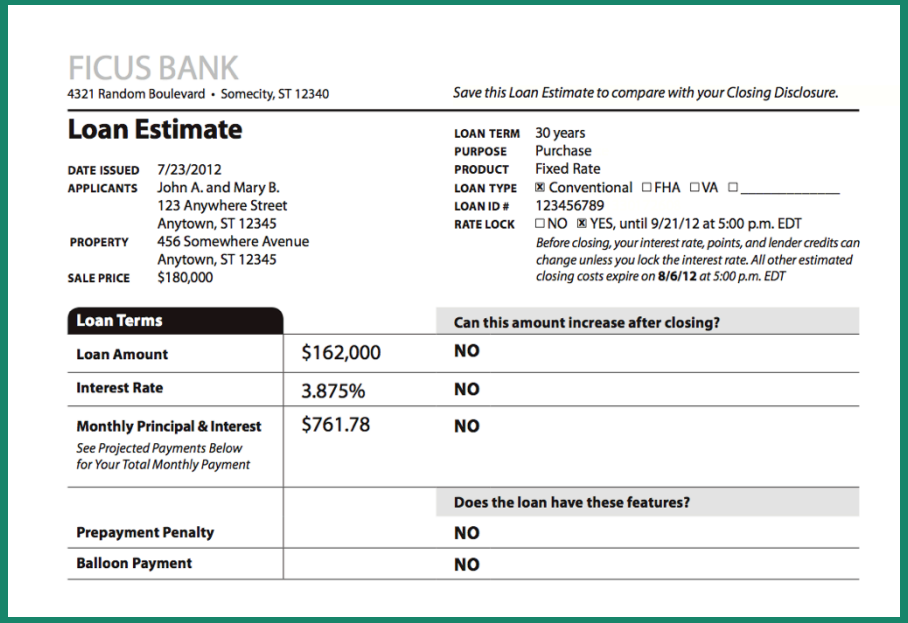
LOAN CASE NO. 123456789

ADDRESS 123 Anywhere Street
CITY / STATE / ZIP Anytown, ST 12345
PROPERTY 456 Somewhere Avenue, Anytown, ST 12345

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
4.494%	$124,906.17	$156,021.00	$286,906.17

INTEREST RATE AND PAYMENT SUMMARY:

	First 78 Payments	Last 282 Payments
Principal and Interest	$761.78	$761.78
Mortgage Insurance	82.35	-------
Property Tax and Insurance (Escrow)	206.13	206.13
Total Monthly Payment	$1,050.26	$967.91



FICUS BANK

4321 Random Boulevard • Somecity, ST 12340

Save this Loan Estimate to compare with your Closing Disclosure.

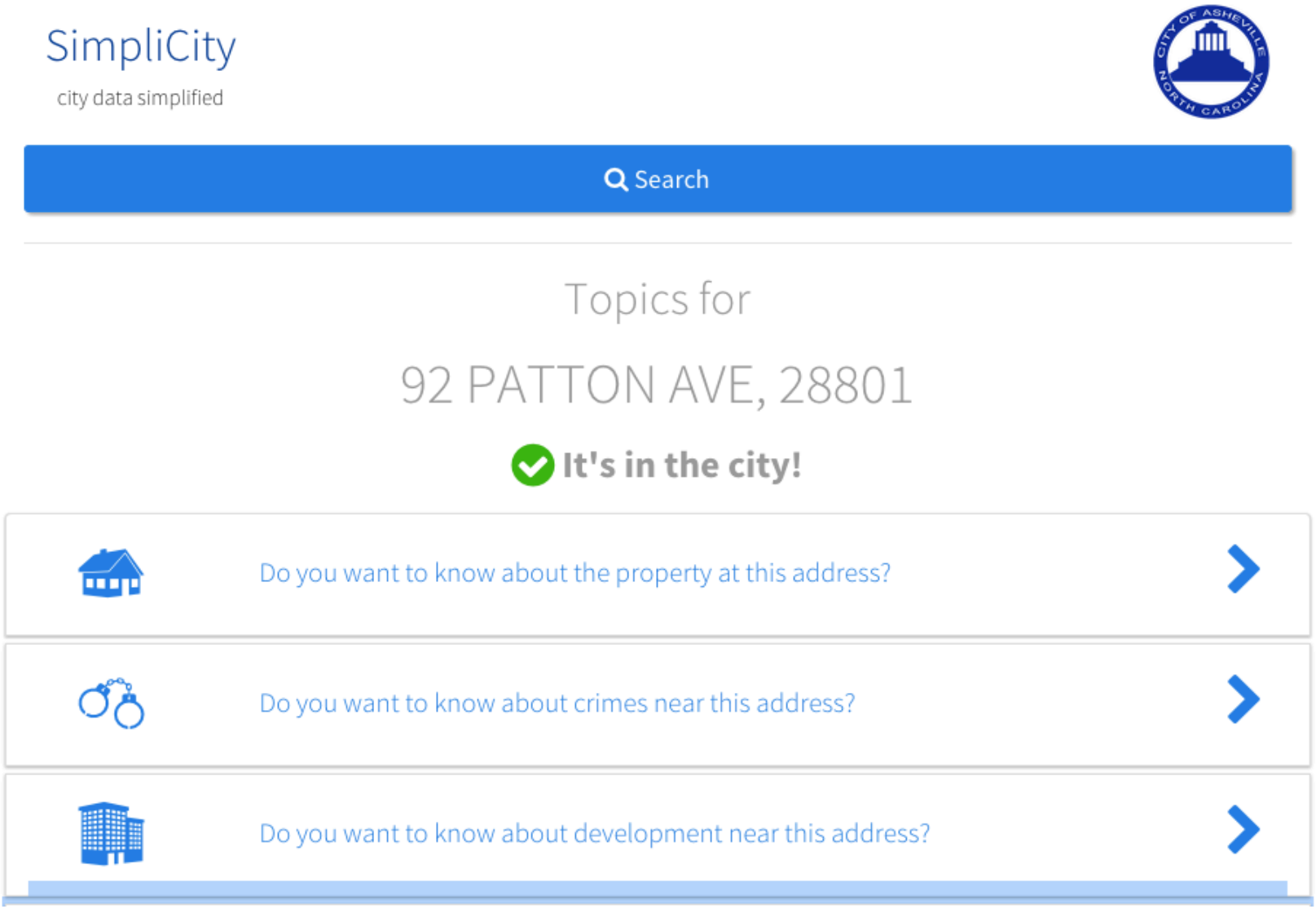
Loan Estimate

DATE ISSUED 7/23/2012
APPLICANTS John A. and Mary B.
123 Anywhere Street
Anytown, ST 12345
PROPERTY 456 Somewhere Avenue
Anytown, ST 12345
SALE PRICE $180,000

LOAN TERM 30 years
PURPOSE Purchase
PRODUCT Fixed Rate
LOAN TYPE ☒ Conventional ☐ FHA ☐ VA ☐ _____
LOAN ID # 123456789
RATE LOCK ☐ NO ☒ YES, until 9/21/12 at 5:00 p.m. EDT
Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on **8/6/12** *at 5:00 p.m. EDT*

Loan Terms		Can this amount increase after closing?
Loan Amount	$162,000	**NO**
Interest Rate	3.875%	**NO**
Monthly Principal & Interest *See Projected Payments Below for Your Total Monthly Payment*	$761.78	**NO**
		Does the loan have these features?
Prepayment Penalty		**NO**
Balloon Payment		**NO**

Asheville NC, 2015



Asheville NC, 2015

“Making SimpliCity has been a lean operation and much of the time has been spent on usability testing.

-- Jonathan Feldman, CIO, Asheville, NC

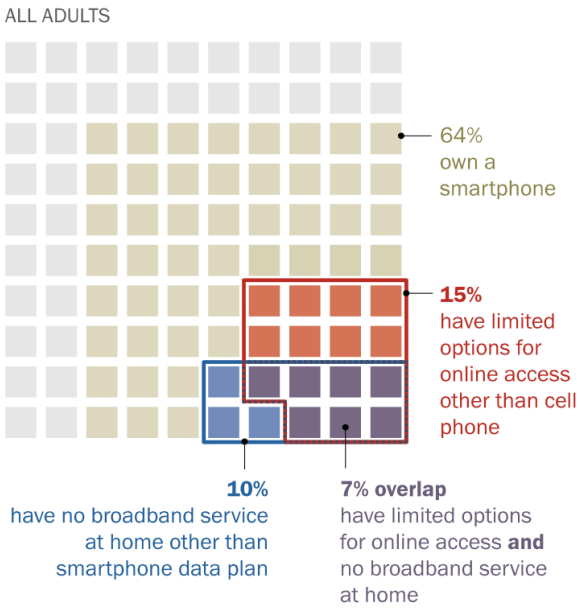
Find out when services & systems

- Respect people's time, dignity, and abilities
- Invite full participation
- Put citizens & government on the same side

Where people are

The "Smartphone-Dependent" Population: 7% of Americans Rely Heavily on a Smartphone for Online Access

% of U.S. adults who have a smartphone, but lack other broadband internet service at home, and/or have limited options for going online other than their cell phone



Pew Research Center American Trends Panel survey, October 3-27 2014.

PEW RESEARCH CENTER

	% who have a smartphone and...		
	Do not have broadband at home	Have few access options other than cell phone	Total "Smartphone-Dependent"*
All adults	10%	15%	7%
Male	10	12	5
Female	11	18	8
18-29	20	25	15
30-49	11	16	6
50-64	6	11	4
65+	4	7	2
White, non-Hispanic	7	12	4
Black, non-Hispanic	21	19	12
Hispanic	17	23	13
HS grad or less	15	19	9
Some college	10	16	7
College+	4	7	2
Less than $30,000/yr	19	24	13
$30,000-$74,999	8	14	5
$75,000 or more	3	5	1
Urban	12	17	8
Suburban	9	14	6
Rural	11	14	7

Pew Research Center American Trends Panel survey, October 3-27 2014. *"Smartphone dependent" users are those who own a smartphone but have no broadband at home, and have limited access options beyond their cell phone.

PEW RESEARCH CENTER

None of this is easy.

But every step makes a difference.

Please keep designing the citizen experience.

Thank you.