Dear New York Times designers,

I had an opportunity to use your user interface, “Is It Better to Buy or Rent?” (URL: http://www.nytimes.com/2007/04/10/business/2007_BUYRENT GRAPHIC.html?_r=1), and I was impressed by the user interface. I chose to evaluate this tool due to its obvious tangible advantages to a typical user as well as the heightened importance of the renting versus buying decision in such a volatile economy and housing market.

The flash interface is quite interactive and responsive, and it allows users to reach high levels of customization through the text fields and sliders. Indeed, if someone knew every bit of information requested in the interface, he could receive a carefully calculated and simple binary "buy" or "rent" answer based on his criteria. Further, the visualization provides further information to the user, allowing him to determine the strength of the buy/rent recommendation and factor in his own bias into the final decision, and separates the more esoteric information into a separate "Advanced Settings" panel.

However, I believe some improvements could be made to the tool. Most importantly, the tool is making some gross assumptions about the users' knowledge. For example, a slider dedicated to the home appreciation rate is confusing at best, and misleading at worst. A prospective home buyer can attempt to approximate the rate of home appreciation using average values from the past, but it's impossible to determine how a home will appreciate in the future. The depreciation of home prices over the last few years is a perfect example of how this tool could mislead a user into buying a home when he is not ready. Perhaps the home appreciation slider is a somewhat overzealous attempt to make the tool ultimately flexible, when the user would be better off with a "general" appreciation assumption with an attached disclaimer.

Additionally, it's not immediately clear to me what the text "Buying is better than renting after X years" means. Does this imply that it pays for me to buy the home if I plan on keeping it for X years? Does it mean I should buy the house after first renting for X years? Perhaps this is a misinterpretation easily overcome by someone familiar with the tool. However, it seems to be intended for a general audience, the potential for multiple interpretations is problematic, particularly because it undermines the main purpose of the tool.

I have another minor suggestion to improve the experience as a whole. The auto-refresh of the down payment, mortgage rate, and annual property taxes fields are useful, but the graph does not refresh until a superfluous "Calculate" button is triggered. Clearly, the graph should not refresh on each key press, but perhaps when a user clicks or tabs off of a field it could refresh to unclutter the interface and more clearly represent the information currently displayed on the screen.

This is a truly useful tool, and I believe these improvements could help potential home buyers make wise decisions in these tumultuous times.

Sincerely,

John Locke