

Fair-Housing Bias Audit Report

HousingVest Valuator v0.7 — Compliance Output

Report Date: 2026-06-08
Report ID: BA-2026-06-08-001

Property

Address: 3725 Carver Ranches Blvd, Hollywood, FL 33023
Census Tract: 12011.0912 (Federally designated Qualified Opportunity Zone)
Property Type: Single-family residence, Built 2005, 1,614 sqft, 5 bd / 1 ba

Valuation Output

Point estimate: \$358,500
Confidence interval (95%): \$402,000 – \$441,900 ($\pm 6.1\%$)
Model MAE in this tract: 6.7%
Industry benchmark MAE: ~15% in comparable tracts

Bias Audit Methodology

Audit framework: HUD Disparate-Impact Rule (24 C.F.R. § 100.500)
Compliance reference: Interagency Quality Control Standards for Automated Valuation Models Rule (June 24, 2024)
Bias metric: Disparate Impact Ratio (DI Ratio)
DI Ratio threshold: 0.80 (per HUD interpretation)
DI Ratio for this valuation: 0.80
Status: REVIEW

Demographic Composition

From U.S. Census Bureau ACS 5-Year Estimates.

Median household income (tract):	\$48,250
LMI (Low-Moderate Income) status:	Yes
Tract demographic majority:	Hispanic/Latino (62%)

Methodology Notes

- Tract-level demographic data sourced from U.S. Census Bureau ACS 5-Year.
- Comparable transactions analysis uses a 12-month rolling window.
- DI Ratio computation aggregates across protected classes.
- Manual review threshold: DI Ratio < 0.80 triggers compliance review.

Findings

- This valuation meets the 0.80 DI Ratio threshold.
- Status REVIEW indicates the valuation is at the threshold boundary and qualifies for human-in-the-loop compliance verification under HousingVest's internal protocol.

Conclusion

This valuation has been tested for disparate impact across protected classes under the Fair Housing Act, in accordance with 24 C.F.R. § 100.500 and the June 24, 2024 Interagency Quality Control Standards for Automated Valuation Models Rule. The DI Ratio computation triggers manual review under HousingVest's internal compliance protocol. Manual review may either confirm the valuation or recommend adjustment.