



Innovation at HUD

NAHMA Winter Conference

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Roadmap

Introduction

Areas of Innovation

Innovation & Housing Construction

Innovation & Artificial Intelligence

Innovation & Data

Q&A



Introduction



PD&R's Innovation Portfolio

- Policy innovation
- Technology innovation
- Research innovation



Innovation & Housing Construction



To further construction innovation, HUD is...

- Investing in research on offsite construction and industrialized housing delivery
- Partnering with agencies across the federal government to leverage new sources of funding to decarbonize housing
- Inviting innovators to showcase their novel approaches to housing construction on the National Mall at the Innovative Housing Showcase this June!



Innovation & Artificial Intelligence



Blueprint for an AI Bill of Rights

On October 4, 2022, the White House Office of Science and Technology Policy issued "[Blueprint for an AI Bill of Rights](#): A Vision for Protecting Our Civil Rights in the Algorithmic Age."



Key Takeaways



Proposes **guidance on the design, development, and deployment of AI** and other automated systems **emphasizing civil rights protections.**



Identifies five protections to which every American should be entitled including:

- Safe and effective systems
- Algorithmic discrimination protections
- Data privacy
- Notice and explanation
- Human alternatives, consideration, and fallback



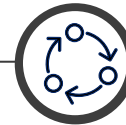
Executive Order 14110

On October 30, 2023, [Executive Order](#) 14110, “Safe, Secure, and Trustworthy Development and Use of Artificial Intelligence” was issued.

Key Takeaways



Establishes **comprehensive policies for responsible AI** development and use, emphasizing safety, security, equity, and governance.



Directs federal agencies to integrate AI into their operations, considering civil rights, privacy, and workforce implications.



Enhances international collaboration and **sets standards for AI**, aiming to position the U.S. as a global leader in ethical AI practices.



OCTOBER 30, 2023

Executive Order on the Safe, Secure, and Trustworthy Development and Use of Artificial Intelligence

 BRIEFING ROOM › PRESIDENTIAL ACTIONS

By the authority vested in me as President by the Constitution and the laws of the United States of America, it is hereby ordered as follows:



Executive Order 14110- Overview

The Executive Order also has general requirements that will impact HUD...



"...the head of each agency developing policies and regulations related to AI shall use their authorities to **promote competition in AI...**"

"Agencies are **discouraged from imposing broad general bans** or blocks on agency use of Generative AI..."

"Agencies shall use their respective civil rights and liberties offices and authorities to prevent and **address unlawful discrimination** that result from AI."

"Agencies shall consider opportunities to ensure that their **respective civil rights and liberties offices are appropriately consulted** throughout the AI process."

"Agencies shall ensure that AI and other related talent needs (such as technology governance and privacy) are reflected in **strategic workforce planning and budget formulation.**"

"...head of each agency shall implement — or increase the availability and use of — **AI training and familiarization programs...**"

Executive Order 14110 – HUD Commitments

The Executive Order has specific requirements for HUD...

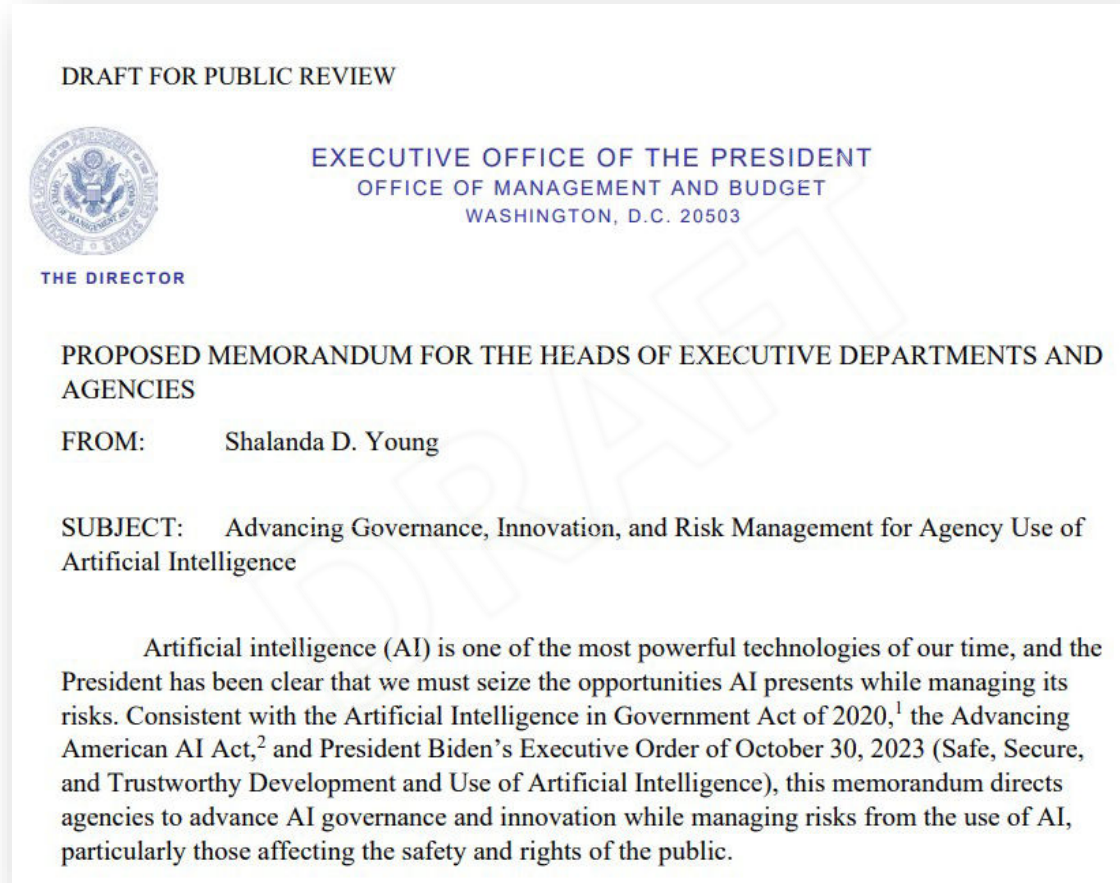


*“Within **180 days** of the date of this order, to combat unlawful discrimination enabled by automated or algorithmic tools used to make decisions about access to housing and in other real estate-related transactions, the **Secretary of Housing and Urban Development shall**, and the Director of the Consumer Financial Protection Bureau is encouraged to, issue additional guidance:*

- i. Addressing the use of **tenant screening systems** in ways that may violate the Fair Housing Act (Public Law 90-284), the Fair Credit Reporting Act (Public Law 91-508), or other relevant Federal laws, including how the use of data, such as criminal records, eviction records, and credit information, can lead to discriminatory outcomes in violation of Federal law*
- ii. Addressing how the Fair Housing Act, the Consumer Financial Protection Act of 2010 (title X of Public Law 111-203), or the Equal Credit Opportunity Act (Public Law 93-495) apply to the **advertising of housing, credit, and other real estate-related transactions through digital platforms**, including those that use algorithms to facilitate advertising delivery, as well as on best practices to avoid violations of Federal law”*

Additional HUD Responsibilities

A draft OMB Memo lays out additional requirements impacting HUD



Operations:

- Designate an agency Chief AI Officer
- Convene an agency AI governance board
- Publicly release an expanded AI use case inventory

Policy:

- Conduct periodic risk reviews for any safety-impacting or rights-impacting AI
- Stop using any safety-impacting or rights-impacting AI that is not in compliance with the minimum practices
- Report any agency-specific lists of AI purposes that are presumed to be rights-impacting or safety-impacting
- Report any determinations made to safety or rights impacting AI exceptions or waivers granted

Both:

- Submit and release an agency plan for compliance
- Develop and publicly release an agency strategy for removing barriers to the use of AI and advancing AI maturity

Innovation & Data



To further data innovation, HUD is...

- Including private sector data sources to increase the accuracy of Fair Market Rents
- Incorporating positive rental payment history into creditworthiness evaluations of first-time homebuyers for FHA-insured mortgages
- Expanding our data sharing efforts with other federal agencies to ease the process of applying for and receiving benefits



Innovation & HUD Priorities



HUD Priorities for FY24

- HUD is pursuing equity-focused housing and community-building policies and programs that will:
 - Expand access to affordable housing and rental assistance;
 - Increase housing supply through building, preservation, and innovation;
 - Combat homelessness with the urgency it requires;
 - Boost wealth-building and homeownership opportunities for all;
 - Ensure communities can equitably prepare for a changing climate and recover from disaster and extreme weather; and
 - Make HUD easier to navigate so help can reach the people who need it most





PD&R

Questions?





Thank you!

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