



## **2021 Women in CRE: Deb Campbell, X-Caliber Capital**

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Deb Campbell

Executive Vice President, Affordable Housing Solutions

## X-Caliber Capital

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

I am most proud of a refinance transaction executed on five multifamily properties in rural southwest Minnesota. Meeting the need for affordable housing requires both preservation of existing properties and new development. And, in rural communities, the deployment of materials, equipment, and labor are typically more costly. The borrower in this instance, Southwest Minnesota Housing Partnership, provides quality, affordable housing with the types of services and collaboration that are proven “game-changers” in the battle to break the cycle of generational poverty. Roughly 75% of those living in affordable housing are women, primarily because of poverty. While transactions like these require a heavier lift than many, the self-satisfaction of helping people and communities is priceless.

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

The X-Caliber Capital culture allows us to address obstacles or conflicts with grace and dignity, and I believe that together, we can face any conflict or obstacle that comes our way with good humor and sincerity. X-Caliber Capital is all about passion for our work and excellence in execution. My colleagues are all amazing human beings and brilliant practitioners. We have built a team that leverages each other’s deep industry knowledge. We celebrate the realization that we are exponentially better as a team, and we enjoy working together to be the best at what we do, not to mention the compensation associated with success.

How do you contribute to your community or your profession?

When I began my community development and affordable housing career, I quickly identified the biggest obstacle to success—access to responsive capital that supports the work at scale. By co-founding one of the largest CDFIs (Community Development Financial Institution) loan funds in the country called Community Housing Capital, I designed products, implemented replicable strategies, and drove policy change to benefit communities across the nation. In addition, I also volunteer with the National Association of Affordable Housing Lenders (NAAHL), was a founding member of National NeighborWorks Alliance, and convene informal thought leadership meetings that offer forums for new ideas while providing opportunities for newcomers to jump-start strong connections with a network of seasoned collaborators.

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

In this phase of my life and career, I have a goal of sharing all the hard-earned wisdom and connections that I’ve gained with those women who will continue to use them for good. I use my personal story to illustrate why this career fills my heart, and I actively mentor and encourage other women to enter the field. If we provide the women entering this field a robust support system from those of us who have blazed a trail, they’ll be able to focus on the difference they can make much faster.

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

“Jesus Calling: 365 Day Devotional” by Sarah Young

“Claiming Your Place at the Fire: Living the Second Half of Your Life on Purpose” by Richard Leider

“The Magic Paintbrush” by Julia Donaldson (for you and all the young ones in your life)

Moneeka Sawyer “The Blissful Investor”

Sallie Krawcheck <https://www.linkedin.com/in/salliekrawcheck/>

Heather Elias <https://www.linkedin.com/in/heatherelias/>

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

Real estate work creates a pathway to be part of leaving a substantial legacy in a community. There are boundless opportunities in this field across many disciplines, offering countless opportunities to find a niche where you can “do well while doing good.” My niche is in financing and building effective capital stacks, and it is never dull. I love it because it is like putting the pieces of a puzzle together, and I love being able to show my family the impact in communities that I helped make possible. This sector offers many opportunities for women to be successful in their careers while doing work that is enjoyable and fulfilling.

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

I started working at the age of 12 in my dad’s television sales and service business. I raise oysters (and eat them), I am an accomplished potter, and there’s nothing I’d rather do than cavort with my little sillies (a.k.a. the grandchildren). I can find humor and joy in nearly everything and when I close an e-mail with “Best!,” or “Blessings,” I really mean it. I am living my best life!

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