

Home Mortgage Disclosure Act: Tools and Resources

Speaker Biographies

Ren Essene, policy analyst, Consumer Financial Protection Bureau



An expert in the dynamics of mortgage and credit markets and community-based development, Ren Essene serves as the program manager of mortgage data assets on the Mortgage Markets Team at the Consumer Financial Protection Bureau. Previously she served as a supervisory policy analyst for the Board of Governors of the Federal Reserve System and wrote a book chapter with Allen Fishbein, “The Home Mortgage Disclosure Act at Thirty-Five: Past History, Current Issues” for *Moving Forward: The Future of Consumer Credit and Mortgage Finance* (Brookings Institution Press). Before that, Essene conducted research and engaged in policy efforts at the Federal Reserve Bank of Boston and the Joint Center for Housing Studies at Harvard. Other publications include *Understanding Mortgage Market Behavior: Creating Good Mortgage Options for All Americans* and *Consumer and Mortgage Credit at the Crossroads*. Prior to her national policy work, Essene spent 12 years as the founding executive director of homeWORD, an award-winning community-based development organization. She earned her BS in architecture from the University of Illinois and her master’s in public administration from the Harvard Kennedy School.

Jessica Russell, research analyst, Consumer Financial Protection Bureau



Jessica Russell is a research analyst at the Consumer Financial Protection Bureau, where she works to make data more user-friendly. She is the product owner for the CFPB’s public mortgage data site (consumerfinance.gov/hmda) and coauthored the CFPB’s congressional report on reverse mortgages in 2012. Before joining the CFPB, she spent five years as an economic consultant, building analytical models for complex business litigation cases. Russell has a BA in economics from Mount Holyoke College and an MBA from the MIT Sloan School of Management.