

# **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. 4.494%	The dollar amount the credit will cost you. \$124,906.17	The amount of credit provided to you or on your behalf. \$156,021.00	The amount you will have paid after you have made all payments as scheduled. \$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	\$761.78	NO

*See Projected Payments Below for Your Total Monthly Payment*

#### Does the loan have these features?

Prepayment Penalty	NO
Balloon Payment	NO

# Asheville NC, 2015

SimpliCity  
city data simplified



Search

Topics for

92 PATTON AVE, 28801

✔ It's in the city!



Do you want to know about the property at this address?



Do you want to know about crimes near this address?



Do you want to know about development near this address?



## **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**

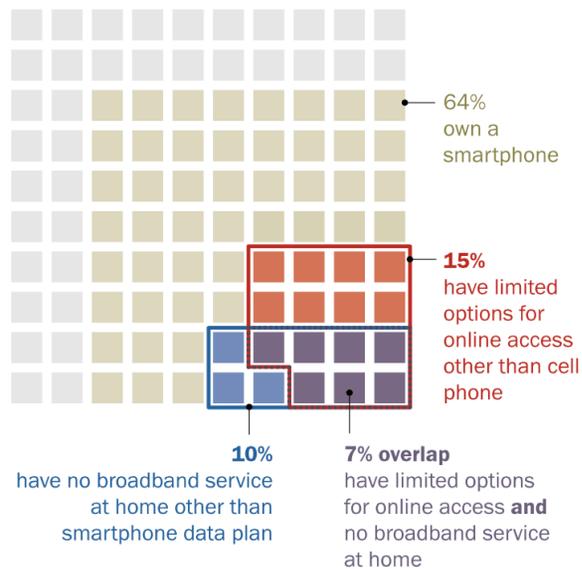
- **Respect people's time, dignity, and abilities**
- **Invite full participation**
- **Put citizens & government on the same side**

# 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*

ALL ADULTS



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.

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**None of this is easy.**

**But every step makes  
a difference.**

**Please keep designing  
the citizen experience.**

**Thank you.**