

## Sarah Strochak

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Research Assistant, Housing Finance Policy Center  
Urban Institute  
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### Education

2017 B.A., Economics, University of California, Berkeley

### Career Brief

Sarah Strochak is a research assistant in the Housing Finance Policy Center at the Urban Institute. Her research focuses on access to credit, the secondary mortgage market, and housing affordability. She works with researchers to analyze data, write blog posts and reports, and produce data visualizations. She has experience working with several large datasets, including loan-level datasets, public records data, and survey data such as the American Community Survey and the American Housing Survey. She is proficient in multiple programming languages, including R, Stata, and SAS. She is also a primary contributor to the Urban Institute R Users Group, which works to advance the capabilities of the Institute through the use of R. She co-developed the first R package made by and for Urban Institute researchers, [urbnmapr](#), and has hosted brown bags and trainings for Urban staff.

### Professional Experience

2017–present	Urban Institute
	2019–Present: Research Analyst
	2017–2018: Research Assistant
2016–2017	Terner Center for Housing Innovation, Undergraduate Research Apprentice (2016–2017), Research Assistant (2017)
2016	Abt Associates, Intern, Office of the CEO
2015–2016	University of California, Berkeley Office of the President, Carbon Neutrality Fellow

### Selected Project Experience

**Research Assistant, Housing Finance at a Glance: A Monthly Chartbook, 2017–present.** Primary research assistant for the completion of the HFPC’s signature product, a monthly chartbook with timely data and analysis on the state of the housing finance market. Updates 60+ monthly data series, creates charts and visualizations, and designs new pages as necessary.

**Research Assistant, State Street Global Advisors (Contractor), Ginnie Mae (Prime Sponsor), Global Investor Service, \$1,000,000 cap, 2017–present.** Produce the monthly Global Markets Analysis report, with in-depth data and analysis on Ginnie Mae mortgage-backed securities, US housing market conditions, and global financial transactions. Conduct data runs and produce figures and slide decks for senior Ginnie Mae officials.

**Research Assistant, Freddie Mac and Down Payment Resources, Barriers to Homeownership Report, \$105,000, 2017–2018.** Produce the annual Barriers to Homeownership report and other accompanying products, leveraging HFPC’s vast data resources and policy perspectives. Manage the completion of multiple simultaneous deliverables, including blog posts, data interactives, and a podcast.

**Research Assistant, Federal Reserve Bank of Chicago, Small-Dollar Housing Credit, 2017–2018.** Co-author a report detailing the lack of mortgages made for \$70,000 or less, and how this affects the supply of affordable housing. Provide data analysis and visualizations. Research was presented at the Federal Reserve Bank of Chicago’s flagship conference.

**Research Assistant, Better Mortgage, Millennial Homeownership, \$90,000, 2018.** Assist with the data analysis and writing for the Millennial Homeownership report. Handle the use of property records data to analyze trends in home prices and millennial homeownership.

**Research Assistant, Hopewell Foundation, Economic Security Project, \$70,000, 2017-2018.** Clean and analyze property records data for 8 states and the District of Columbia to determine revenue from select property and transfer tax proposals. Deliverables included detailed tables on each state and a report assessing the viability of different luxury real estate tax proposals.

## **Publications**

### **Published Reports**

Goodman, Laurie, Alanna McCargo, Edward Golding, Jim Parrott, Sheryl Pardo, Todd Hill, Jun Zhu, Karan Kaul, Bing Bai, **Sarah Storchak**, John Walsh, and Andrea Reyes. 2018. [Housing Finance at a Glance: A Monthly Chartbook, October 2018](#). Washington, DC: Urban Institute.

Ginnie Mae (Government National Mortgage Association). 2018. [Global Markets Analysis Report](#). Washington, DC: Ginnie Mae.

Goodman, Laurie, Alanna McCargo, Bing Bai, Edward Golding, and **Sarah Storchak**. 2018. [Barriers to Accessing Homeownership: Down Payment, Credit, and Affordability](#). Washington, DC: Urban Institute.

Choi, Jung Hyun, Jun Zhu, Laurie Goodman, Bhargavi Ganesh, and **Sarah Storchak**. 2018. [Millennial Homeownership](#). Washington, DC: Urban Institute.

Choi, Jung Hyun, Bhargavi Ganesh, **Sarah Storchak**, and Bing Bai. 2018. [Exploring the Viability of Mansion Tax Approaches](#). Washington, DC: Urban Institute.

McCargo, Alanna, Bing Bai, Taz George, and **Sarah Storchak**. 2018. [Small Dollar Mortgages for Single-Family Residential Properties](#). Washington, DC: Urban Institute.

Golding, Edward, Laurie Goodman, and **Sarah Storchak**. 2018. [Is Limited English Proficiency a Barrier to Homeownership?](#) Washington, DC: Urban Institute.

Goodman, Laurie, Alanna McCargo, Edward Golding, Bing Bai, Bhargavi Ganesh, and **Sarah Storchak**. 2017. [Barriers to Accessing Homeownership](#). Washington, DC: Urban Institute.

### **Blog Posts**

Laurie Goodman, Edward Golding, and **Sarah Storchak**, "[Cash-out refinancing is on the rise again. Here's why we aren't worried](#)," Urban Wire (blog), Urban Institute, October 29, 2018.

**Sarah Storchak**, Laurie Goodman, and Jun Zhu, "[A housing survey reveals five trends about American pet owners](#)," Urban Wire (blog), Urban Institute, October 3, 2018.

Laurie Goodman and **Sarah Storchak**, "[More than 19 million millennials in 31 US cities are ready to become homeowners](#)," Urban Wire (blog), Urban Institute, September 26, 2018.

**Sarah Storchak**, "[The 'rent gap' still makes it cheaper to own than rent in these 17 cities](#)," Urban Wire (blog), Urban Institute, September 20, 2018.

**Sarah Storchak**, Jun Zhu and Laurie Goodman, "[Too many homeowners lack flood insurance, but many buy it voluntarily](#)," Urban Wire (blog), Urban Institute, September 18, 2018.

Laurie Goodman, Edward Golding, Bing Bai and **Sarah Storchak**, "[New evidence shows manufactured homes appreciate as well as site-built homes](#)," Urban Wire (blog), Urban Institute, September 13, 2018.

**Sarah Storchak**, "[Including new types of data in credit files could significantly expand credit access](#)," Urban Wire (blog), Urban Institute, September 11, 2018.

**Sarah Storchak**, "[How to Create State and County Maps Easily in R](#)," Data@Urban (blog), Urban Institute, July 10, 2018.

Bhargavi Ganesh, **Sarah Storchak** and Sheryl Pardo, "[Boston's housing market, in three charts](#)," Urban Wire (blog), Urban Institute, June 5, 2018.

Bhargavi Ganesh, **Sarah Storchak** and Sheryl Pardo, "[The Bay Area's housing crisis, in four charts](#)," Urban Wire (blog), Urban Institute, May 22, 2018.

**Sarah Storchak** and Alanna McCargo, "[Expanding small-dollar mortgages can put homeownership in reach for more families](#)," Urban Wire (blog), Urban Institute, April 30, 2018.

Edward Golding, **Sarah Storchak** and Laurie Goodman, "[New evidence shows that limited English](#)

[proficiency is a barrier to homeownership](#),” Urban Wire (blog), Urban Institute, March 26, 2018.

Alanna McCargo and **Sarah Strochak**, “[Mapping the black homeownership gap](#),” Urban Wire (blog), Urban Institute, February 26, 2018.

**Sarah Strochak** and Sheryl Pardo, “[In 17 cities, the “rent gap” makes it cheaper, on average, to own than rent](#),” Urban Wire (blog), Urban Institute, December 4, 2017.

**Sarah Strochak**, “[How fintech innovations can help bridge the wealth gap](#),” Urban Wire (blog), Urban Institute, November 6, 2017.

**Sarah Strochak** and Bhargavi Ganesh, “[How will Hurricanes Harvey and Irma affect housing markets in Texas and Florida?](#)” Urban Wire (blog), Urban Institute, October 26, 2017.

**Sarah Strochak**, “[Five things that might surprise you about the fastest-growing segment of the housing market](#),” Urban Wire (blog), Urban Institute, October 3, 2017.

**Sarah Strochak** and Bhargavi Ganesh, “[Visualizing Hurricane Harvey’s impact on Houston’s neighborhoods](#),” Urban Wire (blog), Urban Institute, September 13, 2017.

**Sarah Strochak** and Edward Golding, “[Six ways the GSEs can better achieve their mission to serve the underserved](#),” Urban Wire (blog), Urban Institute, July 31, 2017.

### Policy Briefs and Fact Sheets

Bai, Bing, **Sarah Strochak**, and Bhargavi Ganesh. 2017. “[Housing Profile of Storm Areas](#).” Washington, DC: Urban Institute.

Bai, Bing, **Sarah Strochak**, and Bhargavi Ganesh. 2017. “[Housing Profile of Areas Affected by Hurricane Harvey](#).” Washington, DC: Urban Institute.

Bai, Bing, **Sarah Strochak**, and Bhargavi Ganesh. 2017. “[Housing Profile of Areas Affected by Hurricane Irma](#).” Washington, DC: Urban Institute.

### Multimedia

Leah Hendey, Peter Tatian, Margery Austin Turner, Bhargavi Ganesh, **Sarah Strochak**, and Yipeng Su, “[What HQ2 could mean for the Washington region’s housing market, in 7 charts](#),” Urban Institute, October 23, 2018.

Bing Bai, **Sarah Strochak**, “[Access and Affordability: Interactive map and research on 3 barriers to homeownership](#),” Urban Institute, September 20, 2018.

Sheryl Pardo, Bing Bai and **Sarah Strochak**. “[Down Payments Quiz](#),” Urban Institute, September 20, 2018.

### Code Products

**Sarah Strochak**, Kyle Ueyama and Aaron Williams, urbnmapr (R package), <https://github.com/UrbanInstitute/urbnmapr>

### Selected Media Citations

#### Elite Publications

Amy Dobson, “[Where Is It Cheaper To Rent Than To Buy? 16 US Cities Make The Cut](#),” Forbes, October 18, 2018.

Gaby Del Valle, “[Millennials prioritize owning a home over getting married or having kids](#),” Vox, October 10, 2018.

Lydia DePillis, “[This Texas military town has nearly closed the black and white homeownership gap](#),” CNN Money, April 17, 2018.

Editorial Board, “[Blacks Still Face a Red Line on Housing](#),” New York Times, April 14, 2018.

Patrick Sisson, “[Why buying a house today is so much harder than in 1950](#),” Curbed, April 10, 2018.

Michelle Singletary, “[Black homeownership is as low as it was when housing discrimination was legal](#),” Washington Post, April 5, 2018.

Laura Kusisto, “[Minority Homeownership Continues to Lag, Reports Say](#),” Wall Street Journal, February 27, 2018.

Andrew Small, “[Map of the Day](#),” CityLab, February 27, 2018.

Bob Sullivan. “[Renting homes is overtaking the housing market. Here’s why](#),” USA Today. November 17, 2017.

Leah Binkovotz, "[Where did Harvey hit Houston the hardest?](#)" Houston Chronicle, September 28, 2017.  
Tanvi Misra, "[Mapping Harvey's Impact on Houston's Homeowners](#)," CityLab, September 18, 2017.

### Quotes

Evan Bowen-Gaddy, "[Mapping Philly's black homeownership gap](#)," PlanPhilly, March 6, 2018.  
David Carrig, "[16 cities where it's more affordable to rent than to own](#)," USA Today, December 18, 2017.

### Trade and Local Publications (selected)

Jessica Guerin, "[Cash-out refis haven't been this prevalent since the financial crisis](#)," Housing Wire, November 2, 2018.  
Radhika Ojha, "[Don't Worry About Cash-out Refis Just Yet](#)," DS News, October 30, 2018.  
Andrew Glambrone, "[How Amazon HQ2 would squeeze the DC region's already tight housing market](#)," Curbed DC, October 23, 2018.  
Seth Welborn, "[Talking Barriers to Homeownership](#)," The M Report, September 28, 2018.  
Jann Swanson, "[Many Enlist, but Flood Coverage Still Falls Short](#)," Appraisal Buzz, September 21, 2018.  
Robert Clark, "[Are US homebuyers over-thinking the down payment? This study says yes](#)," Livabl\_, September 21, 2018.  
Jacob Passy, "[Mobile Home Values Might Rise as Fast as Regular Homes- Here's Why That Matters](#)," Realtor.com, September 17, 2018.  
Lauren Frias, "[1 million is the new \\$500,000 for Boston home buyers, institute says](#)," Boston.com, June 12, 2018.  
Lauren Frias, "[Report: Only 23.5 percent of Boston renters can afford to buy a home](#)," Boston.com, June 12, 2018.  
Krista Franks Brock, "[Small-dollar Loans Can Make a Big Difference](#)," The M Report, April 28, 2018.  
Carolyn Gallaher, "[It's difficult to become a homeowner with limited English proficiency](#)," Greater Greater Washington, April 26, 2018.  
"[Urban Institute Sees Correlation in Limited English Proficient Households and Homeownership Rate](#)," Inside Mortgage Finance, April 5, 2018.  
Victor Whitman, "[Low black homeownership is a national tragedy](#)," Scotsman Guide, February 28, 2018.  
Phil Hall, "[Rent or Buy? It Depends Where You Live](#)," National Mortgage Professional, December 5, 2017.  
Briana Gilpin, "[Capitalizing on Housing Market Growth](#)," DS News, October 4, 2017.  
Kelsey Ramirez, "[Here are 3 facts about Harvey's housing impact on Houston](#)," Housing Wire, September 14, 2017.  
Brena Swanson, "[Urban Institute: 6 ways Fannie and Freddie can better serve the underserved](#)," Housing Wire, August 2, 2017.

### Fellowships, Honors, and Awards

Undergraduate Research Fellowship, 2017, University of California, Berkeley  
Phi Beta Kappa, 2017, Phi Beta Kappa Society