



## 2019 HOMEOWNERSHIP CONFERENCE How Can We Get More Homes Built?

**ELLIOT EISENBERG** is a nationally acclaimed economist and public speaker specializing in making economics fun, relevant and educational. Eisenberg is the Chief Economist for GraphsandLaughs, LLC, an economic consultancy that serving clients across the United States. He writes a syndicated column and authors a daily 70-word commentary on the economy at [www.econ70.com](http://www.econ70.com). Eisenberg was formerly a senior economist with the National Association of Home Builders. He is the creator of the multifamily stock index (the first nationally recognized index to track the total return of public firms principally involved in the ownership and management of apartments), serves on the Expert Advisory Board of Mortgage Market Guide, and is a consultant to several large real estate professional associations, hedge funds and investment advisory groups. Eisenberg covers economic forecasts, the economic impact of industries such as homebuilding and tourism, consequences of government regulation, strategic business development and other current economic issues. Eisenberg earned a B.A. in economics from McGill University, and a master's and Ph.D. in public administration from Syracuse University.

**CONNECT ||** [elliott@graphsandlaughs.net](mailto:elliott@graphsandlaughs.net) | [www.econ70.com](http://www.econ70.com) | [@econ70](https://twitter.com/econ70)

**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. Thibeault's practice embraces a broad range of skill sets including 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). Thibeault 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 currently serves as a Director of Bank of New Hampshire and has previously served on the Boards of Laconia Peoples Bank and Trust, First NH Banks and Indian Head Bank (Laconia). 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

**STEPHEN BUCKLEY** directs NHMA's legal services program, with responsibility for providing legal advice to members and overseeing training and publications for municipal officials. He practiced law from 1984 to 2014 with the firm Hage Hodes, P.A. In his hometown of Bow, Buckley was a member of the planning board for 12 years and served as a member of the budget committee, and he is currently an alternate member of the Bow Zoning Board of Adjustment. He is a past chairman and current member of the executive committee of the Central New Hampshire Regional Planning Commission, and he is currently chairman of the New Hampshire Association of Regional Planning Commissions. Buckley received his B.A. from San Diego State University and his J.D. from UNH School of Law.

**KEVIN LACASSE** is CEO of New England Family Housing, founded in 2004. He started with renovations of a condemned duplex, then moved onto multi-family space. Some of the areas include single family fix and flip, multifamily acquisition and renovation, waterfront campground re-development, mobile home parks, apartment complex ground up construction as well as gut rehab and larger scale mixed-use developments. Lacasse has been on the sponsor side for most of the projects, which has given him the perspective of many funding sources (private money, institutional, government (LIHTC, CDBG)). On the single-family housing side of the business, Kevin has been involved with modular home construction in both VT and NH in the form of spec home builds and customer-specific builds. Current projects include a 24-lot single family home subdivision that was taken from concept through custom stick-built homes currently for sale. Lacasse is a Licensed Real Estate Broker, Licensed Septic Installer, NHMHA Board Member, Member of NH Home Builders, and a 40 Under 40 award recipient.

**MATT MERCIER** is a REALTOR® at Jill & Company, a brokerage that specializes in new construction in Salem, NH. He's a native of Manchester, has been selling homes for six years and has sold nearly 200 homes. He's an advocate for first-time homebuyers. In 2018 he was a NHHFA Homeownership Fellow, and is currently the chair of community service at the GMNBR. Mercier participates in the REALTOR® advisory committee at NHHFA and volunteers at NeighborWorks Southern NH home-buying seminars.

**TIM NICHOLS** is a Professional Civil Engineer with 29 years of experience and a background in commercial architecture-engineering and land development. He is the founder of AECm, which is based in Newmarket. Following successful engagements with several international engineering and construction firms, Nichols founded AECm in 2007. AECm is a progressive architecture and engineering firm providing sustainable, cost-practical, and community-based development of the built environment. Nichols' experience includes land-use planning and permitting, facilities engineering, civil infrastructure, MEP engineering, energy conservation, renewable energy systems, historic rehabilitation, brownfield redevelopment, and environmental engineering. He has substantial hands-on construction management experience on a broad range of projects (scope and cost magnitude). Land planning and development project experience includes urban redevelopment, adaptive re-use, mixed-use, multi-family, resort and vacation properties. Experience preparing strategic development plans including financial proformas, financing plans, scheduling, and construction cost estimating.

**PETER RAYNO** is an Executive Vice President with Enterprise Bank and serves as Community Banking and Lending Director for the State of New Hampshire. He is responsible for leading lending and business development activities for Enterprise Bank throughout New Hampshire as well as the Merrimack Valley area of Massachusetts. In addition he is responsible for direct management of a team of 25 commercial lending professionals assisting businesses, not-for-profit organizations and municipalities throughout his region. He joined Enterprise Bank in 2004, having held various positions at Citizens Bank, formerly known as First NH Bank and Amoskeag Bank. In 2018 Rayno was named Community Banker of the Year by the New Hampshire Bankers Association. He is a graduate of Assumption College and holds an MBA with a finance concentration from the University of Massachusetts at Lowell. He is also a graduate of the Wharton School Executive Development Program at the University of Pennsylvania. Rayno serves on the Board of Directors of New Hampshire PBS and Granite United Way.