



○ interhyp gruppe

hackaTUM x Interhyp



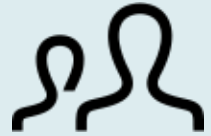
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# Introduction





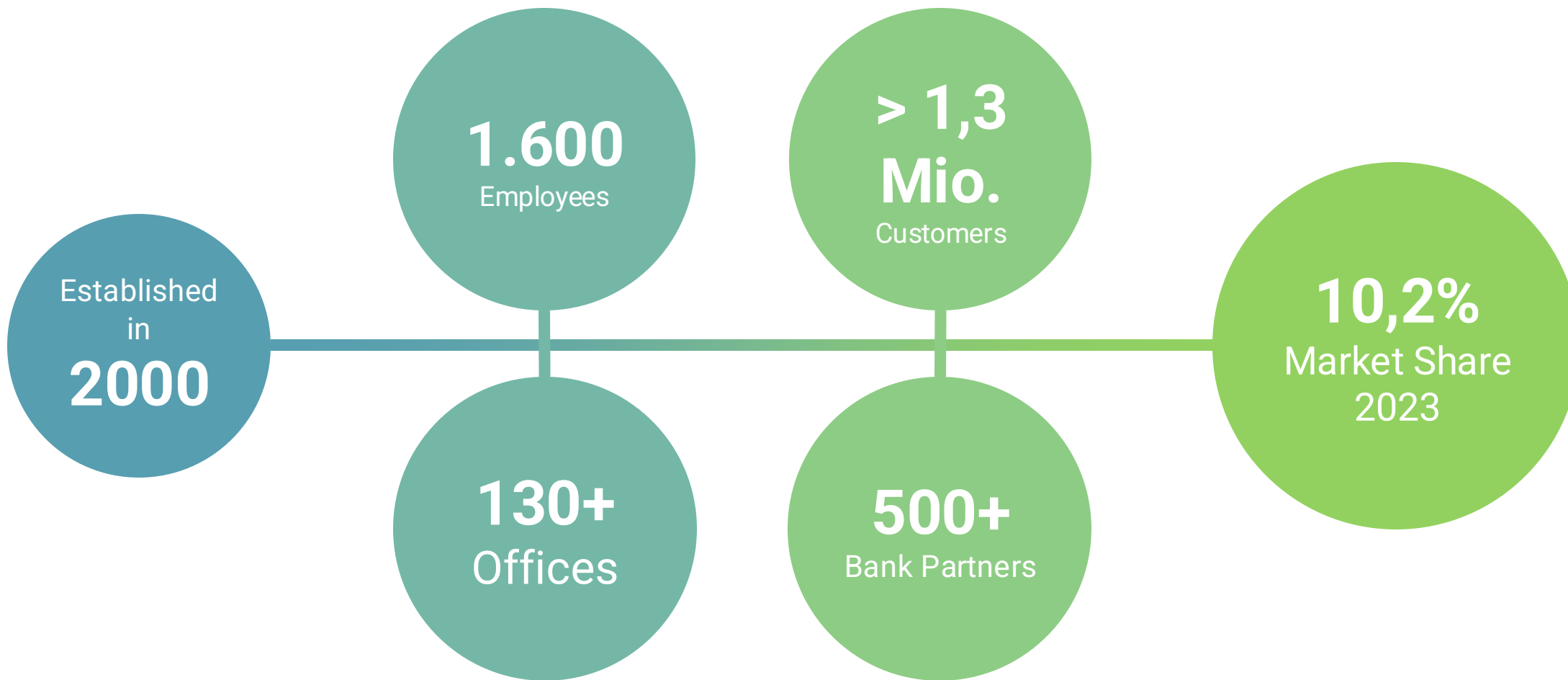
Customers

 **interhyp**

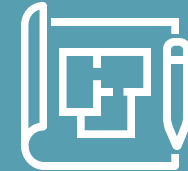
**HOME Platform**  
**500 Bank Partners**



Individual  
Mortgages



# Student challenge



# Next-Gen Housing

Innovations for Impact



# What's the Problem?

There are many problems in the **housing market**.  
And **everyone** one should have a home!



How to find an affordable home



Even people who are eligible for social housing, cannot find any apartment



Complicated and ever changing energy and renovation regulations in Germany



Unknown vokabulars, even for native speakers. Like:

- *Vorfälligkeitsentschädigungsrechner*
- *Bausparvertragszuteilungsdatum*
- ...



# Different people, have different problems

This year we didn't bring you one challenge. We brought you the **problems of real people**.

We will provide different **personas** with their specific problems. All regarding the housing market and you can choose which ones to solve and how many!



A circular portrait of a young man with dark, wavy hair, a beard, and glasses, wearing a grey hoodie with orange straps. The name 'Pablo' is written in large white letters at the bottom of the portrait.

# Pablo



## About

Pablo got a very good job at a software company after completing his Master's degree.



## Frustration

Unfortunately, he is not familiar with the **mortgage processes in Germany**. Everything works differently in his country.



## Solution?

He loves **reddit** and uses it to find out more about buying real estate in Germany.

He has already asked on **r/finanzen** whether he could afford a certain property with his salary.



**How could your idea help him?**

Our ~~crazy~~ amazing team

#hackaTUM2023



Watch out for that guy!

November 17-19, 2023

Thanks for listening &  
come hack with us!

