



Holi Urbas has been a real estate economist for the U.S. Department of Housing and Urban Development, providing risk assessment to FHA and market intelligence to the Department and public. She has over 30 publications on topics from current housing market conditions to housing demand and economic growth forecasts for various metropolitan areas in the Pacific Northwest. For the Department, she has analyzed the risk of over 78 apartment developments across 15 states valued at more than \$1 billion. Although economics can be dry, she is determined to shine a light on the importance of data and transparency. Public speaking gives her this opportunity. Holi graduated from Washington State University with a Master of Arts in Applied Economics. Go Cougs!