



2021 Women in CRE: Amber Howard, X-Caliber Capital

November 02, 2021 - Spotlights

Amber Howard

Chief Operating Officer

X-Caliber Capital

In the past year, what project, transaction or accomplishment are you most proud of?

As our company continues to strategically grow, I have the benefit of being presented with new and exciting challenges, like learning different lending platforms, two of which I was introduced to this year. They include United States Department of Agriculture (USDA) and Commercial Property Assessed Clean Energy (C-PACE) lending from our two new affiliate companies.

How do you contribute to your community or your profession?

I currently serve as the treasurer of the Healthcare Mortgagee Advisory Council (HMAC) board, a non-profit consortium of FHA-approved lenders. In addition, as X-Caliber Capital is a licensed FHA lender, we provide affordable housing, which is critical to the nation's workforce and to all of America's communities.

How do you keep your team motivated despite conflicts and obstacles?

We work hard and take pride in what we do every day, but when the going gets tough, we keep a sense of humor and perspective—in other words, don't sweat the small stuff.

How do you advocate for your fellow women in real estate?

I advocate through my actions every day. The answer is simple—by hiring, promoting, validating, and valuing woman.

What books or social media influencers would you recommend to other women?

I love The Skimm, Brené Brown and Sallie Krawcheck.

Why should women consider a career in commercial real estate and related services?

There are so many different facets of commercial real estate, that virtually all skillsets are needed in the field. Also, commercial lending has a positive social impact, especially in the USDA, C-PACE and affordable lending spaces which are all areas of focus for X-Caliber Capital. These platforms allow us to extend credit to clients in rural and/or underserved communities, which help with job creation and the economy.

Tell us a thing or two about you that is NOT on your resume or LinkedIn profile?

I have a dog named Moose. I love my family, yoga, reading, hiking, and eating everything, but have an affinity for pasta.

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