Bay Area Affordable Housing Seeker Journeys UX Research Findings

What do Bay Area residents experience when looking for affordable housing?

What **challenges** do they face on their journey?

What **opportunities** do they imagine for a better future?

What do Bay Area residents experience when looking for affordable housing?

What **considerations** do they account for in their search?

What **resources** and support do they rely on?

Bay Area residents

1x1 interviews w/ individuals with experience looking for affordable housing in the Bay

	City	Household size	Household language(s)
P1	San Jose - Downtown	2 adults, 2 kids	English, Spanish
P3	San Jose - East Side	1 adult, 2 kids	English, Spanish, Portuguese
P4	Campbell	2 adults, 4 kids	Tigrinya
P6	Hayward	2 adults, 3 kids	English
P7	Oakland	1 adult	English
P8	Milpitas	1 adult	English, Spanish

P1

Bay Area native struggling to stay near family support system
Received an unlawful detainer from their landlord two months ago because they were behind on rent

P3

Mother of two children with special needs
Worried that sensitive information required for public benefits applications could be hacked

P4

Immigrated to San Jose speaking little English
Church community pointed them to apply for a waitlist, and heard back 5 years later

P6

Family of 5 discouraged by application eligibility
Shares affordable listings they come across with their social media network

P7

Living in single-room occupancy
Lost employment because previous housing had bed bugs

P8

Working multiple jobs to avoid homelessness
Notified that their rent will increase $800 soon

Jump to content

Affordable housing seeker journey

Housing seeker journey

Look for support resources
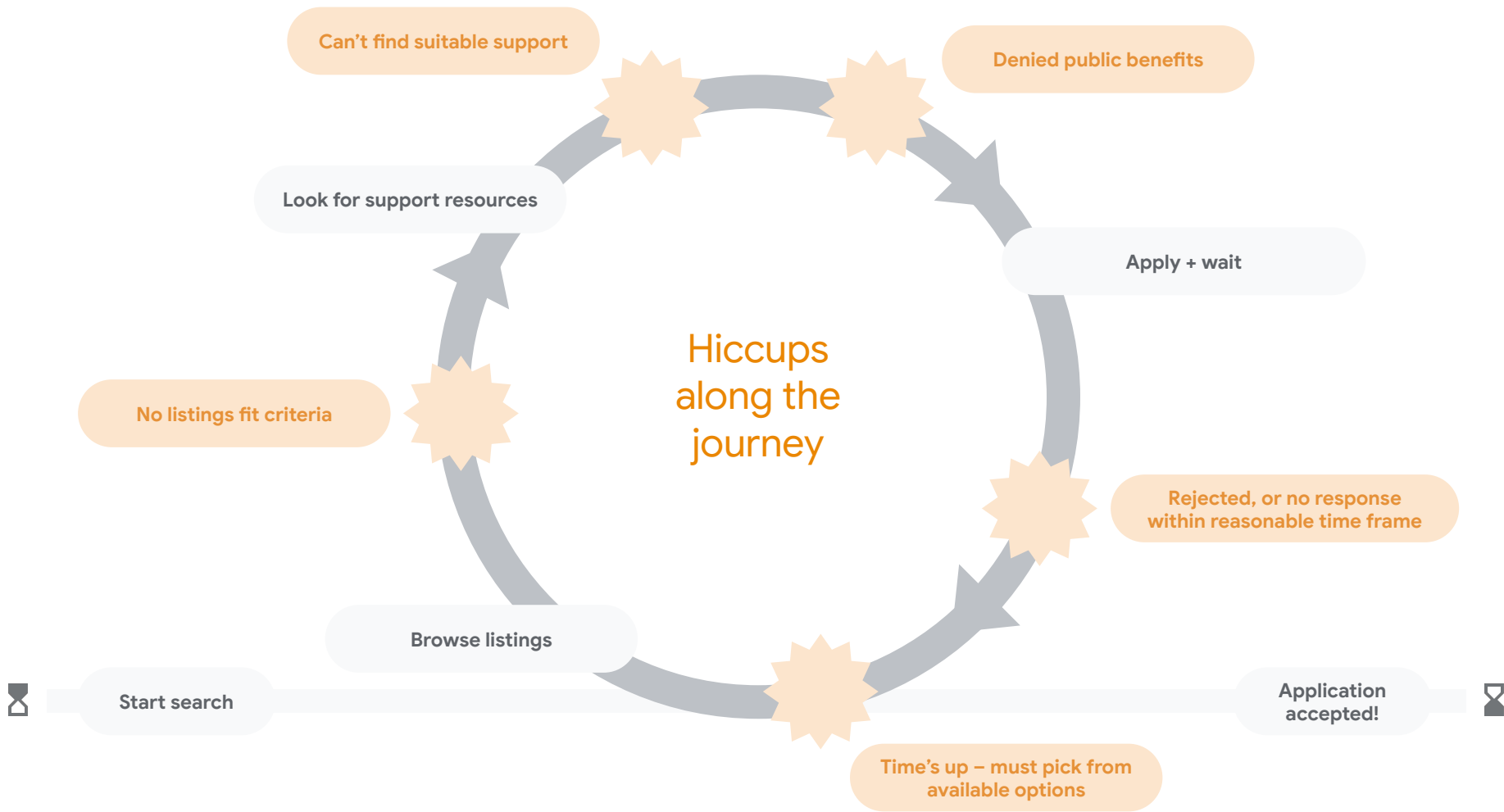
Apply + wait

Browse listings

Start search

Application accepted!

Every step is
kind of confusing.

This process is stressful as hell.

Terrible, traumatizing, triggering.

Hiccups along the journey

Start search → Browse listings → Look for support resources → Apply + wait → Application accepted!

Can't find suitable support

Denied public benefits

No listings fit criteria

Rejected, or no response within reasonable time frame

Time's up – must pick from available options

Connect w/ counselor or social services organization

Receive public benefits

Look for support resources

Apply + wait

Support along the journey

Property manager connects seeker to available unit

Expand search criteria

Browse listings

Start search

Application accepted!

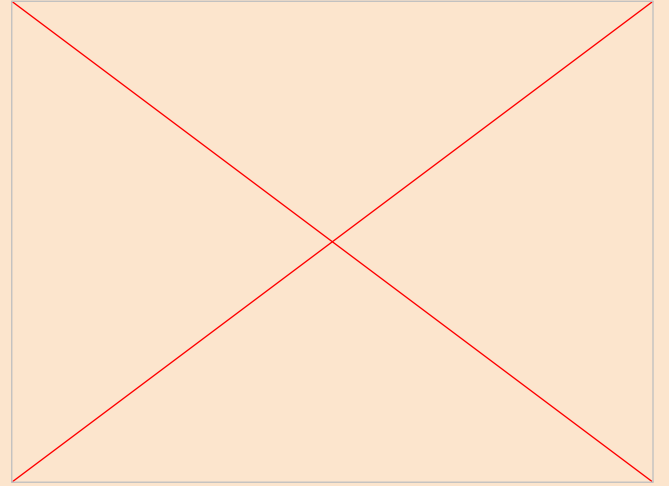# Findings

What **challenges** do they face on their journey?

What **opportunities** do they imagine for a better future?

What do Bay Area residents experience when looking for affordable housing?

What **considerations** do they account for in their search?

What **resources** and support do they rely on?

What did I ever do to not deserve housing?

01
Housing search considerations

Housing seekers consider a range of factors during their search.

They are often flexible and unique in how they balance their needs for support, consistency *(e.g. kids' schools, family, community)* with potential increased livability *(e.g. cost, unit size, safety, access to daily living needs, commute).*

Housing seekers often don't ultimately have a true choice, and take what is available.

Stay in my current home and community

Provide my family with a better quality of life

What do housing seekers consider in their search?

	Housing seeker priorities	Consideration criteria
Cost	*Can I afford it?*	- Rent, down payment - Application fees + credit checks - Moving costs
Unit	*Is it the appropriate size for my needs?*	- Number of bedrooms, bathrooms - Size of unit
Location	*How close is it to places that matter to me?* *How easy is it to get around on a daily basis?* *How safe is it?*	- Time proximity to existing life landmarks (*e.g. school, work, family/social support*) - Commute / transit accessibility - Daily living needs (*e.g. grocery stores, shopping*) - Environment (*e.g. safety, home health quality, cleanliness*)
Amenities	*Is it accessible for me and my loved ones?* *Are there daily conveniences?* *Can my kids play safely nearby?*	- Building accessibility - Laundry - Parking - Access to open space (*e.g. private yards, parks, playgrounds*)

What do housing seekers consider in their search?

Consideration criteria	Implications and recommendations
• Rent, down payment • Application fees + credit checks • Moving costs • Number of bedrooms, bathrooms • Size of unit • Time proximity to existing life landmarks (*e.g. school, work, family/social support*) • Commute / transit accessibility • Daily living needs (*e.g. grocery stores, shopping*) • Environment (*e.g. safety, home health quality, cleanliness*) • Building accessibility • Laundry • Parking • Access to open space (*e.g. private yards, parks, playgrounds*)	**Cost is not limited to the monthly rent of a unit.** **Affordable housing seekers may be able to afford rent, but not:** • **Sufficient capital for down payments** • **Income 2.5x the rent** • **Consistent salary (e.g. self-employed, gig work)** → How might we help housing seekers know the true, up-front move-in costs associated with available units? → How might we support housing seekers who can afford housing, but don't fit into rigid income eligibility requirements? → How might we make applicants aware of what application-related costs they should and should not expect? (e.g. app. fees, credit checks)

"Affordable housing" isn't actually or always affordable.

General affordability guidance (e.g. paying 30% of one's income for rent) is not realistic for many people in the Bay Area.

Recommendations:
- *Acknowledge the reality of the Bay Area's cost-of-living when communicating affordability guidance*
- *Translate housing jargon (e.g. AMI) into accessible, human language*

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The built and natural environment around housing matters, for safety, health, play, and accessibility

→ How might we enable housing seekers to quickly understand the neighborhood's accessibility, character, and access to open space?

Recommendation: Include map views in the listings and individual unit pages, so that housing seekers can visualize distance to stores, natural spaces, and neighborhoods

Characterizing a neighborhood introduces risk of bias

While housing seekers are interested in the safety and amenities of their potential neighborhoods (often communicated through signals such as crime rates and school ratings), these signals can also reinforce negative stereotypes.

What do housing seekers consider in their search?

Consideration criteria	Implications and recommendations
- Rent, down payment - Application fees + credit checks - Moving costs - Number of bedrooms, bathrooms - Size of unit - Time proximity to existing life landmarks (*e.g. school, work, family/social support*) - Commute / transit accessibility - Daily living needs (*e.g. grocery stores, shopping*) - Environment (*e.g. safety, home health quality, cleanliness*) **Building accessibility** **Laundry** **Parking** - Access to open space (*e.g. private yards, parks, playgrounds*)	**Building accessibility and amenities like parking/laundry meaningfully affect resident quality of life** → How might we help housing seekers identify homes that provide the amenities they rely on? *Recommendations:* *Include filtering functionality that allows housing seekers to exclude listings that don't meet their criteria* *Explore enabling housing seekers to expand other search criteria (e.g. location, rent), if there are no listings that meet their accessibility or amenity needs*

02
Experiences with existing resources

Housing seekers turn to a wide range of existing resources.

There isn't a one-stop-shop for affordable housing that individuals turn to.

Housing seekers rely on general housing sites, government resources, social services, and personal contacts throughout their journey.

Each type of resource offers different, necessary value to affordable housing seekers.

What resources do housing seekers rely on?

Gov't resources

Trusted, but not consistently or immediately helpful

- Low housing supply on portals
- Submitted application black box
- Overwhelming lists of resources

→ Help affordable housing seekers locate resources that fit their specific circumstances

General housing sites

Large volume of supply, even if not exclusively affordable listings

- Housing seekers turn to aggregators like Craigslist, Zillow, affordablehousing.com

→ Anticipate that Doorway will be one of many resources that housing seekers turn to during their journey

Community

Perceived to be the most supportive and efficient path to success

- Social services and personal contacts provide both tailored guidance and listening ears

→ Guide housing seekers to organizations that may be well-suited to walk them through the process

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Housing seekers do not rely on any individual type of resource for support

➔ **Connect housing seekers with existing community support resources**
- Act as a hub for the existing ecosystem of government agencies, jurisdictions, general housing sites, and community support

➔ **Do not position Doorway as a one-stop-shop for all Bay Area affordable housing resources**
- Expect that housing seekers will continue leveraging a wide range of existing resources

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Housing seekers are looking for resources relevant to themselves

→ Help housing seekers identify resources that meet their specific needs
- Consider filtering, tagging resources by language, region, demographics, disability, social status (e.g. immigration, criminal record)

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First impressions of housing supply volume can shape user perception of value

→ Prioritize expanding the number of potential listings on the portal
- Make it easy for users to understand available volume, and opt-in to notifications of new listings

03
Challenges and opportunities

Prohibitive

What barriers impede a housing seeker's journey?

Painful

What factors cause stress and inconvenience?

Helpful

What eases the process for housing seekers?

Prohibitive

What barriers impede a housing seeker's journey?

Housing seekers face a number of systemic barriers when finding and applying for affordable housing.

- Applications are costly in both money and time
  - Participants described paying <$100 to apply for a single unit
  - Separate applications require redundant information

- Credit scores
  - Applicants with poor credit histories are disadvantaged in the process, and may have low or no credit for many reasons, including a lack of formal rental history

- Debt
  - Existing consumer debt can render applicants ineligible

- Criminal records

- Language
  - Both housing seekers who do and do not speak English fluently struggle to understand affordable housing jargon

- Process familiarity
  - There's a steep learning curve of the affordable housing process and related available resources

Opportunities to expand access
Through product, content, policy, etc.

→ Reduce the financial burden of applications

→ Reduce redundancy between applications

→ Minimize the roles credit, debt, and criminal records can play in eligibility for otherwise qualified housing applicants

→ Provide digestible informational content that defines housing jargon and processes at low reading levels, in a range of languages

→ Categorize existing resources by language, geography/region, and social statuses (e.g. immigration, debt, credit, criminal record)

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Opportunities to expand access
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→ Reduce the financial burden of applications

Housing seekers may not know which costs are reasonable vs predatory.

Equip housing seekers with guidance:

- When in the process should I expect to pay application fees?

- How much will applications cost?

- How much should credit checks cost?

- What are the signs of a scam?

Painful

What factors cause stress and inconvenience?

Even the most capable and experienced affordable housing seekers find the process painful.

- Lack of transparency
  - Application eligibility
    - Housing seekers don't consistently know what about their application might render them ineligible for
  - Rejection criteria/status
    - Housing seekers do not always receive notification of rejected applications, or rationale for rejection
  - Timeline expectations
    - Housing seekers may not hear back from waitlists for years after they applied
- Fragmented ecosystem of support
  - Navigating the resource landscape and identifying suitable support is time intensive and exhausting

Opportunities to ease pain
Through product, content, policy, etc.

→ Require property managers to provide transparency for rejection status, rationale

→ Highlight and define application eligibility criteria in simple language on unit listings

→ Provide timeline estimates for housing seekers on waitlists or considering applying

→ Guide housing seekers to resources that fit their individual needs and considerations (e.g. geography, urgency, language)

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Helpful

🙏

What eases the process
for housing seekers?

Human touch goes a long way.

- Understanding the affordable housing process
  - Having another person describe affordable housing processes and jargon was consistently described as one of the most helpful, relieving moments during a housing-seeking journey

- Connection to relevant resources
  - Longs lists of resources can be overwhelming and time consuming to navigate
  - Housing seekers aren't always aware of which untapped sources of support are best suited to their needs

- Perceived chances of a successful placement
  - Some housing seekers hope fostering a personal connection might yield preferential waitlist treatment
  - Calling property managers to ask about open waitlists is common practice, with the intent to identify timely openings

- Feeling heard
  - Many housing seekers are in complicated, challenging, or time-sensitive living situations
  - Having an individual willing to listen to their needs restores confidence and reassures housing seekers that their specific needs are being accounted for

Opportunities to be helpful
Through product, content, policy, etc.

→ Help housing seekers identify housing organizations and counselors in their area, or otherwise specialized to support them (e.g. language, geography, specific demographic)

→ Develop accessible introductory content for individuals who might not be able to meet with a counselor or housing professional

→ Provide housing seekers with tips for how to make their applications as successful as possible, and set expectations for response timelines/rates

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Create connections with housing counselors and organizations.

Engage counselors and organizations in the development of the Doorway Housing Portal, and leverage their expertise.

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04

Housing seeker wishes and advice

Housing seeker wishes 🪄

If affordable <mark>housing seekers had a magic wand</mark> to create their perfect resource or improve the experience of finding housing...

Affordable unit supply

- Lower rent
- Lower income requirements
- Available units

Guided support

- Individuals to step through the process
- Video instructions
- Community connections

One-stop shops

- A single app or site for cities and regions
- Consolidated resources
- Cross-regional portals

Application clarity

- Standard, shared application questions
- Shorter waitlists
- Clearer communication

Voices modulated for privacy
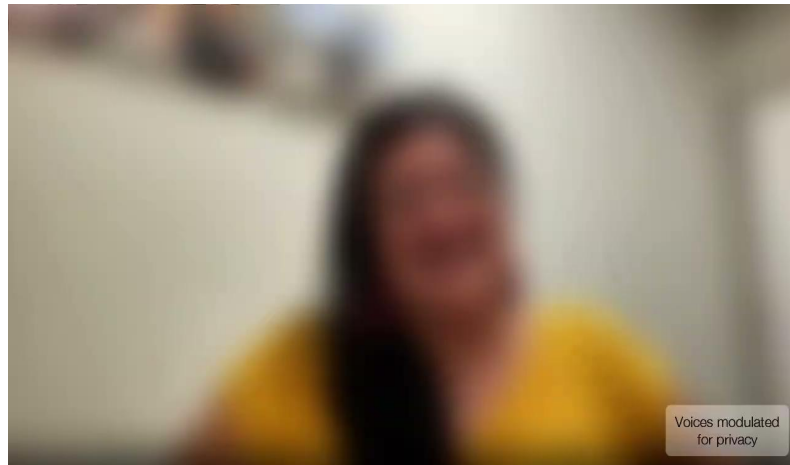
~10min highlight reel

- P1 → 0:00
- P3 → 3:14
- P4 → 3:34
- P6 → 4:35
- P7 → 5:03
- P8 → 5:51

Housing seeker advice 🔮

If affordable housing seekers had advice to give their past selves or others looking for housing now...

Be patient

- There's a lot of waiting, and little communication in between
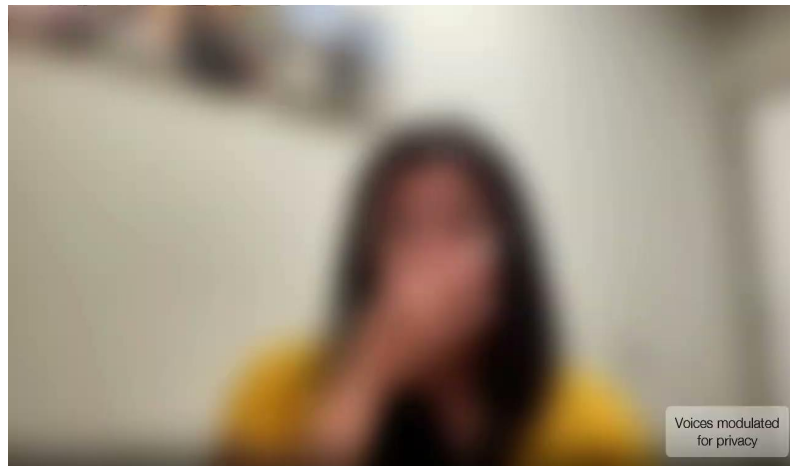
Connect with people

- Word of mouth and supportive individuals make all the difference

Learn the process

- Take the time to learn the process, language, and tricks to be successful

Don't get discouraged

- You may be doing all the right things, and still not see success

Voices modulated for privacy

~8 min highlight reel

- P1 → 0:00
- P3 → 0:46
- P4 → 2:16
- P6 → 3:10
- P7 → 4:39
- P8 → 4:57

Interview findings → user flows
What should we build for?

Critical user journeys
Goals + tasks

Goals

As an affordable housing seeker, I want to...

○ ————— ○ ————— ○ ————— ○

Better understand affordable housing

Find housing that fits my needs

Learn about an individual listing

Apply for a housing opportunity

As an affordable housing seeker, I want to...

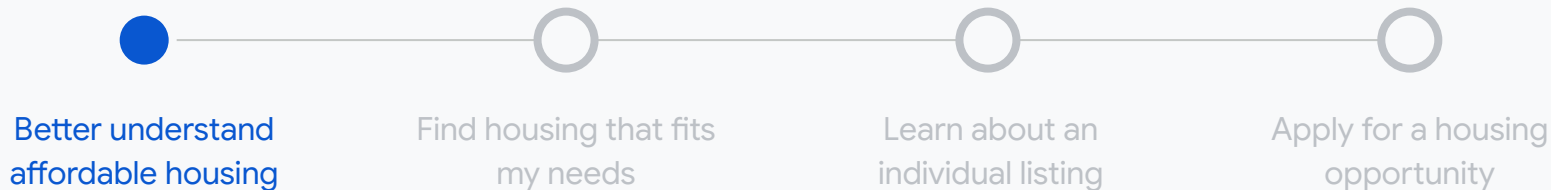Better understand affordable housing

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Related tasks:

- Select which language I want to view the site in
- Find informational resources about "affordable" housing and the process, that are relevant to me
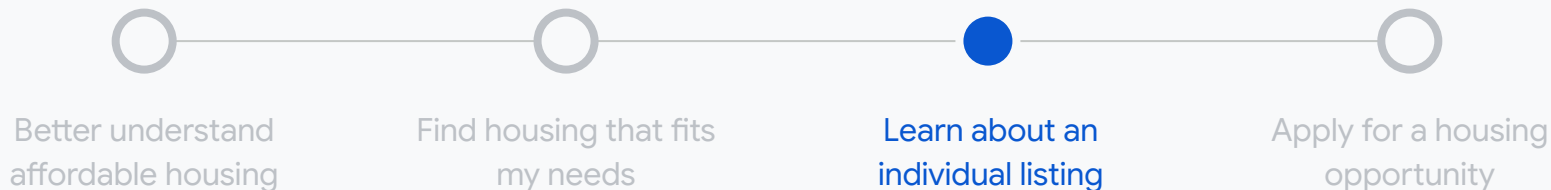- Find social services and organizations that might be able to help me

As an affordable housing seeker, I want to...

○ ────── ● ────── ○ ────── ○

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affordable housing

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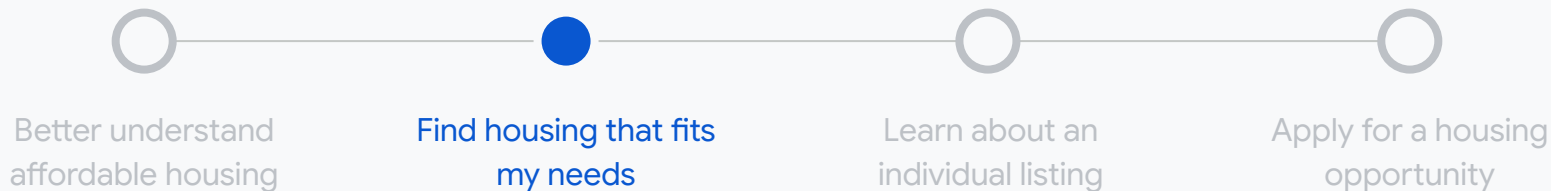
Related tasks:

- See all available listings
- Find housing that meets my rent budget
- Find housing with the number of bedrooms/bathrooms that meet my needs
- Find housing that fits all the people in my household
- Find listings that meet my geographical needs / limitations
- Find listings that fit my specific housing needs
- Modify the housing I see to different, changing needs
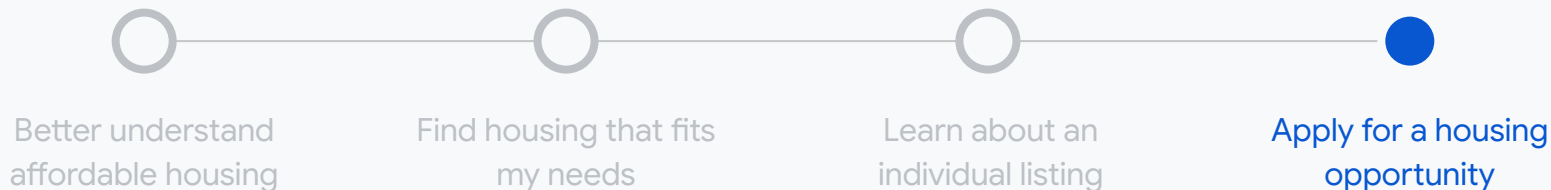- Sign up for notifications of when new listings are available

As an affordable housing seeker, I want to...

○ — ○ — ● — ○

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Learn about an individual listing

Apply for a housing opportunity

Related tasks:

- Find where to learn more about the listing unit
- Find where to learn more about the listing building
- Determine if I am eligible for a listing
- View photos of the listing
- View photos of the building
- Understand where the listing is located
- Learn more about the neighborhood/area the listing is located in [this can be more specific -- daily living, safety]
- Find how long it would take to travel between a specific location and the listing address
- View the listing's application process
- View the listing's application cost
- View the listing's down payment

As an affordable housing seeker, I want to...

○ Better understand affordable housing

○ Find housing that fits my needs

○ Learn about an individual listing

● **Apply for a housing opportunity**

Related tasks:

- Find where to apply for a housing opportunity
- Find the listing's property manager's contact info
- Access the digital application
- Access the paper application
- Navigate back to Doorway listings after application submission

Thanks for reading

Comment or email adammansour@google.com