

Janneke Ratcliffe is Vice President for the Housing and Communities Division at the Urban Institute, where she leads research teams focused on housing, homelessness, land use, transportation, community economic development, and housing supply and finance. The Urban Institute is a nonprofit research organization that, for more than 50 years, has provided data and evidence to help decisionmakers advance upward mobility and equity.

In a career spanning industry, the nonprofit sector, research, and the federal government, Ratcliffe has led efforts to increase access to systems that foster economic security and prosperity. She came to Urban from the Consumer Financial Protection Bureau, where she served as Assistant Director, leading its Office of Financial Education. Previously, she was the Executive Director of the Center for Community Capital at the University of North Carolina. Ratcliffe has also served at GE Capital Mortgage, the Center for American Progress, and Self-Help, where she was instrumental in high-impact programs in affordable and Community Reinvestment Act mortgages and community development finance. Ratcliffe serves on the National Advisory Council of the National Housing Conference, the Consumer Affairs Advisory Council of the Mortgage Bankers Association, and the National Community Stabilization Trust Board of Managers. She is a member of Fannie Mae's Affordable Housing Advisory Council for 2024–25 and was selected to serve on the Federal Housing Finance Agency Federal Advisory Committee on Affordable, Equitable, and Sustainable Housing.