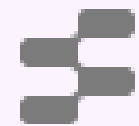


User Psychology



Interior Designer (ID)

Core fear: extra work with no payment
"What if they use my VO as a reason to delay or avoid paying?"

Needs: fast submission, proof of delivery, clear approval status

Mental model: professional contractor, expects respect and trust

Emotional state: anxious about cash flow, wants certainty

Homeowner

Core fear: being overcharged or scammed
"How do I know this change is real and not just padding?"

Needs: context, explanation, time to decide, financial clarity

Mental model: first renovation, unfamiliar with VOs, protective

Emotional state: anxious about costs, wants to feel in control



Critical Gaps in The Current Flow

Critical	Contract can be silently edited after acceptance ID can use "Revise Project" to change amounts and scope without homeowner approval. An accepted contract should be immutable.
Critical	No Homeowner change request path exists Homeowners can only Fund or Dispute. Any request for changes, including adding new scope, requires raising a formal dispute.
Critical	Homeowner receives a budget change with non detail context. The dispute/revise shows what changed but not why. Without documented reasons, every revision is unverifiable in a dispute.
Critical	Communication should be project base No way to ask a question in the platform/comment feature. Disagreement = formal dispute. Kills momentum and trust.
Communication	No clear audit trail. No clear dispute evidence. No clear record of why changes were agreed.

