

San Diego Woman Magazine

AMY HABER
SVP Sales and
Education Senté
Leading with Love

Photo By

Marisa Calderon

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Photos Courtesy of Marisa Calderon



It didn't take me long after meeting Marisa Calderon to realize that she is a very special woman. When someone obviously cares deeply for others it is easy to see. Marisa has a caring heart and is the type of person with whom we all wish we could be best friends. She is focused on helping those around her and works tirelessly to advocate for those who need it the most.

Marisa was born nearby at March Air Force Base and refers to herself as a military brat, having traveled all over the country and even spent some time living in Japan. Marisa and her family ended up back in California when her parents were stationed at Norton Air Force Base in San Bernardino. Her mom and dad were both Military members and her mom joined the Air Force right after high school and even volunteered to go to Vietnam, though it was her father who served in Vietnam as a medic in the Air Force.

At the time, serving in a war would have been unheard of for female recruits. "They steered my mom toward an enlisted career in medical administration. She did not yet have a college degree, though she later earned her degree at the age of 54. She was very dedicated to the military, and she rose in the ranks to the highest rank that an enlisted person could obtain. She was a Chief Master Sergeant when she retired after 33 years in the Air Force. I credit her, her tenacity, and her resilience for who I am today. My mom and dad met in the military and my sister just recently retired from the Air Force. So, a lot of military service within my family."

Marisa attended the University of California at Berkeley and initially intend on a career in law or medicine and found a major she hadn't expected to love, anthropology. As with most college graduates, it is not unusual to decide on a totally unrelated career. Marisa ended up in the financial services industry. "Honestly anthropology couldn't be a more perfect fit for me because it is really the study of humankind. It's an intentional observation of a people or culture to learn and understand, without judgment based on your own cultural lens or taboos."

Marisa's worked throughout college to help pay her tuition. Ironically, it turned out she earned too much money to qualify for financial aid. "I made too much to be able to qualify for the funding that I was getting. At the time I was only making \$6.25 an hour and I was eating ramen because I couldn't afford anything else. I could not understand how I was making too much when I was having trouble even paying for rent. So, this caused me to have to take a pause on school. I took a three-year break between my junior and senior years of college and moved back to Southern California to try and earn enough to be able to pay for that last year of school. I ended up getting a job at Sears Credit Services, not a job that I ever would have considered to be a career job."

Marisa worked in customer service and since she was a hard worker and bi-lingual she did well in her position and earned enough money to finish her degree. "I wanted to be the master of my destiny and do something of my choosing, not limited by what was available to me without a degree. I went back to finish my last year at Cal and when I was finished that same company wanted me to come back. Post-degree, I came back in a more desirable position and even helped to pilot a management training program which they proceeded to use across the country.

Although at the time, having to drop out of college seemed like a negative Marisa soon realized that there was serendipity

in this particular disappointment. "That pause in schooling allowed me to reassess what I wanted to do, and it also served me well because when I returned to school, I met my husband, Chris. We never would have crossed paths had I not had that speed bump along the way."

It was almost seven years after they started dating, that they married. "Mostly because I was very career oriented, I never envisioned myself married. I never envisioned myself with kids. I was always very career focused, and I had this impression that anything other than being focused on my career would get in the way of reaching my goals."

Luckily Marisa's husband was a very patient and supportive partner. "I can't say enough about how much I appreciate him because after college I moved to New Orleans to pursue my new position with Sears Credit. There were several other moves along the way. We moved to Atlanta, Puerto Rico, Las Vegas, and San Antonio and he was right there with me. Chris knew that I wanted to be able to move up in the company, and have more opportunity to do more for us as a couple, as a family, and to be there for my parents and sister."

They did eventually marry and are the proud parents of two children, their oldest, Artemis is 16, and their son Connor, 11. Although the concept of marriage and starting a family frightened her in the beginning, she quickly realized how important it was to her life. "If I didn't have the family that I have, if I wasn't a partner and a mom, I would be a very different person. And I maintain that my kids are really a driving strength for me. Kids have an amazing ability to increase your heart's capacity to love and they teach you how to be a more empathetic person. They have truly made me better at what I do because I feel like I can be a better person to the people that I work with. I'm even more focused on helping those around me to identify what they want to do to be the best version of themselves. I don't believe

that I would have been quite so focused on that if I didn't have them in my life. They are that spark and created that impetus for empathy.”

In 2003 Marisa's mom was diagnosed with ovarian cancer and subsequently went through chemo for the better part of a year and was in remission for a short while. In 2005, shortly after her first child was born, her mom passed away. “It was the day before Thanksgiving, and it was my mother's favorite time of year. This is when the entire family would put outside obligations on hold and come together for quality family time. We would bake together, make food together, and just spend a lot of time together as a family.” This is a tradition that Marisa has maintained, “We are very intentional about this thanks to my mom. We make sure that we stay closely connected to family. We make time for them so that we can just appreciate one another, and we do so throughout the year as well, because you just never know what life holds for you.”

In 2007 Marisa decided to get out of her corporate career and dabble in real estate. “We were living in Las Vegas at the time, so I worked in real estate there for a bit when we decided to move back to California to be closer to family.” Marisa decided to do some of the things she always loved, so she ended up doing some nonprofit consulting and organizing for environmental legislation. While living in Victorville California a job offer for Marisa's husband brought them to San Diego and she knew this was her turn to be supportive and make the move.

“My father's family lives in San Diego and Chris' is nearby Los Angeles. We moved to San Diego in 2011 and have been here ever since. I've lived in a lot of places, and this is by far the place that feels most comfortable and where we've built our home. San Diego is an exceptional place. Great people live here, and it's a community that cares about a lot of things that I care about. San Diegans are concerned about doing things to improve the world around us, whether it's from a housing perspective or a climate perspective.”

This passion for San Diego, connection to her own family, and desire to help her community is what led to her run for Congress in the 2020 election cycle. “We're at an inflection point in our critical

housing shortage and in bridging the ever widening racial wealth gap – these are issues I've worked on for the better part of a decade and I knew I could be of service to my community.” However, just prior to the primary election, Marisa's father was diagnosed with a rare type of cancer. “I knew then that I had to step away from my Congressional campaign to instead focus on my family and being there for my dad.”



The break away from her Congressional campaign allowed her the time she needed to support her father through treatment and in September of last year, a new career opportunity found her. Marisa started in her current position as Executive Director of the NCR Community Development Fund NCR CDF and Chief of Community Finance & Mobility at National Community Reinvestment Coalition (NCR) with one caveat, she would remain in San Diego. “It was important to me to maintain the roots that we had built for our kids here and, and to continue to be part of a community about which I care deeply.”

I asked Marisa to tell us about her current position, “The National Community Reinvestment Coalition helps to create opportunities to build a just economy with opportunities for all. At the CDFI

our focus is on affordable homeownership and small business, two of the most vital avenues toward economical mobility. We have an impact on affordable housing by providing low-interest rate capital to affordable developers to produce affordably priced products intended for low to moderate-income individuals. We do this with our primary partner, GROWTH, in 22 different cities. We also provide capital

and technical assistance to small businesses, with more than 90% of our lending to businesses owned by Black, Latino, and low-to-moderate income business owners. The technical assistance includes business coaching, tools, and resources to help them grow their business sustainably. My other hat with NCR is as chief of community finance and mobility. In this capacity, I focus on affordable housing policy and coalition work, workforce development, Supplemental Nutrition Assistance Program (SNAP), and SNAP Employment & Training. Our workforce development and SNAP E&T work is as an intermediary, helping to enable that workforce trainer organizations are best positioned to help job seekers obtain the qualifications to find a livable wage job.”

“It's honestly really exciting work because there's so much potential for

innovation and for increasing access to opportunities and services. You know, the organization as a whole is very entrepreneurial. It's a place of comfort for me because I come from an environment that was very focused on being entrepreneurial. So, it's nice to be able to do that and to have the motivation that focuses on doing well by doing good, instead of being purely profit motivated."

I asked Marisa how she arrived at her current position. "Well, the short answer is that someone that I've known for the better part of a decade, knew of my history and background and when the position became available contacted me. As a young person in college, I thought that all you had to do to be successful and to accomplish your goals was to just work hard. What I learned over time is that it is certainly important and, you're more likely to get ahead and accomplish your goals if you do that, but that's only part of the equation. The company you keep is equally important, as well, and being really intentional about engaging with people both professionally and personally who are aligned with your goals and values. Growing these connections to authentic relationships is an authentic way for you to be of service, to learn from others, and grow. Building a strong network is critical to building social capital, but is certainly not something that I ever thought about or talked about as a young person. Black and Latino entrepreneurs, especially women, are more likely to be impacted by a social capital deficit that affects access to funding and long term business viability. Creating solutions to solve for this is one of the things that drew me to NCRC and my journey here is evidence that having a strong professional network is a vital component to professional success."

NCRC CDF is a great source of information for small businesses and housing developers. "Entrepreneurs looking for guidance or capital can come to our website at communitydevelopmentfund.org. The technical assistance that we provide to borrowers is free of cost. There are educational resources that will help small business owners. If you are a small business that needs a loan, there's a mechanism for applying for a loan on our website. If you are a housing developer that wants to work with us in terms of being a partner and

needs capital, you can come to our website as well. If you are a bank that wants to work with us, to provide us with resources and capital so that we can do more of the work that we do, there is a spot for that on our website too."



Through both NCRC CDF and NCRC, Marisa remains focused on addressing affordable housing needs and the critical affordable housing inventory shortage, including through current work on the Build Back Better package. "When people say affordable housing, a lot of times what folks hear is affordable rental housing. While this is important, it's one component of affordable housing. Many challenges people face stem from the wealth gap that exists, and the cornerstone of wealth creation in this country is homeownership. When you own a home, you can build equity which can help to pay for college, start a business and provide intergenerational wealth. Increasing opportunities for homeownership both affordably and responsibly for communities that are otherwise shut out of those opportunities is one way I work toward bridging the racial wealth gap."

With homelessness being at an all-time high the work that Marisa does with NCRC is so important. "It is a critical issue to solve. Honestly, as a society, we should never be okay with the fact that there are people that don't have a safe place to live, and that contributes to so many other problems that they might face that wouldn't otherwise be there if they had a safe place to live."

Over the years Marisa has been involved with several Latino groups including the National Association of Hispanic Real Estate Professionals where she worked for nearly a decade and more recently Latinas Lead California, which is an organization that focuses on electing more Latinas. "It is a non-partisan group that is not focused on getting more Republican or more Democratic Latinas. We are solely focused on getting more Latinas elected. We support Latina candidates in any election race whether for Congress, assembly, or city council. It's inspiring to work with a group of women who are so passionately focused on lifting one another up, especially those who come from modest means that have shared cultural experiences, but haven't had the opportunity to amass the resources that one needs to run for office." As a former congressional candidate, Marisa can speak firsthand as to the difficulty to fundraise when you are working day to day to support your family. This organization offers qualified candidates the opportunity to run for office.

Currently, Marisa spends a lot of time offering mentorship and guidance for other women of all stripes. "I feel it is my responsibility to lift other women up, to provide coaching and guidance or connect them with resources whether they're entrepreneurs, people I work with, people that are part of my professional circle, or even my family members. I feel like I have been fortunate to accomplish a lot of the things that I have wanted to accomplish in my career so far. Because of that, I have a platform and access to knowledge and resources that others don't necessarily have. I feel a tremendous responsibility to support other women and I don't take this lightly. I'm very intentional about making sure that those around me that want that sort of support and guidance receive it."

Getting to know Marisa was such a joy. It is clear that she loves and believes in what she does. "I would say I live in a space of gratitude. I work at a place with great people who care deeply and work hard to develop solutions to bridge the racial wealth gap. All of the people that I work with come to our organization from a good place and they're really smart, hardworking, passionate people who want to be a part of building a just economy."