

# 2017 BEST MOBILE APPS FOR HOMEBUYERS:

A Complete Guide for Homebuyers at Every Stage of the Process

By Kristin Messerli

## 1. DREAM STAGE

Thinking about what you want in a home, neighborhood, and city

## 3. HOME SHOPPING

Finding and comparing homes, and sharing your home shopping journey

## 5. DESIGNING YOUR NEW SPACE

Collecting, designing, and completing home project ideas (and estimating their costs)

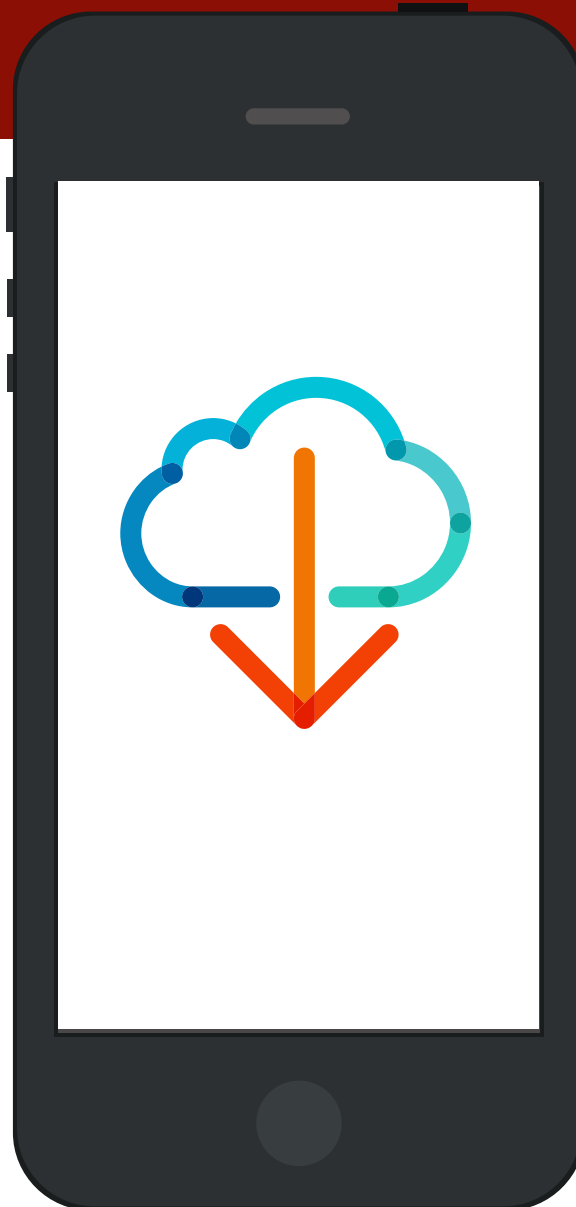
## 2. FINANCIAL PREPARATION

Figuring out how much "home" you can afford

## 4. MOVING INTO YOUR NEW HOME

Planning, organizing and streamlining the moving process

## \*BONUS: TOP APPS FOR LENDERS & REALTORS



# Table of Contents

Click the headings below to be taken to that section

5

## [Introduction](#)

Methodology & Approach  
Opportunity for Lender & Realtors

6

## [Stage 1: Dream-Building](#)

Dwellr  
WalkScore  
Around Me  
Doorsteps Swipe

11

## [Stage 2: Financial Readiness](#)

Credit Karma  
Zillow Mortgage Calculator  
Mint

15

## [Stage 3: Home Shopping](#)

Part I: Top MLS Apps  
Redfin  
Trulia  
Zillow

Part II: Narrowing It Down  
Homesnap  
My Nest

27

## [Stage 4: Moving](#)

Sortly  
Magic Plan  
Postmates  
Offer Up  
Yelp

32

## [Stage 5: Designing](#)

Pinterest & Houzz  
Porch  
Amazon Prime  
Zillow Digs

36

## [Bonus: Top Apps for Agents & Lenders](#)

Mortgage Coach Edge  
Simple Nexus  
DotLoop

# Meet the Contributors

**We have a team of talented experts, specialized in Millennial and multicultural trends in the mortgage and real estate industry with a particular focus on technology and digital strategy.**

The following team members were primary contributors to this project:



Kristin  
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As the Founder/CEO, Kristin is a frequent speaker at national conferences and has written for numerous publications including Mortgage Compliance Magazine and Mortgage Banking.

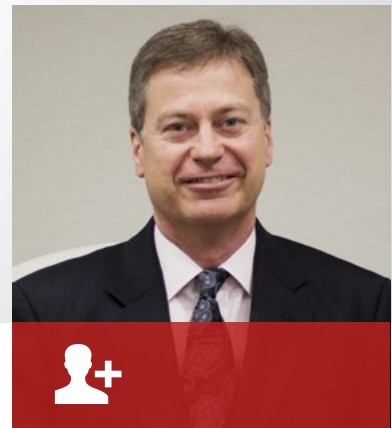
She also consults for the National Association of Hispanic Real Estate Professionals (NAHREP). Kristin is fluent in Spanish and holds her Masters in Public Administration.



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Laura holds a B.S. in Business Administration from UC Berkeley and is currently pursuing her Master's in Social Entrepreneurship from the University of Southern California's Marshall School of Business.

She worked as an Audit Senior Associate at Deloitte serving financial services clients in the San Francisco Bay Area. Her previous experience has been in business strategy and marketing, within startups, NGOs, and corporate establishments.



Jeffrey  
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Jeff has over 30 years of experience as an executive in the mortgage industry and is passionate about helping mortgage companies create an exceptional customer experience.

He is the Founder and past President/CEO of PrimeSource Mortgage, sits on the Diversity and Inclusion committee for the Mortgage Bankers Association, and is the creator of the WeWalkYouHome™ brand.

# Best Mobile Apps for Homebuyers for 2017:

## A Comprehensive Guide For Mortgage and Real Estate Professionals

Mobile devices are forever changing the way that Americans buy homes. According to a survey performed by the National Association of Realtors, 89% of new home shoppers use a mobile search engine at the onset and throughout their research, and one in four real estate website visitors access the site from a mobile phone. Home buying has gone completely mobile, and for good reason: mobile applications enable homebuyers to search for homes using a specific set of criteria that fit your exact needs and wants as a homebuyer. Moreover, mobile apps enable homebuyers to save time, money, and stay organized throughout the complicated and often stressful process of buying a home.

However, when it comes to finding the right apps to use, the abundance of apps make it extremely difficult to know which ones are the best and at which stage of the process to use them. After “googling” this issue to no avail, we decided to provide a solution. After extensive research, we outlined the below report as a resource for homebuyers and their providers to find the best apps for every stage of the home buying process.



### About our Approach & Methodology:

Our team at Cultural Outreach (which specializes in helping businesses in the mortgage and real estate industry better reach and serve multicultural and Millennial homebuyers) spent countless hours researching, testing, and surveying users of a wide array of mobile applications to find the best platforms for homebuyers. As a team, we conducted mobile app testing (iPhone and Android) on usability, interface, compatibility, performance, and installation. To back our internal findings and better understand what buyers need, want, and desire throughout various touchpoints of the homebuying process, our team utilized market research and industry-leading studies.

Cultural Outreach worked diligently throughout the research process to affirm the internal and external discoveries utilized in this guide. We conducted one-on-one interviews with Realtors, mortgage lenders, and industry leaders who have personally endorsed our recommendations herein, as well as interviews with first-time and repeat homebuyers.

Below, you will find the results of our recommended and top-used apps for first-time homebuyers — as well as experienced buyers — to use at every stage of the home buying process: from finding the right home, to getting the best mortgage for your situation, to designing your new home.

***\*\*We are not paid by any of the apps listed and our recommendations are based solely on our research at the time of writing this article.***



## **Dream-Building Stage**

Thinking about what you want in a home, neighborhood, and city



# Dream-Building

## What do I want in a home, neighborhood, and city?

Long before a potential homebuyer checks their credit score or calculates how much “home” they can afford, they typically begin the home shopping process by simply dreaming. Individuals who are just starting to consider buying a home often think to themselves, “What would my “dream home” actually look like? Where would it be located?” The apps below dramatically reduce the time buyers would typically need to spend researching things such as schools, local amenities, demographics, potential home features and crime rates.

If you’re in the “dream-building stage,” use these apps to get inspired and educated about your home preferences and potential neighborhood options. Below, you’ll find the top apps to consult for gathering community info and insights into what you might want and need in a future home:



### ● For Data-Rich Neighborhood Info: **Dwellr**

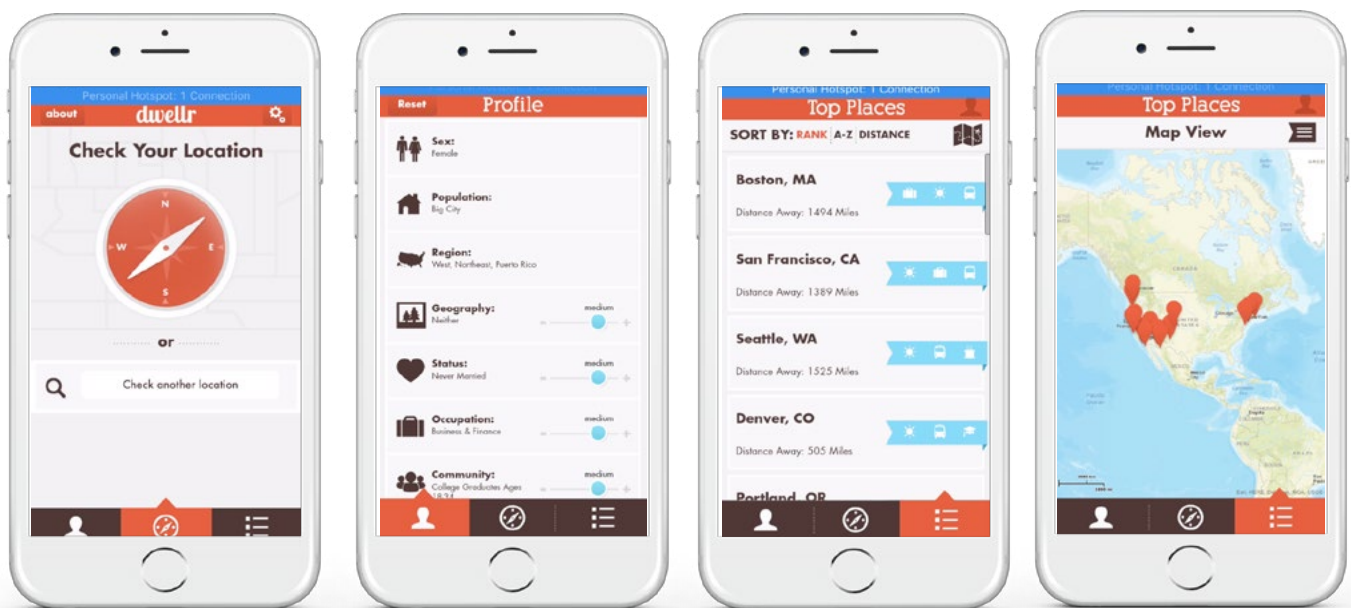
This app lets users discover new cities in America by matching high-quality statistics, backed from information provided by the United States Census Bureau, with a user’s location to introduce them to “new relocation possibilities and interesting characteristics about [their] very own neighborhood.” The app uses the Bureau’s American Community Survey to produce data-backed neighborhood guides from as many as 40 different topic areas including race, home value, educational background, and median age. When a user opens the app they are prompted to fill out a short survey in which they answer questions such as: their sex; the kind of place they see themselves living (suburb, small town/rural, big city etc.); their preferred region of the country (i.e. west, south, midwest); their “ideal view” (mountains, coast); ideal climate; and their dream job.

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# Dream-Building

## Dwellr continued:

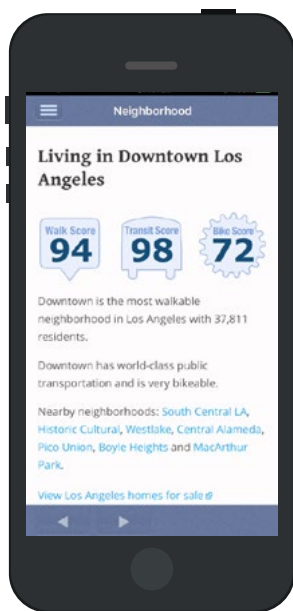
Users are given a list of “top places” for them, based on their responses to the survey. This app is a great resource for Millennial homebuyers who often think about the kind of home they want in terms of “lifestyle preferences” and do not fit into typical MLS criteria (i.e. “3 bedroom, 2 bath”).



### Dream-Building Quick Tip:

*As you start to “dream-build,” use apps like Pinterest and Evernote to collect your favorite home attributes and lifestyle preferences.*

# Dream-Building

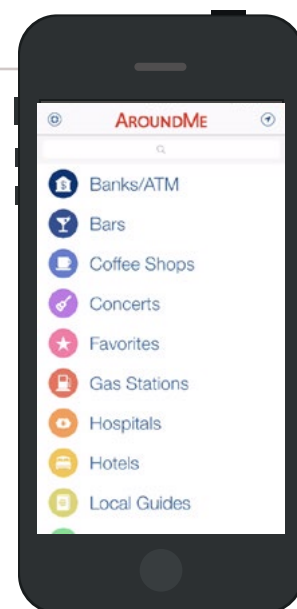


## ● For Insights on Walkability, Bikeability, and Public Transit: **Walk Score**

As the name implies, the benefit of this app is that it provides a quick reference point for how any location "scores" on several factors including what's nearby, commute time, and transportation options so you can find a walkable place to live. Walk Score provides a number between 0 and 100 that measures the walkability of any address (a 0 ranking address means you'd have to get in a car to do everything, while a 100 ranking address means you could do every possible routine errand by foot such as going to the bank, grocery store, pharmacy, park, restaurants etc.). WalkScore is a great resource for buyers who are looking for a better commute or a more walkable location since it has a built-in apartment search. The app is integrated into a handful of MLS apps, allowing users to find the newest listings in their neighborhood.

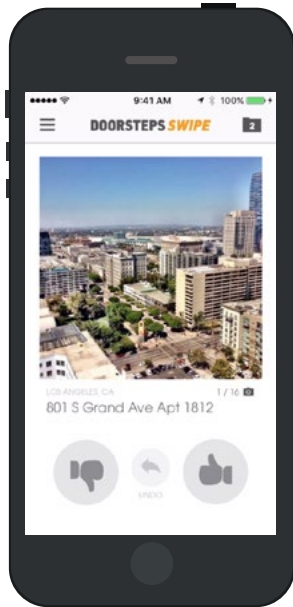
## For Points of Interest Info: **AroundMe**

AroundMe helps users find out the distance between a location or property and any desired local business or point of interest. The app identifies a user's current position and then allows them to choose between finding either the nearest gas station, hospital, hotel, super market, movie theater, bar, bank, restaurant or taxi. Within minutes, the app shows users an in-depth listing of all of the businesses in their selected category, along with the distance between each business and their current location. Users can choose to view an overview of the route, see the listing's location on a map, add the info to their personal contact list, or email the listing info to another individual. While the app doesn't show a comprehensive listing of every "top" thing in town, it provides an on-the-go snapshot of any neighborhood nationwide.



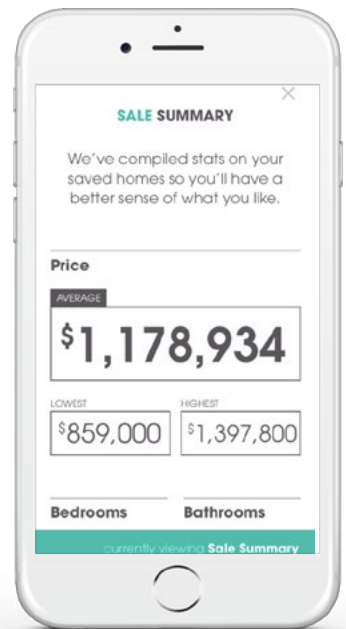
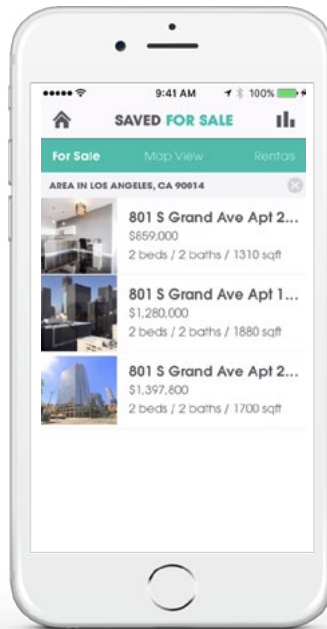
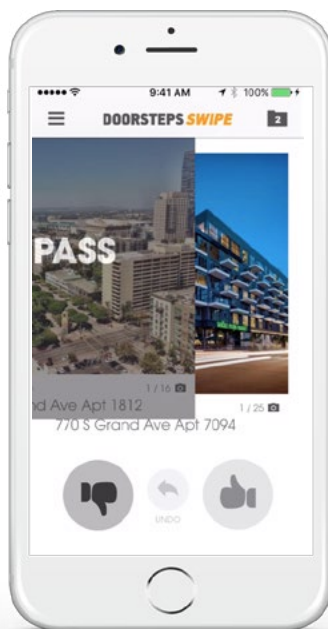
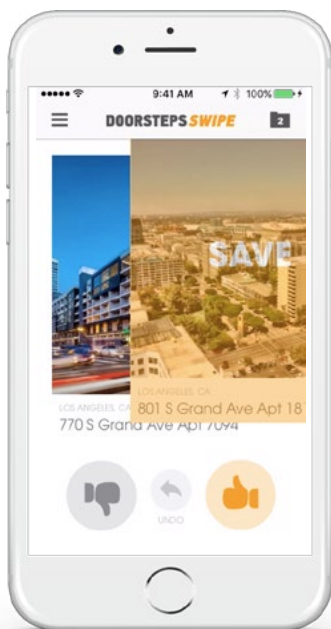


# Dream-Building



- For a Fun Way to Discover Your Home Preferences: **Doorsteps Swipe**

This app can best be described as the Tinder (dating app) of home shopping. This addictive app offers some good “mindless” fun for those in the “dreaming stage.” It allows users to swipe either left (for “thumbs down,” not interested) or right (for “thumbs up,” interested) to explore homes for sale and for rent. Whether users are actively looking for a home or just beginning the thought process, this app helps them become more aware of their preferences (and it’s just fun). Users can narrow their search based on a handful of criteria including: number of beds, price range, location, and square footage. The app compiles a summary of stats based on the user’s behavior, so they can find out more about the types of homes they’ve saved. There is even a “surprise me” option, so users can discover homes all over the nation.





## Financial Preparation Stage

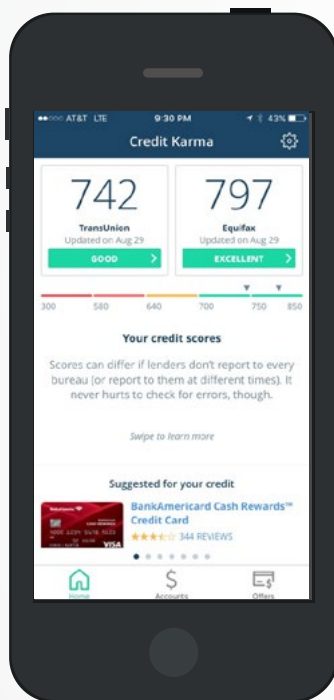
Figuring out how much “home” you can afford

# Getting Financially-Ready

## How much “home” can I afford given my financial profile?

### Credit Check

Other than saving for a down payment, the biggest barrier to qualifying for a mortgage is having a low FICO score or a thin credit file. While mortgage lenders will look at a buyer’s income, debt, and savings, many prospective buyers don’t realize how significant their credit score is to qualifying for a loan.



### The Best App to Use: **Credit Karma**

Credit Karma is a popular, simple app for every buyer to use to quickly check their credit score. Credit Karma provides users with an estimated score that is provided for free by TransUnion. In addition, it provides users with an overview of how each part of their credit score was calculated. The best part: in the “derogatory remarks” section, users can dispute things such as unpaid medical bills directly within the app. While banks may see something slightly different, Credit Karma is generally within a few points of a user’s actual FICO score. The application’s user interface is very intuitive, making it easy to sign up and get started.



#### Credit Score Quick Tip:

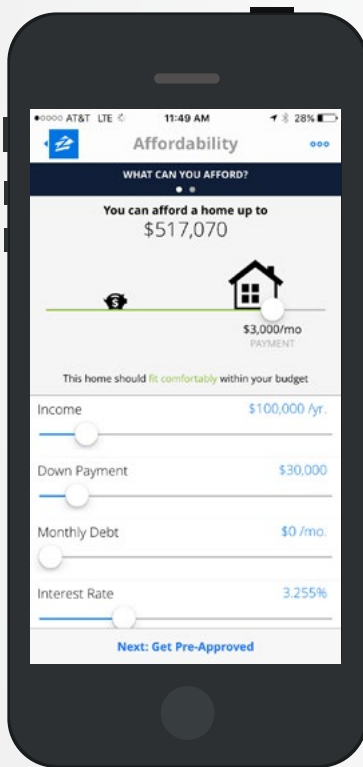
*According to Federal law, Americans are allowed to receive one free copy of their credit report on an annual basis (just visit [Annual-creditreport.com](http://Annual-creditreport.com)). Keep in mind that you will have three different FICO scores, one from each of the major reporting bureaus (TransUnion, Experian, and Equifax). The higher your credit score and the more on-time payments you make, the more negotiating power you will have with potential mortgage lenders. As a general rule of thumb, home-owners need a FICO score of 600 or above to qualify to buy a home.*



# Getting Financially-Ready

## Mortgage & Home Affordability Calculators

As a general rule, mortgage calculators are not recommended, particularly if you are trying to budget for the highest-priced home you can afford. Calculators are often inaccurate in terms of insurance and fees, and they do not have a complete understanding of your credit profile. It is highly recommended you discuss your affordability and budget with a mortgage professional, but it can be helpful to get a general idea in the meantime, so we have listed out the best one here.



### The Best Home Affordability Calculator: Zillow Mortgages - Calculator & Home Loan Rates

This widely used app comes highly recommended by users due to its simple user interface that includes a home affordability calc, a refinance calc, and a mortgage payment calc. Zillow's home affordability calc allows users to enter their income, down payment, monthly debt, and interest rate to see how much "home" they can afford. The affordability calc comes with an "advanced" search option, so users can look for important factors that affect their affordability including property taxes, homeowners insurance, HOA dues, mortgage insurance, and max debt to income ratio.



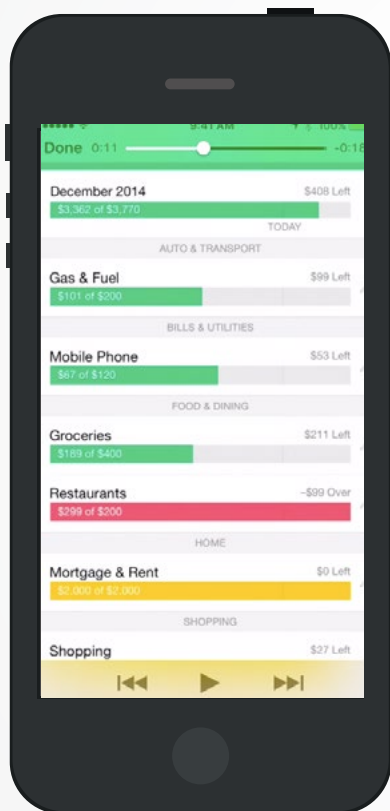
#### Mortgage Calc Quick Tip:

*Be careful when using mortgage calculators as they tend to be inaccurate and can exclude several factors that can affect your rate. While you can gain a general idea from online calculators, be sure to discuss your mortgage options with a professional who can gather a more comprehensive understanding of your personal financial profile.*

# Getting Financially-Ready

## Budgeting

No one has ever said “I wish I had started saving later.” No matter who you are or how much money you make, having a budget is an invaluable and necessary tool to help you manage your spending, adapt quickly to changing financial situations, build wealth, save for retirement, prepare for emergencies, and have peace of mind.



### The Best App to Create a Budget & Manage Personal Spending: **Mint.com**

There is a reason Mint.com has a long-standing reputation for being the best personal financial management service on the internet today. Mint.com is easy to use and can help even the least financially literate individual better prioritize their spending and track their spending on a day-to-day basis. Mint.com is free and allows users to not only create budgets and set financial goals (like saving for retirement), but track—in one single, easy-to-use interface—their bank, investment, credit card, loan balances and daily transactions. Users easily get a snapshot of what they're spending their money on and set up comprehensive notifications to know when bills are due. There is a great feature that is not available on the mobile app that is available on the web app: a “savings goal” specifically for buying a home, which includes an affordability calculator and a list for next steps in buying a home. By and large, Mint.com is a fantastic way to plan for the savings needed to buy and maintain a home in the long-run.



#### Mint.com Quick Tip:

*One of the biggest money savers on Mint.com are the platform's comprehensive email alerts. These alerts include bill reminders to avoid late fees, as well as setting up notifications for when a personal account has a low balance or has incurred a fee. You can set up notifications to avoid things such as overdrafting, missing a bill, or spending beyond your monthly budget.*



## Home Shopping Stage

Finding and comparing homes, and sharing  
your home shopping journey



## PART 1:

# Top 3 Window-Shopping Apps

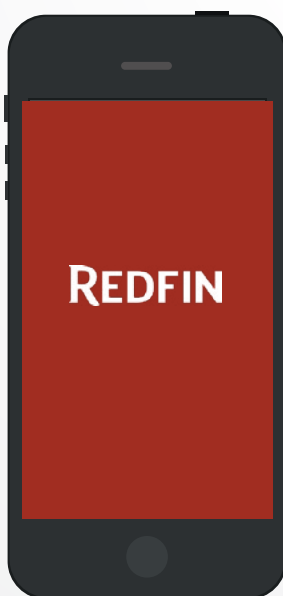
How do I find a home that fits my specific wants and needs?

## MLS Apps

While working in the real estate industry, Cultural Outreach has noticed a general confusion among homebuyers, Realtors, mortgage lenders and the general public alike regarding the key differences between the most popular MLS (multiple listing service) apps.

There are many great apps to use when shopping for a home, and you may benefit from checking out additional apps such as Realtor.com, ZipRealty, or other brokerage-based apps like BH-GRE or Keller Williams. We have reviewed the most popular ones and noted their pros and cons to simplify your efforts. Each of these apps by and large do the same thing: search the MLS by city, state, or zip code to find a list of properties for sale in your locality that Realtors have access to. All of the apps allow you to customize your home search based on a specific set of search criteria (number of bed/bath, price, square footage, keywords etc).

Each of the major home search apps come with their own strengths and weaknesses. Based on in-depth research and testing of the most popular real estate apps, here is how we would rank each app and when each is most useful:

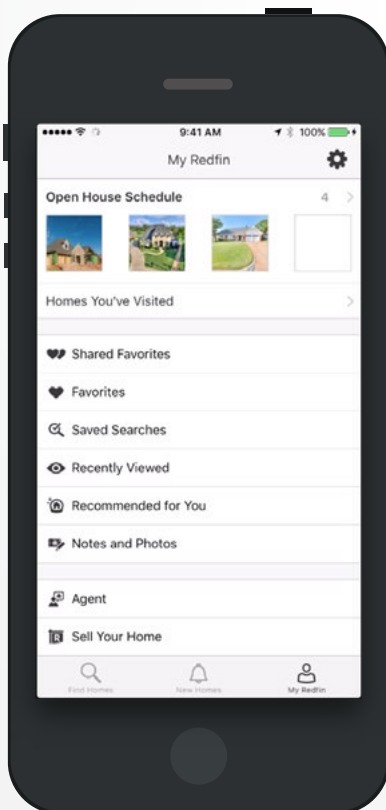


# Top Window-Shopping Apps

## #1 MLS App: Redfin

**By far the best all around app, Redfin has accurate listings and a great user interface. It excels with buying/selling in a competitive market where timing and accuracy are critical.**

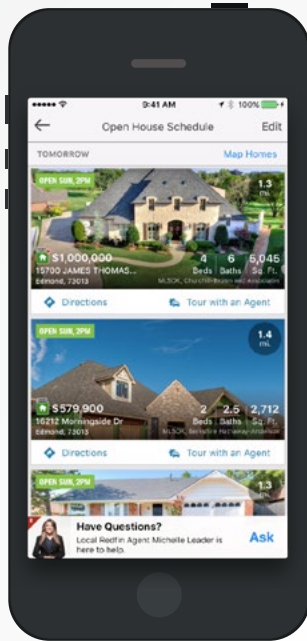
While Zillow and Trulia are online house hunting websites, Redfin is a real estate brokerage site and takes 30% of a Realtors' commission for finding the lead. Since only real estate brokers can be members of a local MLS, Redfin excels in terms of its up-to-date information (the platform's listings are refreshed every 15 to 30 minutes). In contrast, home shopping portals such as Trulia and Zillow rely mostly on real estate brokers and agents who have to re-post their listings (these portals also rely on the aggregation of data from various syndicators of real estate info).



### Redfin Pros:

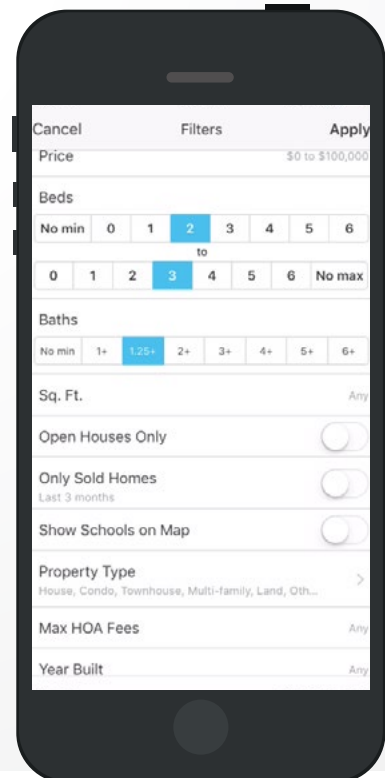
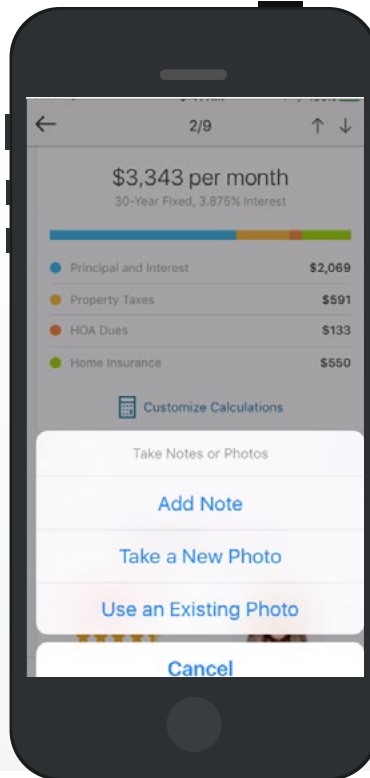
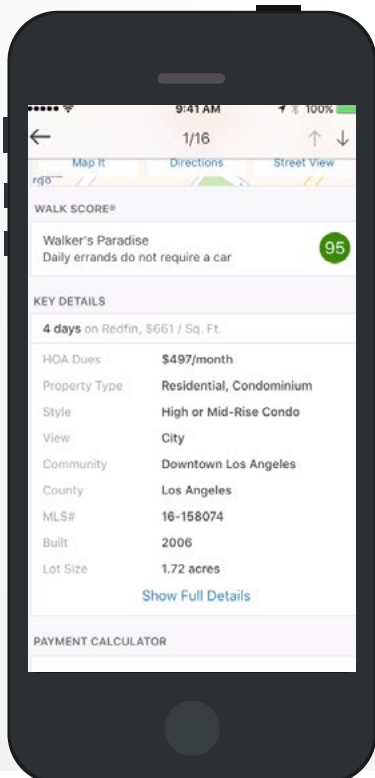
- As an MLS-powered brokerage site, Redfin has an extremely accurate listing of homes for sale nationwide. It shows over 99% of agent-listed homes for sale (about 20% more than Zillow or Trulia, though this fluctuates depending on the market).
- Ability to add photos and take notes within the app; detailed property info with relevant community attributes such as Walk Scores; and the ability to schedule/organize open houses.
- Home valuation tool is more accurate than Zillow's "Zestimates."
- Helps users gain a competitive edge by learning which homes are likely to sell the fastest so they don't miss out. Users can set up the app to receive notifications when a new home that matches their specific criteria hits the market.
- Ability to search for homes based on the schools, neighborhood or school districts that users want their children to attend.

# Top Window-Shopping Apps



## Redfin Cons:

- Redfin's valuation tool provides estimates for around 40 million homes in 35 different metro areas (in contrast to Zillow's "Zestimates" that provides estimates for more than 110 million homes in the US); this means there is a chance that a home won't be listed on the site.
- Does not show public transit options.
- Lacks ability to collect listings into groups or boards (a benefit of Trulia).
- Less likely than Zillow to provide home values for homes appraised at over \$2 million.
- While Redfin has more search options than Realtor.com, it has weaker capability than Zillow in terms of how comprehensive its search tools are.
- "Suggested properties" can sometimes be inaccurate.

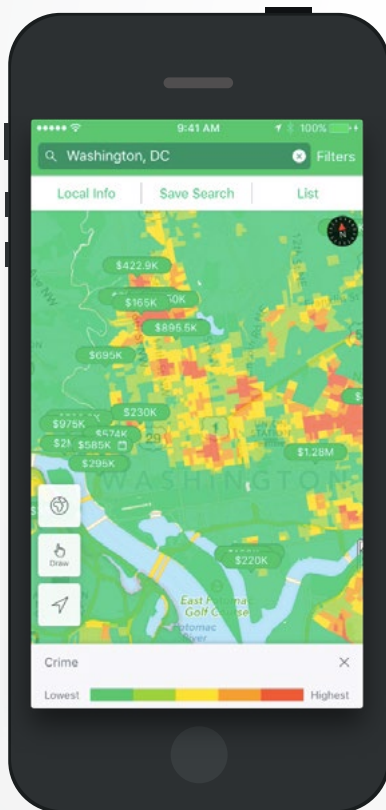


# Top Window-Shopping Apps

## #2 MLS App: Trulia

**Trulia is the most collaborative platform for multiple users and offers the most comprehensive info, search features, and visual maps to deeply understand a local area.**

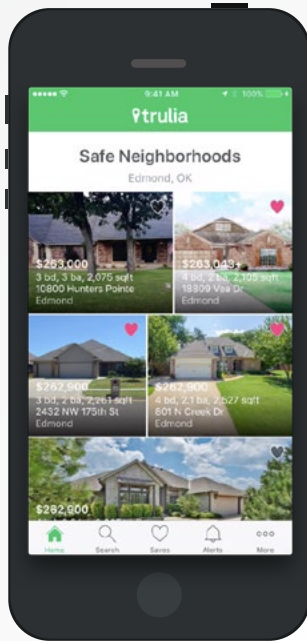
Trulia was recently bought by Zillow. As such, these platforms share many similarities including: both display data on Walk Scores and local schools, and show predictions/comparisons of neighborhood home values. Each of these platforms also display the agent's name and rating next to the home being searched.



### Trulia Pros:

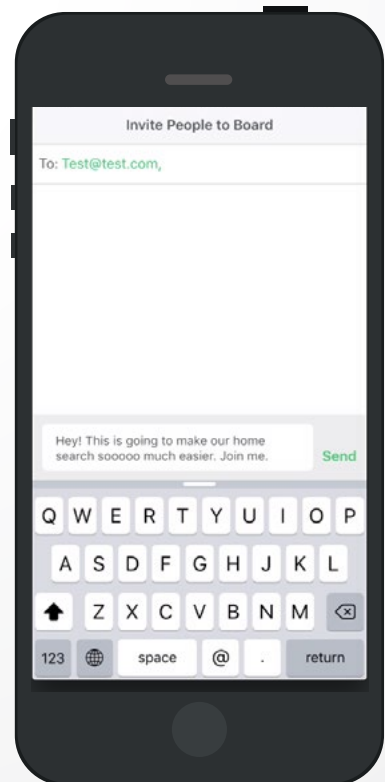
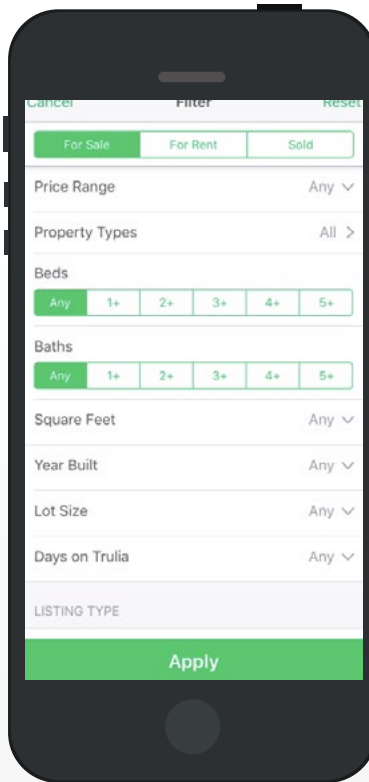
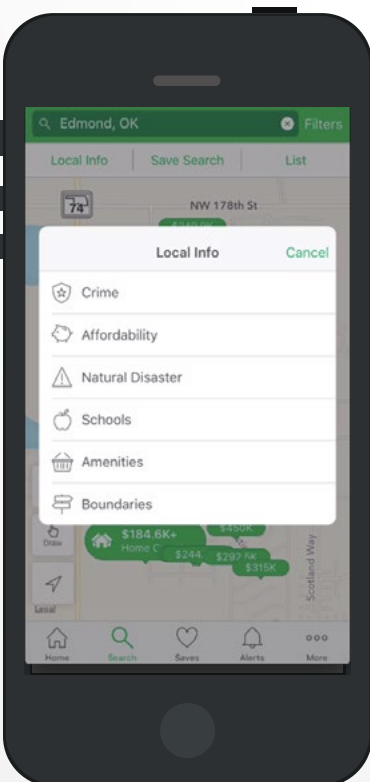
- Where Trulia excels is its “layers” feature which enables users to look on a standard or satellite map at a wide array of useful info on neighborhoods including: heat maps (crime, affordability, natural disasters); local boundaries (by neighborhood, school, county, or zip code); schools; and amenities (restaurants, grocery stores, banks etc.) to get a vivid picture of what it’s like to live somewhere.
- Users can easily search for all of the open houses occurring in a specific area, based on all of the aforementioned criteria (and schedule a tour within the app).
- Users can save search criteria and “favorite” homes.
- Trulia’s user interface allows multiple users to collaborate and create “shared boards” in a mutual place, and easily share them with loved ones and Realtors. Users can create different groups/folders for homes based on a specific suburb or city or proximity to public transit; or label favorited homes “so-so homes” or “must see homes.”
- Ability to set comprehensive alerts based on specific search criteria.

# Top Window-Shopping Apps



## Trulia Cons:

- As a portal site, listings are not pulled from the local MLS. Many listings are manually added by users and never updated (as is the case with Zillow).
- A recent data quality study on Trulia estimated that it is missing about 20% of agent-listed homes for sale; the same study also estimated that about 35% of the homes shown “for sale” on the site are not actually for sale (both of these figures are about the same for Zillow, and fluctuate depending on the market).
- Trulia does not provide an estimate of a home’s market value (i.e. no rough “Zestimate”). Instead, it shows price history and median sales price of the neighborhood. Redfin has more accurate home valuations (if available).



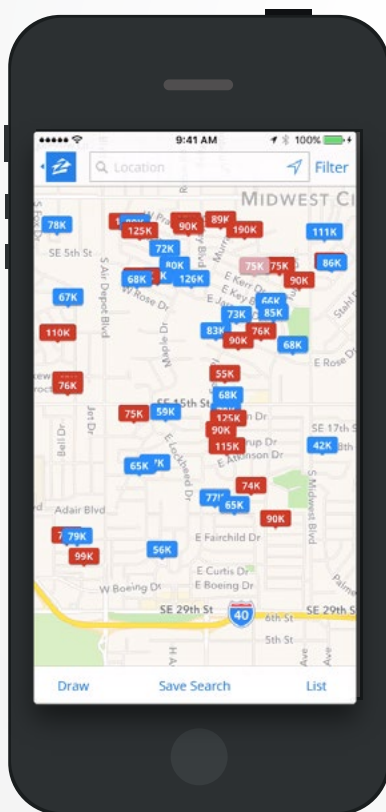


# Top Window-Shopping Apps

## #3 MLS App: Zillow

**For house hunters looking for a simple, popular, and easy to use search engine with top-notch contextual data on market trends, use Zillow.**

Zillow has more listings than Realtor.com or Redfin because in addition to agent-sponsored listings, which come from the local MLS, Zillow works with companies and individuals who represent other types of listing data such as: For Sale By Owner; new construction (builders); foreclosure and pre-foreclosure; and "Make Me Move" (where a homeowner has not put their home on the market yet, but is stating a price for which they would be willing to sell it).

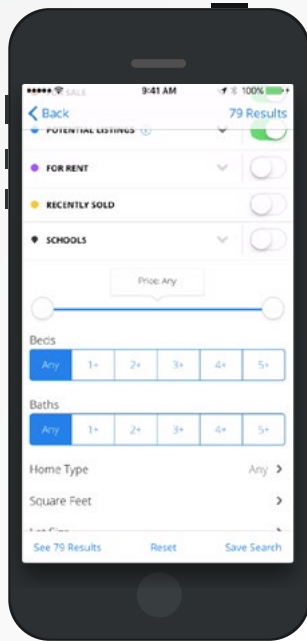


### Zillow Pros:

- Best for ease of use and simplicity of its user interface.
- Users can easily search and view homes.
- Ability to quickly add, view "favorites" or "hide" homes from search.
- Ability to save multiple searches.
- Larger number of listings than Redfin (work with non-agent sponsored listings).
- Home valuations (ballpark estimates of a property's value known as "Zestimates") for a larger number of homes than Redfin (110 million homes nationwide vs. only around 40 million on Redfin).
- This year, Zillow improved the accuracy of the "Zestimate" so that half of Zestimates will be within 6% of a home's selling price (however, note that it is still only half).
- Better contextual data than Redfin. This app stands out in terms of its Zestimates and detailed property listing history (including price and tax history).

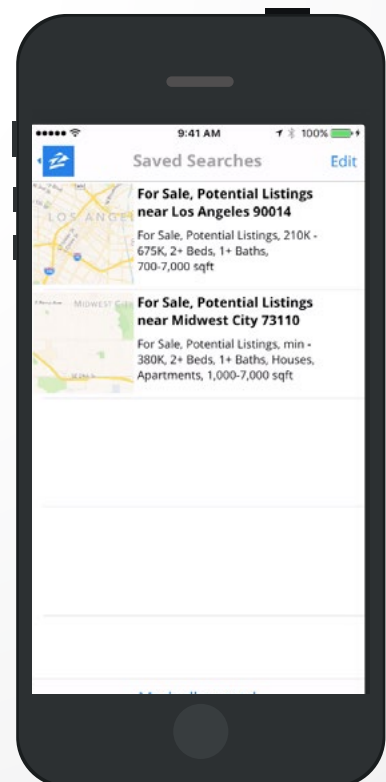
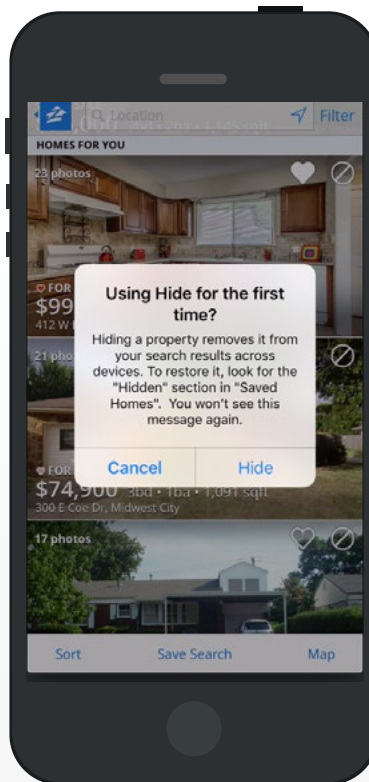
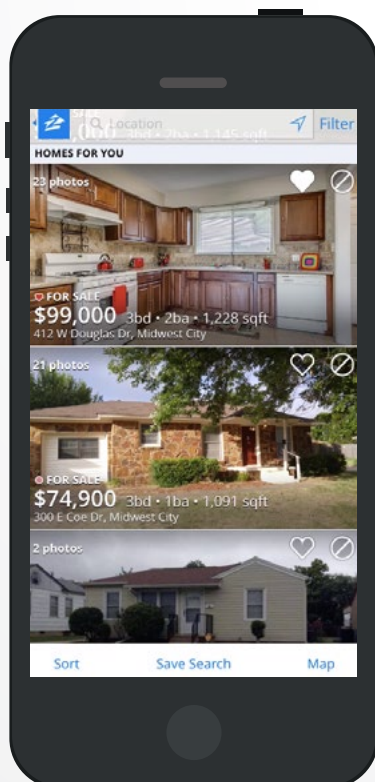


# Top Window-Shopping Apps



## Zillow Cons:

- While Zillow became famous for its “Zestimates,” there’s potential for the figure to be wildly inaccurate. Zestimates are not home appraisals; they simply provide a rough starting point for a home’s market value, and can vary greatly from the actual value of a home.
- Cannot view “favorite” homes within each saved search.
- Like Trulia, about a third of homes shown “for sale” are not actually for sale.
- Missing about a quarter of agent-listed homes for sale (fluctuates depending on market).
- Notoriously inaccurate appraisals for luxury homes (does not account for design, lighting, layout, irregular lot sizes, or proximity to ‘arterial’ roads).

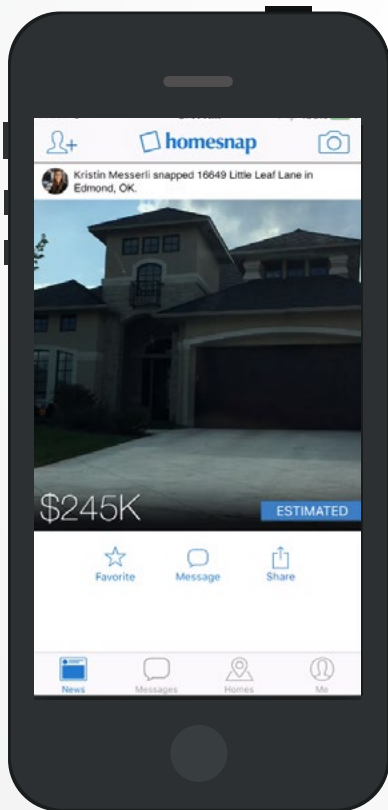


## PART II:

# Narrowing It Down to “the One”

How do I compare favorite homes, and share them with my Realtor/loved ones?

After spending a good amount of time looking at properties, most home buyers then need to make one of the hardest decisions of their lives: deciding on the exact home they want to make an offer on and assessing whether or not it is a smart long-term financial decision. Here are two top-notch apps to recommend to buyers:



### Best app for buyers to share home details on-the-go: **Homesnap**

This app allows users to “snap” a photo of any home they see across the country that interests them, and instantly see interior photos and a vast amount of details on it including: price estimate; property details; lot boundaries; nearby sales; number of beds/baths; square footage; similar listings; taxes; and local school rankings/zones. Users can contact an agent to either schedule a showing of a property, or add their home to the MLS. However, Homesnap has grown from a “snap any home to find out all about it” platform to a premier tool specifically designed for agents. Its private messaging feature allows agents to keep track of all of the homes they’re discussing in one place, making collaborative communication between buyers, agents and loved ones fast and simple. Listings are accurate and up-to-date, as they are pulled directly from the local MLS (making it more accurate than Trulia or Zillow). Any listings in the same building are grouped together to make comparison shopping easier, and users can quickly sign up to receive notifications about price changes.

# Narrowing It Down to “the One”

## Homesnap continued...

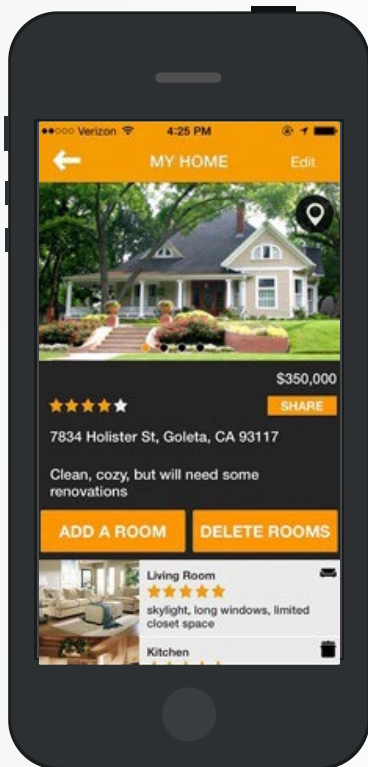
The “Pro” version allows agents to message any other agent in their MLS with a simple tap. If you’re an agent or buyer and don’t already have the app, you probably will after reading the below testimonial:

*“[Homesnap] allows you to send homes you’re interested in directly to your agent without worrying about whether or not it will go to another agent who has purchased leads in that area. The chat function allows you and your agent to communicate through the app and keeps a record of the properties you’ve shared back and forth. It’s much cleaner than copying and pasting URLs to different emails or sending addresses via text. You can also add multiple people to the chat (like a spouse).”*



# Narrowing It Down to “the One”

## Best App for Sharing and Comparing Comprehensive Documentation of Favorite Homes: **My Nest**



This app, brand new through Mortgage Coach, allows users to extensively chronicle their favorite homes through photos, videos, and voice notes and remember “every detail of every room.” One user described it as a “visual journal of [their] home shopping weekend,” which allowed them to capture and share their journey with friends and loved ones.

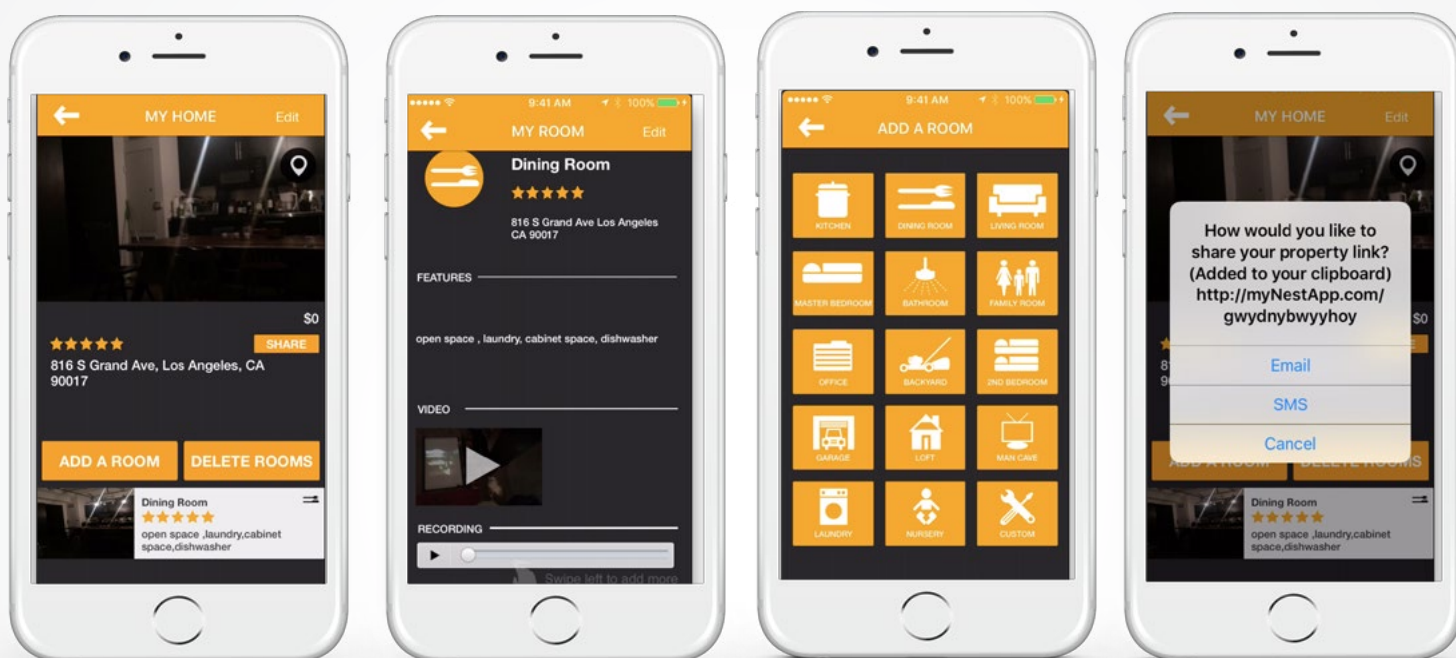
The best part: create your own ratings system and review your top-ranked homes (and rooms) with others. When it comes down to deciding between a few of your favorite homes, your memory can get a little blurry. This app takes away the stress of remembering every detail and gives you a clear picture as you make your decision. (Documentation of homes can take some time on the app, so it is best for buyers who have already narrowed down their search to a handful of homes and need help deciding on “the one.”)

Lastly, as a “Mortgage Coach” app, it will connect you with a mortgage professional who can provide you with a visual illustration of your loan options.

(See screenshots on following page)

# Narrowing It Down to “the One”

My Nest continued...



**Narrowing It Down Quick Tip:**

*Before closing on your home, consult the “checking out the neighborhood” apps again from Step 1: “Dream Building” (Walk Score, Around Me, and Dwellr) to make sure the area is exactly what you’re looking for.*





## Moving Stage

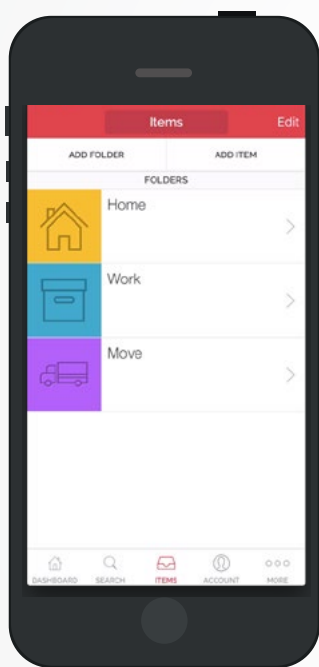
Planning, organizing and streamlining the moving process



# Moving Into Your New Home

## How do I stay organized and productive while moving?

We all know how stressful moving can be. Luckily, there are a wide array of apps available to take some of the pressure off of homebuyers during this long, exhaustive process. Consult moving apps to help you inventory boxes, make to-do lists, and find recommended movers. Here are some of our favorite apps to utilize during the moving process:

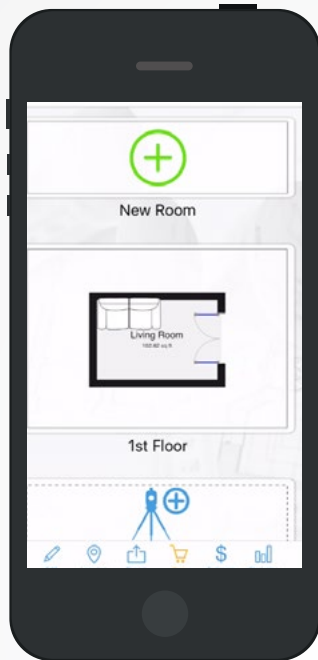


### Best App for Staying Organized While Moving: **Sortly**

This app, specifically designed for individuals going through the stressful process of moving, helps buyers pack and inventory their boxes so they know exactly what is in each box in their new home and where it should go. The app simplifies the process by taking an inventory of your boxes as you move and organizing them into easy-to-find folders and searchable tags (such as purchase date, SKU number, or serial number). Users can easily manage and categorize their boxes, creating a “visual inventory” of their stuff with photos, videos, notes and moving checklists. The most incredible features of the app: users can create and link labels with QR codes with self-adhesive labels, and schedule reminders (such as a purchase return date, warranty expiration, or tracking an item you lent a friend).

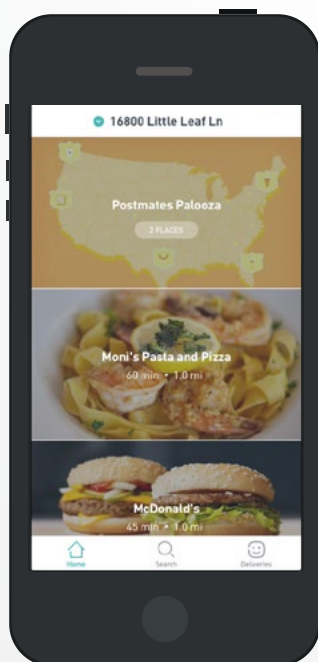
Once buyers are settled into their new home, Sortly will continue to be an amazing resource for keeping a running tab of one’s home inventory for insurance purposes or peace of mind. The app serve as an especially meaningful recommendation for any homebuyers who are avid collectors or small business owners.

# Moving Into Your New Home



## To help buyers figure out where to put all their new furniture: **MagicPlan**

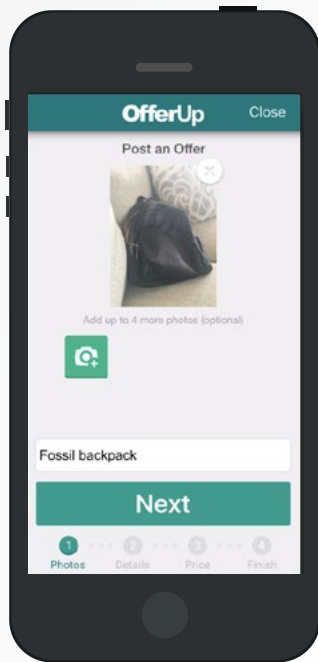
This app is especially great for furniture shopping and designing the layout of a new space. It allows users to take the dimensions of a room, and the dimensions of furniture (by either adding it manually or taking a picture of the furniture with decent accuracy), and design a room ahead of time. The app allows users to quickly draw accurate floor plans and add furniture or objects. Buyers can play around with different ways of setting up a room, and can have peace of mind knowing they are purchasing furniture that will fit comfortably in their new space.



## For on-demand, fast delivery for anything you need: **Postmates**

If someone is unpacking until 3AM and needs a bite to eat, a toothbrush, tape or cleaning supplies, this app offers delivery 24/7, 365 days a year. Postmates works with local businesses (such as restaurants and hardware stores) and promises "the fastest delivery possible" on all items. Users can also see "real-time tracking" on all orders. Customer service is largely dependent on a user's city. By and large, though, people are happy with the service!

# Moving Into Your New Home



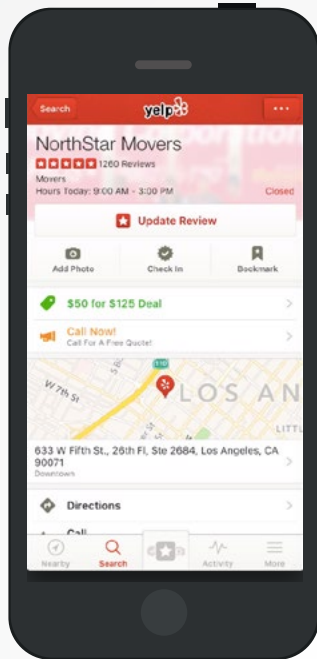
## To safely and easily buy/sell household items locally: **OfferUp**

You've probably heard of Craigslist—the website that brought newspaper classifieds into the digital world and is a popular resource for finding millions of local items. While Craigslist is widely used, it has a poor user interface and poses a number of well-known risks to users due to its anonymity.

OfferUp, the “biggest mobile marketplace for local buyers and sellers,” can best be described as the much improved on-the-go Craigslist we've all been waiting for. In comparison to Craigslist, it has a top-notch user interface and a completely streamlined process for listing/buying local items (users can list an item in as little as 30 seconds). Users simply snap a photo of an item, state the price they want to sell it for, and choose whether or not the price is negotiable (and if they want to share it on Facebook).

The app tracks all the items a user has listed, so they know exactly how many items they have left to sell prior to a move. Its communication and reputation features drastically improve the safety of the app in comparison to Craigslist: buyers/sellers can message one another securely within the app; and sellers have “profile pages” with a rating system so users know they're working with someone they can trust. Best of all, OfferUp lets users scan their ID so other users of the platform can verify their identity. The quality of the app will vary depending on state, city and neighborhood (remember to always use safety precautions).

# Moving Into Your New Home



To help buyers find a reputable mover and moving deals: **Yelp**

This app has been around for over twelve years and is a go-to resource for millions of people looking for quick, top-notch information on local businesses. While this app is great for finding highly-rated local businesses in many sectors, it is a particularly good resource for homebuyers hoping to easily find a good mover in their locality. Users can read reviews and “tips” from other people who have used a business for their move.

The best part about the app is that many moving companies have “Yelp Deals”— coupons or special offers exclusive to “Yelpers” (users of the app), that aren’t available on other platforms. Many moving companies will even let users receive a free moving quote through the app. As a proxy for a moving company’s quality, users should look for a 4 or 5 star rating, a decent quantity of reviews, a high business “response rate” and a quick company “response time” (preferably 24 hours).





## **Designing Stage**

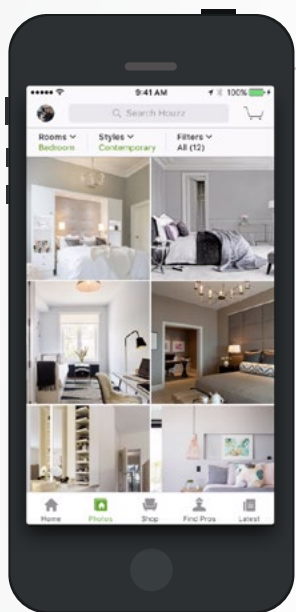
Finding and comparing homes, and sharing  
your home shopping journey

# Designing Your Home

## Improving, Designing & Remodeling Your Home

How do I find, build, buy and budget for “DIY” project and home design ideas?

Unfortunately, the work doesn’t stop after move-in day. Now comes the time consuming process of having to design your new space! Here are a couple of apps we recommend you check out during this stage:



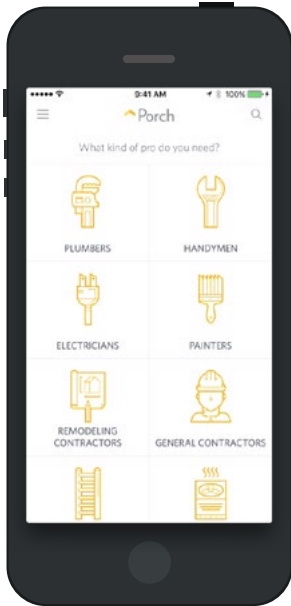
- The best apps for discovering, collecting, and sharing design ideas: **Houzz and Pinterest**

Pinterest is a widely popular “catalog of ideas” where users can upload their own images and videos (or save others’) and manage them by “pinning” them through collections known as “boards.” Houzz has the biggest database of inspiring home design ideas on the internet, allowing users to visualize their new home in all of its potential glory. Users can create “idea books” for their home and search using an extensive list of filters including design style and budget, and room type, size and color.

The New York Times ranked Houzz the “best app for home improvement,” and CNN called it the “Wikipedia of interior and exterior design.” Both apps provide a fun way for buyers to get inspired and explore unique “DIY” projects and home design ideas that are difficult to find anywhere else. Only Houzz, however, allows users to actually click on photos to see how much items cost and purchase them directly through the app.



# Designing Your Home

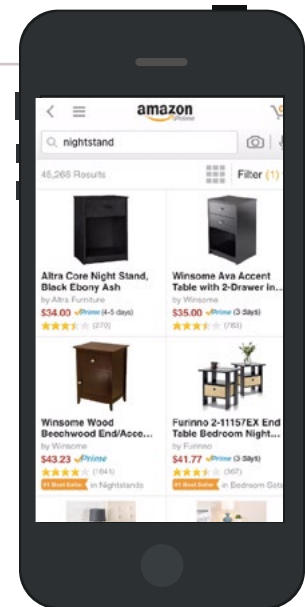


- To find top-rated handymen and landscapers in the neighborhood: **Porch**

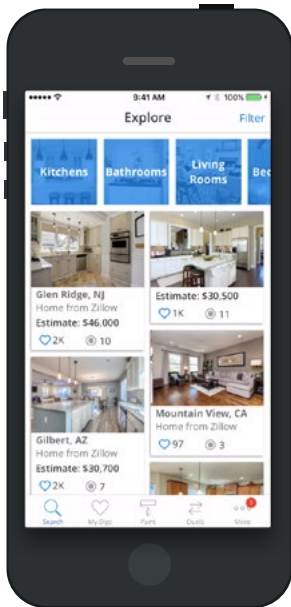
This app is the TaskRabbit of home-related items: users fill out simple questionnaire answering questions like “what’s the project?” (install, service, repair etc.) and “where’s the location?” (wall, ceiling, other) and it connects them to safe and reliable help in their neighborhood. The entire process is seamless, taking less than a minute to schedule. Two great perks of the app are that all of the vendors have received background checks, and all payments are handled directly within the app. The only downside is that a user cannot see a project or placed order while it is being processed through the mobile app—they must visit the Porch website.

- To order new decor or household items that will arrive in 2 days or less: **Amazon Prime**

Prime is an incredible resource for new homeowners. Users get free shipping on thousands upon thousands of affordable household items, and receive them directly on their doorstep in two days or less. If a buyer does not already have a Prime membership, all users receive a free monthly trial. Amazon also offers free shipping to anyone on all orders of \$35 or more. If “Prime Now” is available in your neighborhood, deliveries may be less than an hour!

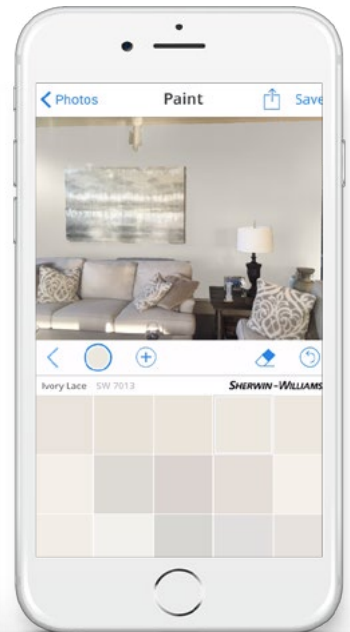
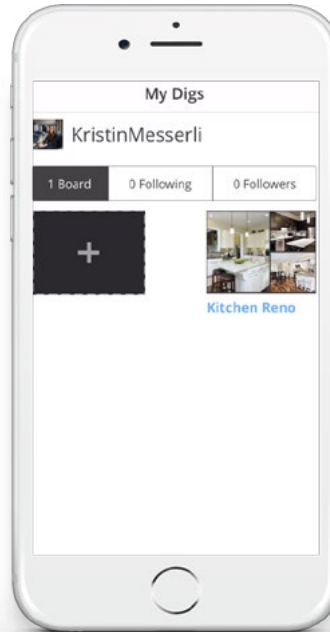
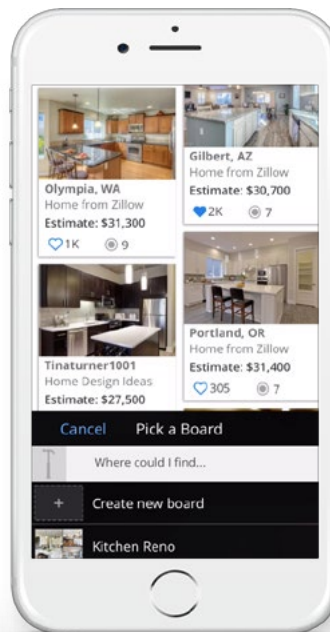
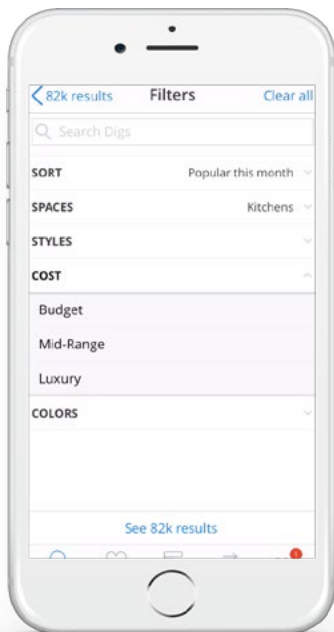


# Designing Your Home



- For home improvement, interior design ideas and their cost estimates: **Zillow Digs**

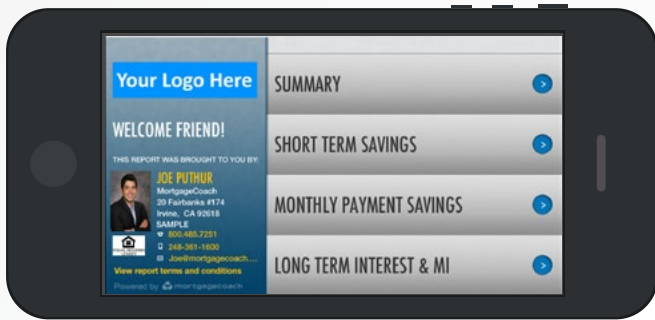
Described as a “home improvement lookbook,” this app helps buyers to discover design ideas they love, find products to recreate, and gain the information they need to make a wide assortment of projects happen. It excels in helping users to decide on renovation projects as they can search by cost and style (among other things) and “favorite” different projects. Like Pinterest, users can save images to boards and add descriptions and comments. While Pinterest can be frustrating in that it provides users with beautiful “DIY” and home design ideas with no direct purchasing outlet and no estimated costs, this app lets users get price estimates and order products directly through the app. An added-benefit of the app is that it lets users test out their design style virtually, so they don’t make costly mistakes in real life. Users can virtually test out different paint colors on their walls so they don’t paint them the wrong color, for example.





## **Bonus: Top Apps for Lenders & Realtors**

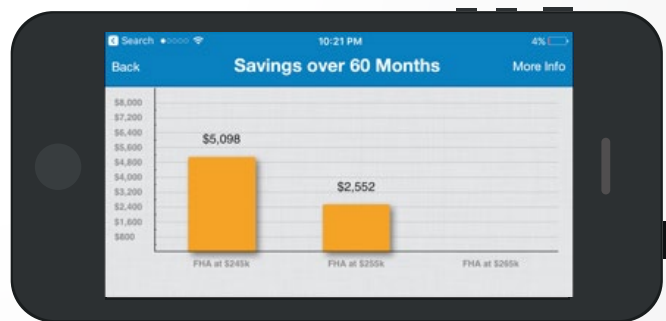
# Top Apps for Realtors & Lenders



## Best App for Lenders: **Mortgage Coach**

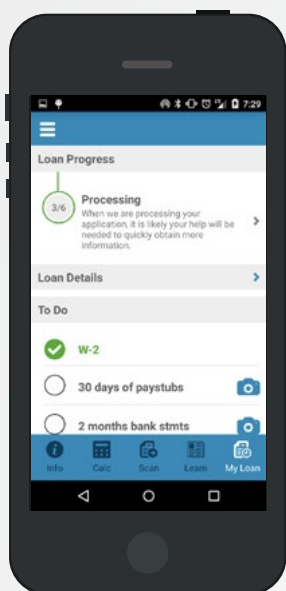
Mortgage Coach is an incredible resource for lenders looking to improve customer relationships and lead pull-through. We love the app because it empowers homebuyers to make confident, informed decisions in a clear and understandable format. Loan officers who use Mortgage Coach develop more loyal customers and referrals from past customers, particularly in the Millennial generation.

As one Mortgage Coach advocate noted, this is "the first and only app that helps homebuyers work with a mortgage professional to achieve absolute financial transparency about mortgage options and refinance scenarios...you and your mortgage professional can review all the options on your iPhone or iPad together--anytime and anywhere."



The best feature of this app is its Total Cost Analysis and video recording feature. Loan officers can record their screen with the summary of their loan options and TCA, and connect face-to-face through a video recording. This speaks the language of today's consumers through personalization and transparency, and encourages responsible homeownership.

# Top Apps for Realtors & Lenders



Another great app for lenders to have:

## Simple Nexus

This app is an essential tool for lenders to use in improving communication and convenience with their customers. Young, tech-savvy buyers, especially, expect to have the ability to easily upload documents and check on the status of their loan. This app allows you to meet those expectations through secure information sharing, up-to-date pricing information, and status updates. By providing this app, loan officers will increase the efficiency of their service and improve the customer experience dramatically. There are a few other great apps in this category to check out before you choose one to purchase for your company, but we recommend Simple Nexus for its ease of use and simple design.



The best app for agents to have: **Dot Loop**

This app is an essential collaboration tool for agents as it allows them to virtually communicate with their clients and other stakeholders. Agents can create "to-do lists" for buyers, create/share documents, start/track conversations, and manage the tasks and progress of their closings. The most useful feature of the app: agents can pre-assign spaces that their client needs to sign on a document and buyers/sellers can sign the document on-the-go right from their phones.



# The Future of Tech in Real Estate

Whether you are a first-time buyer or an experienced homeowner, mobile apps are the way of the future when it comes to the real estate market. As technology continues to evolve the real estate market and more and more apps emerge, the lending and home buying process will become cheaper, faster, easier, and more transparent for Americans looking to purchase their first home.

**If you are a mortgage or real estate professional, connect with us to gain further insights into how to evolve with changing consumer preferences.** [Visit Cultural Outreach's website](#) for more information or contact us at [info@culturaloutreach.net](mailto:info@culturaloutreach.net). Please do not hesitate to reach out to us with any comments, questions or concerns. We would love to hear what mobile applications you have found to be the most beneficial to utilize during the process of buying a new home!

## *About Cultural Outreach*

Cultural Outreach specializes in helping businesses in the mortgage and real estate industry evolve with changes in consumer preferences through marketing, training, and recruitment solutions. The company recently just rolled out the first cutting-edge training platform, CultureMAP ("Market Access Plan"), to empower loan officers to increase production and customer service with today's emerging market of Millennial and multicultural homebuyers. [Visit our website here](#) for more information or follow us on social media:

Follow Cultural Outreach on [Facebook](#) and [LinkedIn](#)

Follow Founder, Kristin Messerli, on [Twitter](#) or connect on [LinkedIn](#)

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