Ruchi Singh

Department of Insurance, Legal Studies, & Real Estate
Terry College of Business
University of Georgia
429 Moore-Rooker Hall
Athens, GA 30602

Phone: (706) 713-2824
Email: ruchi.singh@uga.edu
http://www.ruchisingh.net

Education

Ph.D. Economics, University of Illinois at Urbana-Champaign, 2017

M.S. Statistics, University of Illinois at Urbana-Champaign, 2017

M.A. Economics, Delhi School of Economics, Delhi, India, 2008

B.A. Economics, Lady Shri Ram College, Delhi, India, 2006

Fields of Specialization

Urban Economics, Real Estate, Applied Econometrics

Academic Position

Associate Professor of Real Estate, University of Georgia, August 2023 - Present

Assistant Professor of Real Estate, University of Georgia, August 2017 - 2023

Other Affiliations

Hoyt Academic Fellow, Class of 2027

Board Member, American Real Estate and Urban Economics Association (AREUEA), 2024 - present

Co-editor, *Journal of Real Estate Finance and Economics*, March 2022 - present

Editorial Board, *Journal of Real Estate Finance and Economics*, January 2019 - March 2022

Postdoctoral Fellow, Hoyt Institute, 2022 - present

Research Affiliate, Institute of Labor Economics (IZA), 2020 - present

Fellow, Global Labor Organization, 2020 - present

Lincoln Institute Scholar, 2019

Publications[1]

"Does Appraiser and Owner Gender Affect Valuation" with James Conklin, N. Edward Coulson, and Moussa Diop
Accepted at *Real Estate Economics*

"Assessment Persistence" with Daniel McMillen
Regional Science and Urban Economics, (2026): 104251

"Homestead Exemptions and Assessment Equity" with Daniel McMillen
National Tax Journal, June 2026, 79(2)

[1]The name of the authors appears in alphabetical order in publications in my field.

"Measures of Vertical Inequality in Assessments" with Daniel McMillen
Journal of Housing Economics, September 2023, 61, 101950

"Do School Shooting Erode Property Values?" with Juan Muñoz-Morales
Regional Science and Urban Economics, January 2023, 98, 103852

"Land Value Estimation Using Teardowns" with Daniel McMillen
Journal of Housing Economics, December 2022, 58, 101874

"Effect of Air Pollution on House Prices: Evidence from Sanctions on Iran" with Amirhossein Amini and Kaveh Nafari
Regional Science and Urban Economics, March 2022, 93, 103720

"Is Competition a Cure for Confusion? Evidence from the Residential Mortgage Market" with Steven Malliaris and Daniel Rettl
Real Estate Economics, Spring 2022, 50(1), 206-246

"Stringency of Land-Use Regulation: Building Heights in US Cities" with Jan Brueckner
Journal of Urban Economics, March 2020, 116, 103239

"Assessment Regressivity and Property Taxation" with Daniel McMillen
Journal of Real Estate Finance and Economics, February 2020, 60, 155-169

"Fair Market Rent and the Distribution of Rents in Los Angeles" with Daniel McMillen
Regional Science and Urban Economics, January 2020, 80, 103397

"Seismic Risk and House Prices: Evidence from Earthquake Fault Zoning"
Regional Science and Urban Economics, March 2019, 75, 187-209

"Do More Eyes on the Street Reduce Crime? Evidence from Chicago's Safe Passage Program" with Daniel McMillen and Ignacio Sarmiento
Journal of Urban Economics, March 2019, 110, 1-25 (Lead article)

Working Papers

"Wildfires and the Resilience of Commercial Activity" with Steven Malliaris, Rachel Meltzer, and Daniel Rettl (Revise and Resubmit at Management Science)

"Driving down evictions: The Impact of Rideshare Entry on Renters" with Shrija Banerjee, James Conklin and Rik Sen

"Adoption without Impact: Evidence from EV Infrastructure in the Hotel Industry" with Jamie Chung and Rik Sen

Work in Progress

"The Use of Automated Valuation Models to Estimate Property Tax Base" with Jamie Chung and Daniel McMillen

"Collaboration and Patent Quality" with Rik Sen

"Air Pollution and Police Performance: Experimental Evidence from India" with Juan Palacios, Nishith Prakash and Siqi Zheng

"Homeowners Associations and Property Values" with James Conklin and Nicholas Smith

"The Effect of Riots on the Property Tax Base in Los Angeles"

Research Grants

"Homestead Exemptions and Assessment Equity"
Sponsor: Lincoln Institute of Land Policy. $10,000. 2023

"Alternative Methods For Calculating Fair Market Rents (FMRs) in Rental Markets with Rapidly Rising Rents" with Daniel McMillen
Sponsor: US Department of Housing and Urban Development. $127,840. 2020-2022

"On the Risk-Sharing Implications of Wildfires" with Steven Malliaris, Rachel Meltzer, and Daniel Rettl
Sponsor: Harvard Center for Green Buildings and Cities. $20,000. 2022

"On the Risk-Sharing Implications of Wildfires" with Steven Malliaris, Rachel Meltzer, and Daniel Rettl
Sponsor: Real Estate Research Grant (Urban Planning and Design Department, Harvard Graduate School of Design). $7,500. 2022

"Effect of COVID-19 on Inequalities in Mortgage Markets" with James Conklin & Lei Jin
Sponsor: Sustainability seed grant initiative at the Terry College of Business. $18,200. 2022

“Economic Implications of Climate Change” with Daniel Rettl, Gabriel Kooperman, Zhongjin Lu, Jill Gambill, Steven Malliaris, & Craig Landry
Sponsor: Teaming for Interdisciplinary Research Pre-Seed Program at the University of Georgia. $3,500. 2020

"Land Valuation Methods"
Sponsor: Lincoln Institute of Land Policy. $10,000. 2019-2020

"Subsidence Risks and House Prices: Evidence from Illinois"
Sponsor: Illinois Mine Subsidence Insurance Fund. $55,516. 2018-2019

Fellowships & Awards

Terry Sanford Research Award, 2021-2022

Awarded Outstanding Reviewer Status, Regional Science and Urban Economics, 2017

American Real Estate and Urban Economics Association (AREUEA) Doctoral Session Travel Grant, 2017

Graduate College Travel Grant, University of Illinois, 2016

Department Travel Grant, University of Illinois, 2016

C. Lowell Harriss Dissertation Fellowship, Lincoln Institute of Land Policy, 2016

Paul W. Boltz Fellowship, University of Illinois, 2016
(in recognition of exceptional promise for careers in academia or business)

Robert E. Demarest Memorial Teaching Award, University of Illinois, 2016

Department Summer Research Fellowship, University of Illinois, 2015, 2016

Graduate Teaching Certificate, University of Illinois, 2014

List of Teachers Ranked as Excellent by Students, University of Illinois, Fall 2014 - Spring 2017
(Ranked as "Outstanding" by Students (Top 10%), Fall 2014 - Fall 2015 & Spring 2017)

Department Travel Grant, University of Illinois, 2013

Department Fellowship, University of Illinois, Spring 2013

Principal's prize (for Commitment and Service), Lady Shri Ram College, Delhi, 2006

Dr. Saroj Gupta Memorial Scholarship, Lady Shri Ram College, Delhi, 2005
(for academic and overall excellence)

Presentations

Public testimony

2022: U.S. House of Representative, Financial Services Committee. Thoughts and Prayers Are Not Enough: How Mass Shootings Harm Communities, Local Economies, and Economic Growth

Conference and Seminar Presentations

2026: Indian Institute of Manamgement; AREUEA National Conference (scheduled), Urban Economic Association International Meeting (scheduled); Financial Management & Accounting Research Conference (scheduled)

2025: Chinese University of Hong Kong

2024: Fannie Mae; University of North Texas; AREUEA International Conference (Willemstad, Curacao)

2023: AREUEA-ASSA Conference; Deakin University (Melbourne, Australia); AREUEA International Conference (Cambridge, UK); Annual Conference on Economic Growth and Development (Delhi, India)

2022: Massachusetts Institute of Technology; University of Illinois at Urbana-Champaign; Homer Hoyt Institute; Federal Housing Finance Agency; West Virginia University; Central University of Finance and Economics (Beijing, China)

2021: Conference on Land Valuation Methods; AREUEA National Conference; AREUEA International Conference

2020: AREUEA-ASSA Conference (San Diego); 2020 Research Symposium at University of Southern California Lusk Center; Penn State University; University of California Irvine

2019: AREUEA International Conference (Milan, Italy); Baruch College - City University of New York; University of Georgia (Agricultural and Applied Economics); APPAM Fall Research Conference (Denver); 2019 SMU Conference on Urban and Regional Economics

2018: Meeting of the Urban Economic Association (Columbia University, NY); AREUEA National Conference (Washington DC); Urban Economics and Public Finance Conference, Lincoln Institute of Land Policy

2017: Heartland Environmental and Resource Economics Workshop at Illinois; UIUC pERE Seminar; AREUEA-ASSA Conference, Doctoral Session (Chicago)

2016: AREUEA International Conference, Doctoral Session (University of Alicante); Economics Department, University of Illinois

Ph.D. Committee

Anurag Mehotra (Placement: San Diego State University), James Stevens (Placement: Wofford College), Nicholas Smith (Placement: Federal Reserve Bank of Philadelphia)

Professional Service

Referee: *American Economic Review, Journal of Urban Economics (x3), Regional Science and Urban Economics (x23), Real Estate Economics (x5), Review of Economics and Statistics (x3), Journal of Regional Science (x2), Journal of Real Estate Finance and Economics (x18), Journal of Housing Economics (x9), Journal of Public Economics (x2), Urban Studies, Education Finance and Policy, Public Finance Review (x3), National Tax Journal(x3), Journal of Spatial Econometrics (x3), Journal of Economic Geography, Journal of Housing Research, Canadian Journal of Regional Science (x2), Journal of Housing and the Built Environment (x3), International Journal of Urban Sciences (x2), Economic Development Quarterly, Environmental and Resource Economics, International Tax & Public Finance, Humanities and Social Sciences Communications, PLOS One, Public Choice (x2)*

Discussant: 2025 - AREUEA National Conference; Cambridge-HKU-UF Real Estate Finance and Investment Symposium

2024 - FSU-UF Critical Issues in Real Estate Symposium

2023 - AREUEA-ASSA Conference; AREUEA National Conference; AREUEA International Conference; Online Spatial and Urban Seminar

2022 - AREUEA-ASSA Conference; AREUEA National Conference; Syracuse-Chicago Webinar Series on Property Tax Administration and Design; MIT/CRE Climate and Real Estate Initiative Inaugural Symposium

2021 - National Tax Association x2

2020 - Southern Economics Association

2019 - AREUEA-ASSA Conference (Atlanta, GA) x2; FSU-UF-UCF Real Estate Symposium (Gainesville, FL); AREUEA International Conference (Milan, Italy); Biennial Real Estate Conference (FRB Atlanta)

2018 - Meeting of the Urban Economic Association (Columbia University, NY); AREUEA National Conference (Washington DC)

Session Chair: 2026 - AREUEA National Conference (scheduled)
2024 - AREUEA International Conference

2023 - APPAM Fall Research Conference; AREUEA International Conference
2021 - AREUEA International Conference

2020 - Real Estate Market and Capitals Market (RECAPNET) Conference

Committee: 2026 - AREUEA Communications Committee (chair), AREUEA National Conference Program Committee, Lincoln Institute Scholars Program (mentor)
2024 - AREUEA Mentoring Committee (chair); AREUEA Nominating Committee
2023 - AREUEA International Committee; AREUEA Mentoring Committee; AREUEA International Conference Program Committee; Syracuse-Chicago Webinar Series on Property Tax Administration and Design Organizing Committee; Real Estate Market and Capitals Market Conference Program Committee
2022 - AREUEA Awards Committee; AREUEA-ASSA Conference Program Committee; AREUEA International Conference Program Committee; Syracuse-Chicago Webinar Series on Property Tax Administration and Design Organizing Committee

2021 - AREUEA Awards Committee; AREUEA International Conference Program Committee

2020 - AREUEA National Conference Program Committee

Service to the University, College, and Departmental Committees

Real Estate Assistant/Associate Professor Search Committee, 2025

Real Estate Assistant Professor Search Committee, 2024

Risk Insurance Assistant/Associate Professor Search Committee, 2024

Legal Studies Lecturer Search Committee, 2023

Member, Faculty Concerns Committee, 2024 - present

Member, Computer and Information Resources Committee, 2019 – present

Business Communications Lecturer Search Committee, 2022

Real Estate Lecturer Search Committee, 2020

Grades Appeal Committee, 2021-2022

Faculty Participant, Real Estate Society, Athens, GA, 2017 –

Urban Economic Association

Affiliations

American Economic Association

American Real Estate and Urban Economics Association

Urban Economic Association

Other Professional Experience

Research Assistant for Professor Richard Akresh and Damien De Walque, Spring 2014 - Summer 2015

Research Assistant for Professor Daniel McMillen, Summer 2015, 2016 & 2017

Economist, ICICI Bank, India, June 2008 - June 2012

Workshops Attended

2023: AEA Continuing Education

2019: CSWEP Mentoring Workshop

2017: NBER Summer Institute

2015: Frontiers in Urban Economics, Columbia University

2013: Causal Inference Workshop, Northwestern University

Computer Skills

R, STATA, SAS, MATLAB, ARC-GIS, LATEX

Personal

Citizenship: India, US Permanent Resident