

Housing Benefit Allocation Assistant

Guides public servants in matching applicants with the benefits they qualify for

SYSTEM’S DESCRIPTION

This system reviews applicants’ socioeconomic data to decide if they qualify for housing benefits such as social housing, utility assistance, and tax reduction programs. It helps public servants quickly assess and prioritize those in need, ensuring that available public funds are shared more efficiently.

BENEFITS

■ (□) benefit (not) enjoyed by

	Benefit applicants	Public servants	Institutions and Environment
Improved matching of housing benefits to applicants’ needs	■	■	■
Shorter wait times for benefit approvals	■	□	□
Faster fraud detection using data anomaly alerts	□	■	■
Fewer manual reviews with auto-filled applicant details	□	■	■

Min.

Lim.

High Risk

Unacc.

EU AI Act classification

The system is high risk because it helps allocate an essential public benefit. It can impact fundamental rights like dignity and social protection by influencing who receives or loses housing support.

EU AI Act, Annex III, point 5(a)

IMPACT ASSESSMENT REPORT

available in multiple formats including Braille



Last update: 3 March 2025

RISKS

■ (□) risk (not) faced by

Capability Risks

Repeating past approval patterns without adapting to new cases	Update the model with each housing benefit policy change, at least once per year
Bias from historical housing approvals affecting marginalized communities	Use an audit tool to automatically check for bias in decisions every month, and publish a yearly public report explaining any detected bias and how it was fixed

Human Interaction Risks

Applicants misunderstanding why they were approved or denied benefits	Explain approval or denial reasons in benefit decision letters using plain language, listing the specific criteria met or missing, and provide step-by-step appeal instructions
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Systemic Impact

Increased data collection and monitoring of applicants' financial and personal lives	Define clear legal rules on data collection, storage, and deletion, and include a plain-language summary of these rules in benefit decision letters
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Benefit applicants
Public servants
Institutions and Environment

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SYSTEM’S DATA

■ (□) applicable (or not)

	Potentially employed for future uses	Personally identifiable information
Essential		
Annual income level	■	□
Employment status	■	□
Marital status	■	□
Citizenship or immigration status	■	□
Ethnic or cultural identity	■	□
Number and age of people in household	■	□
Disability or special needs status	■	□
Current address	■	■
Type of accomodation	■	□
Accommodation payment history	■	□
Previous housing benefits received	■	□
Outstanding loans	■	□
Non-essential		
Preferred communication language	■	□
Highest level of education	■	□
Bank transactions for the past six months	■	■

PERFORMANCE OF MODELS ON DATA

Data	Model	Version	Metrics
Annual income level	Gradient Boosting Tree	XGBoost V25.1	Precision % of applicants approved by the system who are truly eligible 85%
Employment status			Recall % of qualified applicants who were correctly approved 85%
Marital status			Processing time per application 90 sec
Citizenship or immigration status			Fraud detection rate % of flagged fraudulent applications correctly identified in 2024 0.05%
Ethnic or cultural identity			Selection rate % of applicants approved 75% White applicants
Number and age of people in household			70% Applicants of color
Disability or special needs status			
Current address			
Type of accomodation			
Accommodation payment history			
Previous housing benefits received			
Outstanding loans			
Preferred communication language			
Highest level of education			
Bank transactions for the past six months			

REPORTING RISKS

Helpline: 0XXX XXX XXX
Reporting portal: report-risk@com
Mail: XX Main Street,
XXX-XXX Contry Z

REGISTERED OFFICE

City Housing Unit
XX Main Street,
XXX-XXX Contry Z

CERTIFICATES



ISO/IEC 27001:2022 Compliant



ISO/IEC 42001:2023 Compliant



GDPR Compliant