

Current Resume, Witness Dr. Sharon Cornelissen

Sharon Cornelissen is the Director of Housing at the Consumer Federation of America (CFA), one of the nation's leading non-profit consumer organizations. Founded in 1968, CFA advances pro-consumer policies through research, advocacy, and education. CFA is a membership organization representing nearly 250 consumer groups nation-wide and works with federal and state legislators and regulators to promote beneficial policies, oppose harmful ones, and ensure a balanced debate on issues important to consumers.

Housing is one of CFA's long-standing areas of expertise, with a focus on ensuring strong consumer protections, broad access to mortgage credit, and a well-functioning housing finance system. CFA's housing advocacy and research includes work on the Federal Housing Finance Agency, and its regulated entities, Fannie Mae, Freddie Mac, and the Federal Home Loan Bank System. CFA also advocates to expand affordable and equitable access to mortgage lending nationwide, from FHA to conventional loans.

Sharon Cornelissen serves as CFA's Housing Director after spending the last decade conducting extensive research on how families can access homeownership and mortgages across the United States. Her work has included years of engagement with homeowners in Detroit, research on mortgage discrimination in metropolitan Boston, and analysis of rural mortgage challenges in Eastern Kentucky.

She received her Ph.D. in Sociology from Princeton University and previously worked as a researcher at the Harvard Joint Center for Housing Studies. In 2025, she published a book examining the experiences of homeowners in Detroit, *"The Last House on the Block: Black Homeowners, White Homesteaders, and Failed Gentrification in Detroit."* At CFA, she draws on these experiences to advocate on housing finance policy and to translate its often-technical policy issues back to the everyday concerns of renters, homebuyers, and homeowners.