# Annual Fair Housing Symposium: Advancing Responsible Fair Housing April 2024

# **Summary**

Thank you for joining us for our Annual Fair Housing Symposium. This year's event featured a broad range of dynamic speakers, each of whom brought their unique perspective to the conversation. Here you will find a brief overview of the program, some of our key takeaways, and links to resources.

# **Opening Remarks**

• Dan Weaver, Regional Director at the <u>Office of Fair Housing and Equal Opportunity at</u> the Department of Housing and Urban Development

#### Presentation

 Dr. Michael Akinwumi, Chief Responsible AI Officer at the <u>National Fair Housing</u> <u>Alliance</u> on <u>AI in Fair Housing</u>

## Post-Presentation Discussion

- Dr. Michael Akinwumi
- Jamie Williamson, District Director at the U.S. Equal Employment Opportunity Commission

#### Presentation

 Dr. James Jennings, Lead Researcher, Professor Emeritus, Urban and Environmental Policy and Planning, Tufts University on <u>Advancing Fair Housing in Greater Boston</u>, <u>Massachusetts</u>

#### Panel

- Dr. James Jennings
- Kadineyse Paz, Assistant Researcher, Neighborhood Fellow, Tufts University
- Cashauna Hill, Executive Director, <u>The Redress Movement</u>

#### Awards

- Dr. Tiffany Manuel, Founder and CEO, TheCaseMade
- Deb Crossley, Community Activist, former City Councilor for City of Newton
- Moddie Turay, President and CEO, Massachusetts Housing Investment Corporation
- Affordable Inclusive Milton, resident housing coalition

# Closing Remarks

• Rachel Heller, Chief Executive Officer, CHAPA

# **Key Takeaways**

### Artificial Intelligence

 While Artificial Intelligence may seem "unbiased" on its face, it is designed and facilitated by human beings, which means all of our existing biases are baked into these algorithms

- Artificial intelligence is already impacting the housing world in ways you may not realize
  - Housing Market Simulator
  - Tenant Screenings
  - Land Use and Permit Approvals
  - Mortgage Default, Credit Risk, and Insurance Underwriting
  - Debt Collection and Property Management
  - Conversational Chatbots
- The data we are using to produce these algorithms is inherently flawed due to the long term impacts of exclusionary zoning, racial covenants, redlining
- There is a lack of standardization for what makes "responsible AI" and there is a serious lack of transparency. There is also an ongoing debate about the immediate and long-term risks
- Potential challenges and concerns:
  - Transparency
  - Inclusion
  - Risk management
  - Impact assessment
  - AI literacy
- AI literacy is so important so people can contest instances of discrimination
  - o If we want to ensure AI is being used equitably, we need to understand it!
  - o People need to ask the right questions and advocate for their cause
- We need to be intentional and inclusive in deciding what data to include
  - o Is there data we can include that will actually *advantage* people of color?
  - Pushing for greater transparency is critical

#### Advancing Fair Housing

- How can we make an Office of Fair Housing effective at the state level?
  - We need to provide resources for community groups so that the residents themselves can be leading the conversation and the actions we take
  - Residents understand what is actually happening on the ground and have invaluable perspective on what has been tried in the past and what future interventions will be most effective
- There is a need for a *lot* more education about Fair Housing for tenants, landlords, attorneys, advocates, municipal staff, developers, etc
  - o Many municipal websites don't have anything about Fair Housing!

- If people don't know what their rights are, they can't effectively advocate for themselves
- If the state establishes an Office of Fair Housing, the person who runs it needs to be someone with expertise in *fair housing specifically*, not just affordable housing broadly this may seem obvious, but it is often not the case
- Fair Housing is Fair Living
  - We need to open up exclusionary communities and ensure that they become more open and integrated, but we ALSO need to invest in historically marginalized and disinvested communities, especially communities of color
  - The solution is not to simply move people of color into white neighborhoods, we need to bring the opportunity and investment to existing neighborhoods of color while respecting the folks who already live there and making sure they can stay put if they want to
  - o Tenant protections like rent control need to be part of the discussion
  - It's not just about building housing, it's about building the community around the housing

#### **Resources**

- Join CHAPA's Fair Housing Committee!
- Learn more about <u>CHAPA's Municipal Engagement Initiative!</u>
- Urban Institute Brief on AV Model Disparities (read here)
  - o <u>Corresponding Urban Institute AVM Report</u>
- UMass IT Otter.ai Analysis (read here)
- James Jennings' Globe Op-Ed (read here)
- Greater Boston Housing Report Card 2023 (read here)
- Redress Movement Policy Toolbox (read here)
- Supreme Court Affirmative Action Case (read here)
- Affordable Homes Act Fact Sheet (read here)
- Justice 4 Housing
- Equitable Developers Fund (learn more here)
- Reading Recommendations:
  - Weapons of Math Destruction by Cathy O'Neil
  - Unmasking AI by Joy Buolamwini