

DEBORAH RUANE
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WORK EXPERIENCE

San Diego Housing Commission, San Diego, CA
Executive Vice President, Chief Strategy Officer

4/2009 - present

- Manage the Real Estate Division which consists of ten departments (Real Estate Acquisition, Real Estate Finance, Portfolio Management, Loan Management, Development Services, Rehabilitation, Real Estate Policy, Property Management & Maintenance, New Program Development and Strategy)
- Responsible for real estate assets valued in excess of \$500 million totaling over 3,500 units of affordable housing in addition to a loan portfolio in excess of \$330 million
- Responsible for Strategic Planning and Policy through work with City, State and Federal Legislature.
- Provide City Council of San Diego, and President and CEO of San Diego Housing Commission with advice and recommendations on acquisition, development, finance and disposition of affordable housing in the City, as well as long-range strategic planning and Policy on the local, state and federal level.
- Manage relationships with City Council/Housing Authority of San Diego, financial institutions, the real estate development community, non-profits and other nationwide agencies affiliated with affordable housing and homelessness.
- Leadership of 330 staff members with focus on continual innovation, efficiency, and collaboration.

Fairfield Residential LLC, San Diego, CA
Vice President, Affordable Housing – Capital Markets

8/2002 – 3/2009

- Development of large affordable apartment home communities in major metropolitan markets of California, Oregon, Washington, Colorado and Arizona.
- Presentations to City, County and State agencies when responding to Requests for Proposals presenting development opportunities or modifying existing financial and legal agreements.
- Manage team of underwriters and acquisitions officers in assessing affordable housing transactions, performing site analysis and financial feasibility.
- Identification of and negotiation with buyers and partners for the sale or acquisition of real estate.
- Establish and maintain local and nationwide relationships with lenders, development partners and City officials.

Bank of America, San Diego, CA

8/1997 – 8/2002

Senior Vice President and Team Leader, Community Development Banking Group

- Managed consistently high-producing team of Underwriters and Relationship Managers which financed more than \$100 million annually in loans. Led in volume of transactions nationally.
- Trained team to underwrite real estate, review personal and corporate financial statements of for-profit and nonprofit organizations, and prepare and present loan requests and modifications to senior credit committee.
- Business development, cross-selling and representation at community boards.
- Member of Six Sigma Black Belt team to develop best practices.

Guaranty Bank, San Diego, CA

6/1995 – 8/1997

Vice President, Loan Officer

- Loan Officer to homebuilders for large, single-family subdivisions in California.
- Responsible for financial analysis, market research and real estate analysis on new loan requests.

- Monitor portfolio of loans including construction site inspections and annual credit reviews through to loan payoff.

International Savings Bank, San Diego, CA

5/1993 – 6/1995

Chief Internal Asset Review Officer, Loan Officer

- Responsible for underwriting commercial real estate loans during first year with Bank.
- Promoted to Chief Internal Asset Review Officer and responsible for Bank's commercial real estate portfolio valued in excess of \$500 million.
- Managed team of internal accountants and real estate inspectors to oversee portfolio for current valuation of property, risk rating, and financial condition of borrower.
- Produced written assessments of loan portfolio and monthly presentations to bank officers and quarterly recommendations to Board of Directors for Loan Loss Provision calculations.

SKILLS

- Exceptional management, customer service, client relations and leadership skills
- Ability to manage and implement timely and cost-effective completion of multiple projects
- Extremely flexible, resourceful and committed to the highest standards of ethical conduct
- Team player capable of performing independently while supporting organizational goals
- Well organized, highly motivated self-starter
- Frequent guest speaker/moderator at industry events and academic institutions (University of San Diego (Real Estate and Executive Leadership programs - School of Business), San Diego State University (Urban Planning), conferences on Public Private Partnerships and Economics)

EDUCATION

Worcester Polytechnic Institution, Worcester, Massachusetts

University of Phoenix, Business Administration

University of San Diego, Masters of Science in Executive Leadership, School of Business Administration

AFFILIATIONS

Board Member:

- Southern California Housing Collaborative: To locate and secure housing for persons with developmental disabilities.
- Housing You Matters: Binational coalition finding solutions for making homes affordable to all.

Member:

- San Diego Regional Economic Development Corporation
- Building Industry Association of California
- San Diego Chamber of Commerce
- San Diego Policy Forum
- San Diego Housing Federation
- Urban Land Institute
- Lambda Alpha International – San Diego Land Economics Society