



2020 HOMEOWNERSHIP CONFERENCE SPEAKERS

R. JOHN ANDERSON, CNU is a co-founder and principal for Anderson|Kim Architecture + Urban Design. He has diverse experience, beginning with a practical foundation in the construction trades, advancing through design and development practice in public and private roles. With over 30 years of experience in the field, John is well-versed in the practical realities of delivering complex projects from design through entitlement and construction.

Prior to the formation of Anderson|Kim, John directed planning and design for New Urban Builders, a firm that has demonstrated how sustainable neighborhoods could be successfully delivered by a California production builder/developer. His ability to triage conventional building schemes to demonstrate the financial benefits of urbanism has made him an ally to private developers and municipalities alike. John is a frequent speaker and lecturer on construction, development implementation and real estate.

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RUSS THIBEAULT is the president of Applied Economic Research (AER), which he founded in 1976. He has completed economic and real estate assignments in over 30 states. Thibault's practice embraces real estate and business valuation, economic impact assessment, economic development studies and real estate market/investment analysis. He has been qualified as an expert witness in nearly all of New Hampshire's Superior Courts, Federal District Court and the Federal Bankruptcy Court (NH). Thibault holds the NH Certified General Appraiser Certificate #004 and has served on the NH Real Estate Appraisal Board. He is a member of the Institute of Business Appraisers, the National Association of Business Economists and a Practicing Affiliate of the Appraisal Institute. He holds a bachelor's degree from the University of New Hampshire and a master's degree from the University of North Carolina, Chapel Hill.

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PANELISTS

RACHEL EAMES GRI, CRS, SRES, ABR is the Owner/Broker of Eames Realty Services, LLC and President of Eames Insurance Services. She has been a licensed real estate broker in New Hampshire since 1988. She earned her undergraduate degree from the University of New Hampshire and holds an MBA and a Master of Public Health degree from Boston University. Eames earned her Graduate of the Realtor Institute (GRI) and Certified Residential Specialist (CRS) designation from the National Association of Realtors®. She has also earned her ABR—Accredited Buyer Representative designation, and her Senior Real Estate Specialist or SRES designation. She has been an active member of the Capitol Region Board of Realtors® for nearly two decades, and has served on the Board of Directors for the Capitol Region Board of Realtors® for eight years.

JAMES GALLAGHER has been the SVP and Senior Commercial Lender for Merrimack County Savings Bank headquarter in Concord since 2018. He has 18 years commercial lending experience at Merrimack County Savings Bank, Citizens Bank (NH, VT and ME) and People's United Bank (Boston, Massachusetts). Past board member of Marguerite's Place, Inc. in Nashua NH. A resident of Windham, he is a graduate of Plymouth State College with a BA in business management and a minor in economics, has an MS in Finance/Accounting from Southern New Hampshire University. Gallagher serves on the board of CATCH Housing, and the Concord Regional Development Corp.

JENNIFER HOPKINS is Director of Single Family Housing for the New Hampshire Community Loan Fund where she runs the Welcome Home Loan program – real mortgage loans for manufactured homes in Resident Owned Cooperatives and on their own land. This program was recognized with the CFED Future of Economic Opportunity Award as well as the NEXT Award for Opportunity Finance, prestigious honors in community development finance. Hopkins was selected as a 2016-2017 Homeownership Fellow by New Hampshire Housing Finance Authority. She is also a licensed mortgage loan originator.