

**Trust By Design:
Building Impactful Responsible AI Systems
December, 2025**

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ABOUT NFHA™

The National Fair Housing Alliance® leads the fair housing movement. NFHA works to eliminate discrimination from housing and lending markets. We advance fair housing to build inclusive, resilient, well-resourced communities where everyone can thrive.

Using AI tools, we transform people's lives and the communities where they live for the better.



PROGRAMS

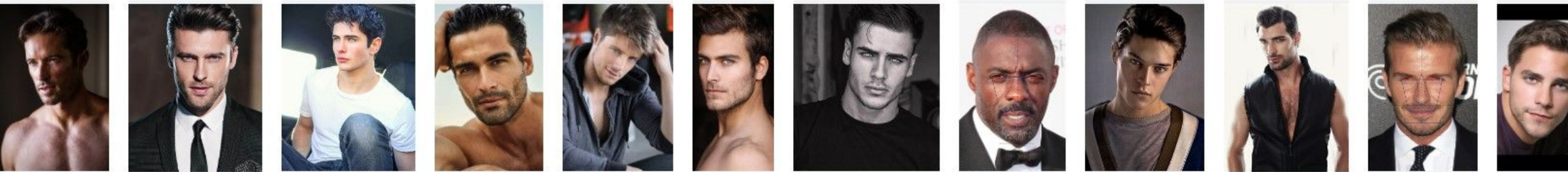
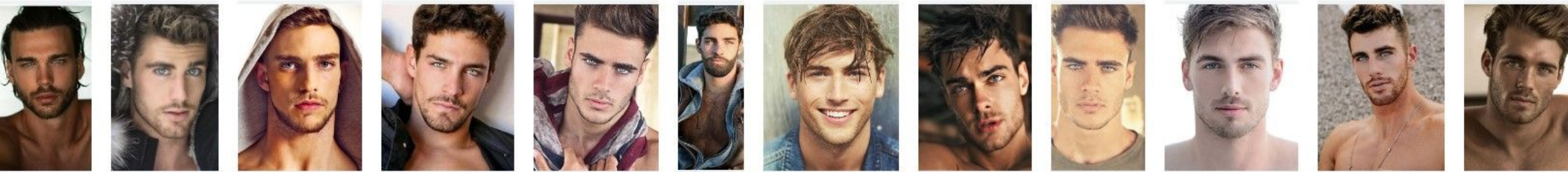
- Education and Outreach
- Member Services
- Public Policy & Advocacy
- Housing and Community Development
- Responsible AI
- Enforcement
- Consulting and Compliance
- Resource Development & External Affairs

Technology Is The New Civil and Human Rights Frontier

- Unfair and discriminatory policies and practices created deep disparities and unfair systems that still exist
- Data, upon which AI is built, is tainted
- AI is ubiquitous but not innocuous
- Computers/algorithms are not blind
- Technology can make it easier to manifest/replicate discrimination
- Technologies can systemize bias & equality

Search Engine Use Case

-  **Blue Eyed Handsome Man**
-  **Green Eyed Men**
-  **HandSome Man with Blue Eyes**
-  **Handsome Men Ever**
-  **HandSome Men Green Eyes**
-  **Handsome Gentleman**
-  **HandSome Man with Beard**
-  **Handsome Cute**
-  **HandSome Men in Kilts**



Stunning Beautiful Woman

Beautiful Women in Dresses

Beautiful Woman Eyes

Beautiful Plus Size Women

Beautiful Women Love

Beautiful Women Amazing Most

Beautiful Woman Face with Makeup



Women Pictures and Wallpapers - / Style



Beautiful Women Pictures and Wallpapers - The WoW Style



Beautiful Women Pictures and Wallpapers - The WoW Style



Beautiful Women Pictures and Wallpapers - The WoW Style



Top 10 Countries With the Most Be...



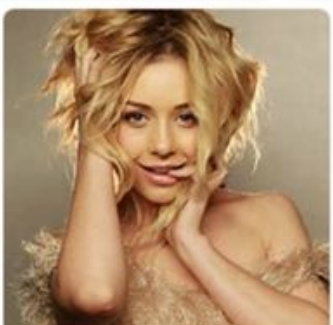
Beautiful Women Pictures and Wallpa Style



Women Pictures and Wallpapers



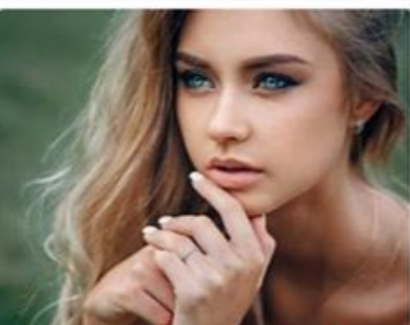
Most Beautiful Women in the Wo...



10 Nations With The Most Beautiful Women



Top 30 World's Most Beautiful Women of 2013 | Movies Songs Lyrics



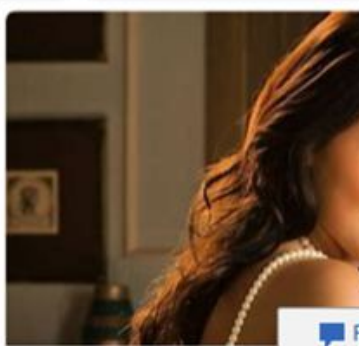
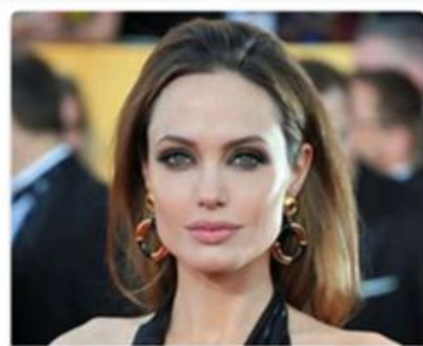
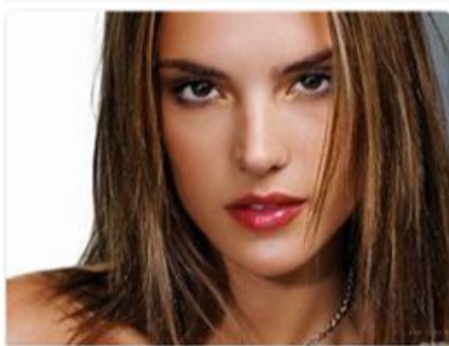
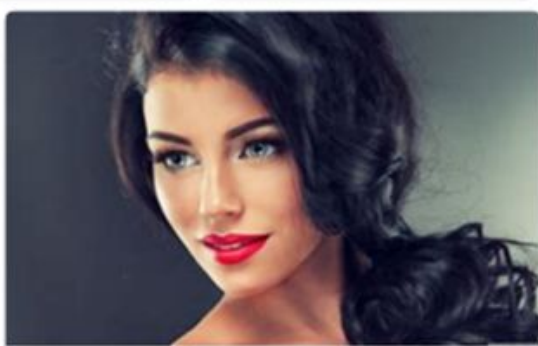
Top10 Most Beautiful Women in the World



37 Amazing Photos of Beautiful and Sexy Wo...



Wonderful Photos: Most Be The World Everything has its





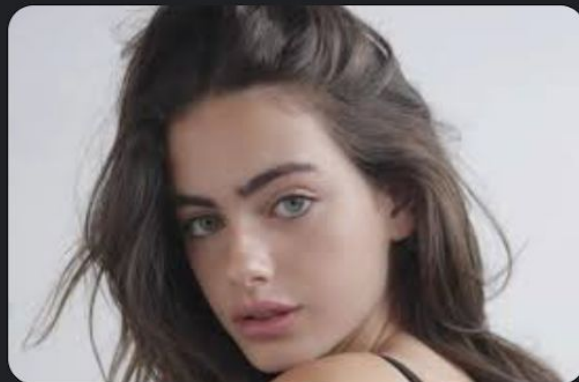
Beautiful ...



People
All-Time Beautiful W...



People
Most Beautiful Women ...



New York Post
Most Beautiful' woman ...



The Florida Times-Uni...
WORLD'S TOP 10 M...



Pexels
Beautiful Woman Pho...



Glamour
Lupita Nyong'o



nd famous...



DeviantArt
Black Women by K...



Quora
Who is the most attr...



Pinterest
Beautiful girl face, ...



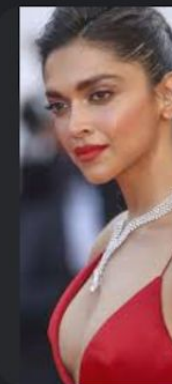
ELLE
Most Beautiful Wo...



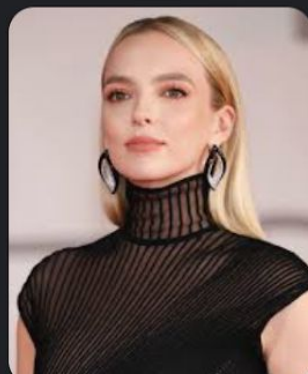
Bright Side
The Top Twenty Mo...



Damia Global Services
10 Most Beautiful Wo...



The Econom...
World Most B...

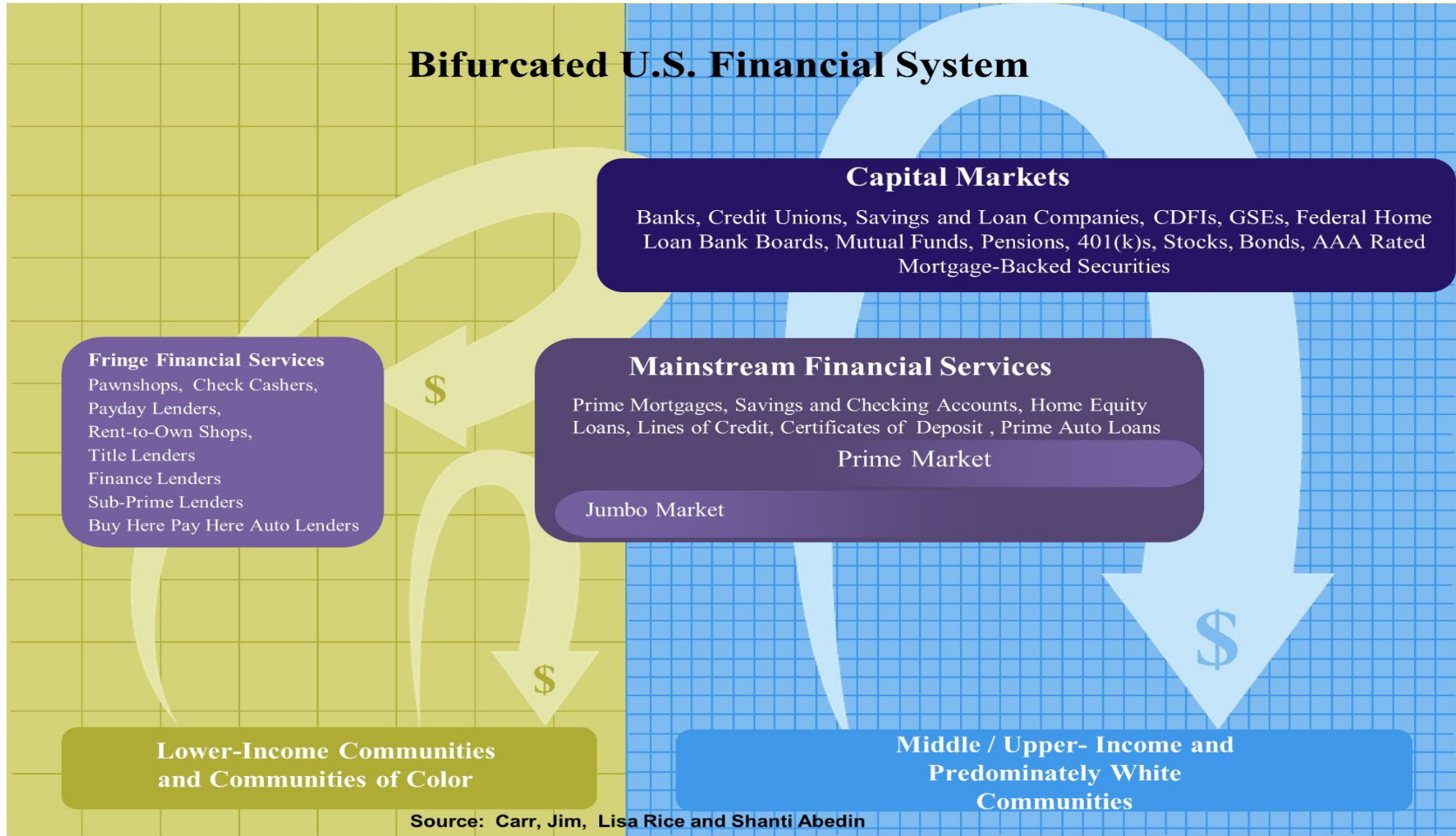


Credit Access Use Case

Algorithmic models, which determine who gets access to certain opportunities, can be flawed

- 19% of people in the U.S. are credit invisible or unscorable.
- Blacks, Latinos, Native Americans, and certain Asian groups are almost twice as likely as Whites to be credit invisible.
- People of Color are also twice as likely as Whites to have a subprime credit score.
- People of Color are almost twice as likely as Whites to be denied credit and are charged higher interest rates even when they have the same financial profile.
- Credit invisibility is often baked into societal financial and legal systems.

Bifurcated U.S. Financial System



Capital Markets

Banks, Credit Unions, Savings and Loan Companies, CDFIs, GSEs, Federal Home Loan Bank Boards, Mutual Funds, Pensions, 401(k)s, Stocks, Bonds, AAA Rated Mortgage-Backed Securities

Mainstream Financial Services

Prime Mortgages, Savings and Checking Accounts, Home Equity Loans, Lines of Credit, Certificates of Deposit, Prime Auto Loans

Prime Market

Jumbo Market

Fringe Financial Services

Pawnshops, Check Cashers, Payday Lenders, Rent-to-Own Shops, Title Lenders, Finance Lenders, Sub-Prime Lenders, Buy Here Pay Here Auto Lenders

Lower-Income Communities and Communities of Color

Middle / Upper- Income and Predominately White Communities

Source: Carr, Jim, Lisa Rice and Shanti Abedin

Face Recognition Use Case

NFHA

Face recognition systems have been found to reflect bias against different groups, particularly darker skinned women

Gender was misidentified in up to 1% of lighter-skinned males



Gender was misidentified in up to 7% of lighter-skinned females

Gender was misidentified in 12% of darker-skinned males



Gender was misidentified in 35% of darker-skinned females

Public Trust in AI System is Low

Only 46% of people globally trust AI systems with 70% believing regulation and oversight of AI systems is necessary.

“ The public’s trust of AI technologies and their safe and secure use is central to sustained acceptance and adoption. Given the transformative effects of AI on society, work, education, and the economy—bringing the public voice into the conversation has never been more critical.

Nicole Gillespie

Chair of Trust and Professor of Management, Melbourne Business School

University of Melbourne


Building Trust is Paramount for AI Adoption

- **Implement effective oversight and regulation**
- **Ensure teams building systems are well-trained and reflect impacted communities**
- **Utilize representative and accurate data**
- **Increase explainability and transparency for AI models**
- **Respect data privacy and protections**
- **Debias AI systems**


Technology is neither good nor bad; nor is it neutral.

Melvin Kranzberg
Historian and Professor

Increasing accuracy and fairness in AI systems can help build public trust.



Improving Mortgage Underwriting and Pricing Outcomes for Protected Classes through Distribution Matching



fairplay

