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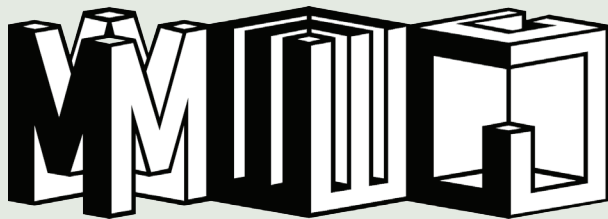


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Building Integrity:

The Metropolitan Builder's Houston Journey

In the bustling world of Houston's homebuilding industry, The Metropolitan Builder shines as a beacon of innovation and integrity. Founded by the dynamic entrepreneur, Giselle Bernard, 13 years ago, this unique venture offers a touch of excellence rarely found in marketing businesses. It's more than just a platform; it's a hub that facilitates personal sales introductions, fosters networking, and cultivates meaningful business relationships, ultimately leading to remarkable business growth.

Giselle's journey in sales began over three decades ago, spanning various industries, from industrial chemicals to the medical field and advertising. Her passion for sales eventually evolved into a prolific publishing career that spanned over two decades. Starting in Houston, she worked with Black Bear Publishing, where she launched her first publication, The Builder's Journal, in 2004. This experience honed her ability to help businesses flourish by crafting advertising opportunities that not only benefited clients but also propelled their growth to new heights.

Upon her move to Houston, Giselle discerned an unmet need within the construction industry and seized the opportunity. Thus, The Metropolitan Builder was born, following a proven model that aids vendors and professionals in expanding their businesses through introductions, networking, and brand advertising. In Houston, Texas, Giselle Bernard has emerged as the quintessential maven of the building industry.

Giselle's select vendors are exclusive to their categories and have all been referred by the building professionals she personally engages with. Their dedication to integrity

is a cornerstone of their business practices, which is of paramount importance in the residential home construction industry in Houston, Texas.

Here are some undeniable truths about the significance of integrity in vendor relationships within this competitive industry:

Quality Assurance: Vendors known for their integrity consistently deliver high-quality materials and services, ensuring that construction projects meet and exceed industry standards and homeowner expectations.

Timeliness: Reliable vendors understand the urgency of project deadlines, avoiding delays caused by late deliveries or subpar workmanship, thereby preserving a reputation for on-time project completion.

Cost Management: Ethical vendors provide transparent pricing and precise quotes, minimizing the risk of unexpected cost overruns. This transparency empowers builders to budget effectively and deliver exceptional value to clients.

Code Compliance: Reputable vendors are well-versed in local building codes and regulations. They consistently provide materials and services that align with these requirements, mitigating the potential for costly legal disputes or project setbacks.

Long-term Partnerships: Cultivating strong relationships with vendors of integrity leads to enduring partnerships. This fosters benefits such as preferential

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Thriving in 2024:

Unleashing Resilience as a Business Owner

As we step into the dynamic landscape of 2024, resilience is the key to not just surviving but thriving as a business owner. In a world that constantly evolves, embracing change and cultivating a resilient mindset are crucial for success. Here are five uplifting ways to remain resilient in the exciting journey ahead:

Embrace Change with Open Arms:

The business world is ever-changing, and as a business owner, your ability to adapt will be your greatest asset. View change not as a challenge, but as an opportunity for growth. Be open to new ideas, methodologies, and technologies that can elevate your business. Remember, each change is a chance to refine your skills and offer more value to your customers.

Cultivate a Positive Mindset:

Positivity is contagious, and in the fast-paced business realm, maintaining an optimistic outlook can be a game-changer. Start each day with gratitude and focus on the positive aspects of your business journey. Encourage your team and colleagues to do the same, creating a ripple effect of resilience throughout the business community.

Build a Supportive Network:

Resilience is not a solitary journey; it thrives in the support of a strong network. Connect with fellow business owners, industry experts, and like-minded individuals who can provide insights, advice, and encouragement. A supportive community not only helps weather challenges but also amplifies the joy of shared successes.



Continuous Learning and Skill Development:

Stay at the forefront of industry trends by prioritizing continuous learning. Attend workshops, webinars, and conferences to enhance your business toolkit. As you evolve, so will your ability to navigate the intricacies of the modern business landscape. A commitment to ongoing education is a testament to your resilience and adaptability.

Celebrate Small Wins:

In the pursuit of grand goals, it's easy to overlook the small victories. Take the time to celebrate every achievement, no matter how minor. Acknowledging and relishing in these successes will not only boost your morale but also inspire your team and partners. Remember, resilience is not just about bouncing back from setbacks but appreciating the journey and the progress made along the way.



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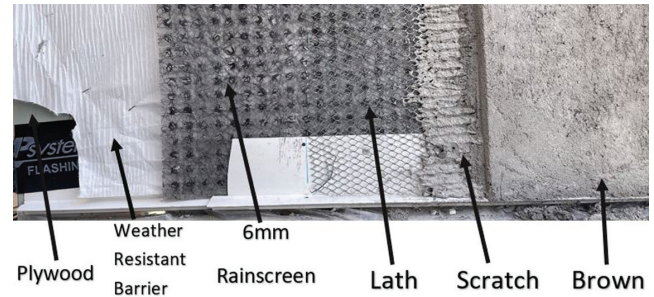
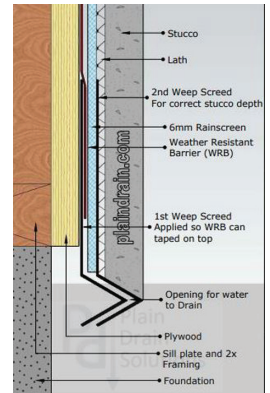
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A Nod To Classical Design

By Linda Jennings

Classical designs emulate the principles of art, architecture and aesthetics of antiquity to create grand and luxurious home decor. Heirloom quality faucets made in England; stunning freestanding tubs that feature distinctive lines and rich color; and intricately

detailed hardware, all add an abundance of traditional style to any home renovation or new building project. Explore the finest in classic design with these new timeless products for kitchens, baths and beyond that are made to last a lifetime.

Symmetry, Balance and Intricacies are the Epitome of Understated Luxury in this Style.



Magda freestanding tub from MTI Baths

Iconic Art Deco Style

The sophisticated Magda freestanding tub from MTI Baths celebrates the iconic Art Deco style. Part of the brand's new Cosmopolitan Collection, Magda features a streamlined silhouette and bold geometric detailing that makes a singular style statement. The tub was designed with comfort in mind and includes gently angled backrests and room enough for two bathers. Measuring nearly 66" long, the Magda is offered as a deeply relaxing soaker tub or as an indulgent air bath with a hydrotherapy package featuring 20 air jets with a heated blower and waterproof remote control. It is crafted from cast-engineered stone using a proprietary mineral composite blend of organic dolomitic limestone. A meticulous finishing process results in a flawless non-porous surface that is exceptionally durable and easily cleaned. The tub may be ordered in a glossy white finish or beautiful matte options in white, gray or black.

Neoclassical Flare

As one of the most iconic elements of ancient Greek and Roman architecture, the Egg & Dart motif is a popular



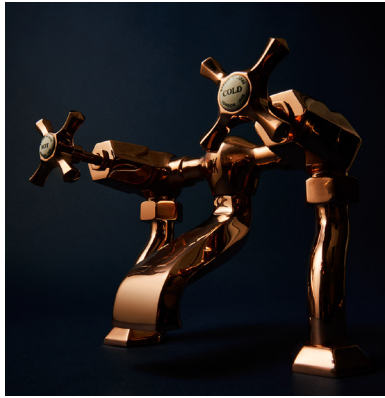
Neoclassical Collection from Nostalgic Warehouse

choice for those looking to add vintage flair to their homes. Nostalgic Warehouse expands its collection of Egg & Dart hardware with a new line called Neoclassical. This latest addition features the trademark patterns and intricate detailing the style is known for but interprets them in a slightly more refined way for a look that is sleek and elegant. The Neoclassical Collection makes a grand impression from a distance and is even more extraordinary upon closer inspection. The collection includes a long plate, matching knob in brass or crystal, and a coordinating deadbolt. All are embellished with authentic egg & dart detailing that infuses vintage style into modern times. They are offered in a selection of nine distinctive finishes, including antique pewter, satin nickel and oil-rubbed bronze. Each piece is made from solid forged brass that beautifully shows off the detailing of their designs, while the lead-free crystal knobs are clear and blemish-free.

Old World Charm

With its distinctive modern lines creating a bold yet elegant poise, the Mastercraft 3300 bath mixer from Barber Wilsons is at home in a variety of settings. Shown in a

beautifully polished Copper finish, it is the perfect choice for those desiring a warm and subtle intrinsic luminosity. Deck mounted with pillar unions the Mastercraft 3300 model shown, comes with your choice of either a cross head or lever tap. The indices and unions can also be customized to bring



Barber Wilsons' Mastercraft 3300 bath mixer

your personal design vision to life. Barber Wilsons offers a wide variety of 'living' and 'established' finishes on their entire line of exceptionally crafted faucets. Finishes range from Polished Brass, Brushed Brass, Weathered Bronze, Matt Bronze, Matt Black, Polished Nickel, Brushed Nickel, Satin Nickel, Brushed Copper, Satin Copper, Brushed Chrome, Polished Chrome, Satin Chrome, Polished Gold, Brushed Gold, Polished Inca and Brushed Inca.

Show Stopping Drama

Crafted in Italy by skilled artisans, Ruvati's Sinatra is a showstopping design that makes an instant impression of glamour and sophistication. With a gleaming satin gold exterior and graceful oval silhouette, this beautiful



Ruvati's Sinatra Bathtub

freestanding tub is an opulent statement piece and a most memorable addition to the modern bathroom. The tub is crafted in Ruvati's signature epiStone, an exclusive blend of organic crushed stone and minerals with proprietary resins to create a solid surface that is incredibly durable. It has the look of natural stone, yet it is silky smooth to the touch with a seamless, non-porous surface that is easy to clean and maintain. The tub's thick construction is naturally sound-absorbing and helps to retain the heat of bath water longer, creating a more soothing soaking experience. The Sinatra tub is available in two sizes – 63" and 71" – with a double-ended design that is gently sloped for maximum

Continued on page 8

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Continued from page 7

comfort. The exterior of the tub is absolutely stunning with a satin matte powder finish in a warm golden hue, which contrasts nicely with the glossy white interior.



Venti20 Collection by Gessi

A New Twist On The Twenties

Extraordinary design transcends time; Gessi demonstrates this truth with their Venti20 Collection, which captures the aesthetical spirit of the “Roaring Twenties” and reimagines it for the modern world. Elegant lines pair with meticulous detailing and a stunning display of craftsmanship to form the basis for an extraordinary series of bathroom fixtures. Detailed handles, fluted bodies, and reflective cuts combine in a singular silhouette that balances an industrial vibe with soft curves, inviting textures, and a traditional allure. Gessi

has expanded the collection to include bath furnishings as well, such as freestanding tubs, washbasins and wall-hung bidets. No detail is too small, even down to cover plates for light fixtures, tumblers, soap holders and towel rails. Each design is carefully considered, balanced for simplicity, and is beautiful from every angle. The elegance and harmony of the widespread washbasin mixer and wall-mounted soap dish (shown here in Black Metal PVD) work together to create functional art for the bath. Let the past and present flow together to create the perfect addition to today’s private wellness spaces.



MICO Designs Simone Collection

Traditionally Elegant

MICO Designs brings a fresh look to traditional faucets with their Simone Collection of kitchen fixtures. This distinctive series has classic lines and an elegant silhouette, along with soft curves and gently rounded features that are as pleasing to the eye as they are to the touch. This luxurious faucet features intricate detailing such as raised trims and a finial-like topper that elevate the design of the entire kitchen. As part of MICO’s traditional collection, the Simone is certain to be the beautiful yet hard-working centerpiece of any kitchen. Its high-arch spout accommodates even the largest piles of dirty pots and pans, while a convenient side sprayer is nearby for quickly rinsing dishes or washing fresh produce. In keeping with exacting brand standards, Simone faucets are crafted in Italy with the finest components. Each fixture is made from lead-free solid brass and includes premium features such as ceramic disc cartridges and stainless-steel inlet hoses. Each Simone faucet is finished to flawless perfection in a choice of four metallic finishes, including chrome, polished nickel, satin nickel, and oil-rubbed bronze.



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Houston's Real Estate Renaissance: Decreasing Prices, Innovative Builders, and a Bright Future

By Rigo Villarreal



Rigo Villarreal

In the bustling city of Houston, Texas, the landscape of real estate is undergoing a transformative shift, particularly in the realm of new home construction. Over the past year, there has been a notable trend of decreasing prices in the housing market, making homeownership a more attainable dream for many prospective buyers.

This phenomenon can be attributed to a combination of factors, with builders playing a pivotal role in the changing dynamics.

Builders in Houston have strategically responded to market demands by implementing innovative strategies, such as buying down interest rates for potential homeowners. This approach has proven successful in enticing buyers, as it not only reduces the overall cost of purchasing a new home but also makes financing more attractive. This calculated move has contributed to a surge in home sales, with builders experiencing a renewed momentum in their projects.

Despite an initial period of stagnation in home sales, the market is now exhibiting signs of recovery, and analysts predict a further upswing in 2024. The initial slowdown can be attributed to various factors, including economic uncertainties and the aftermath of the global pandemic. However, as the economy stabilizes and confidence is restored, Houston's real estate market is regaining its momentum.

The city's diverse and growing population, coupled with a flourishing job market, continues to attract individuals and families seeking to establish roots in this dynamic urban environment. As a result, the demand for new homes remains robust. Builders, recognizing the potential for growth, have not only adjusted pricing strategies but also focused on creating innovative and energy-efficient housing solutions to cater to the evolving preferences of homebuyers.

Conclusion: The landscape of new home construction in Houston is witnessing a positive transformation, marked by decreasing prices, strategic builder interventions, and a rebound in home sales. The city's real estate market, once faced with stagnation, is now poised for a resurgence, offering promising prospects for both builders and aspiring



homeowners as they embark on the journey of creating and acquiring new homes in this vibrant Texan metropolis. For additional insights or to get a detailed analysis about your new construction projects, feel free to reach out to me directly at 832-868-6981, or via email at rigoismyrealtor@gmail.com. Rigo Villarreal, the Villa Property Group at Keller Williams Realty.

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Park Lane has worked closely with Precision and have executed together on many projects over the years. These high end custom jobs require so much more than just a bid and installation. For example this particular home required a lot of important things from performance applications that you don't see to all of the cosmetic items that are expected. Below I've named a few examples

- Upfront planning with Architects, Designers and clients to work through all upfront details for brick, stucco, stone and how it interfaces with the metal panels
- Installation of all of the waterproofing, drainage mats, flashings and special weep screeds
- Multiple walks with Park Lane ensuring all flashings and applications are
- Special drawings outlining stone layouts and conditions around windows and walls to ensure we had enough stone and expectations will be met.
- Solid execution and communication throughout the project
- Worked diligently within our schedule
- Cleaned up well
- Returned to do some minor final punch items that are expected.

We Love these guys and are very appreciative and proud of our long standing working relationship and friendship.

-Steven Deutser, President, Parklane Builders



Over the years, I have dealt with many contractors. One thing that has always differentiated Precision Development is the depth of knowledge and experience Bruce and his team bring to every project. From providing comprehensive, accurate bids to executing complex details they always hit the mark. I am always happy to have them as part of our team on any project!

-Nathan Birge, Vice President of Construction, Sims Builders



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"We have had the luxury of working with the Precision Development team for over 25 years. They are skilled, honest, and organized. We would not be where we are without them. They are a tremendous outfit."
- *Scott Frankel, Principal Frankel Design Build, 2021 National Association of Home Builders Custom Builder of the Year*
Designed and Built by Frankel Design Build and Photographed by Kerry Kirk

Building Excellence Through Purpose

For over 30 years, Precision Development has epitomized dedication while delivering superior craftsmanship and forging lasting partnerships in construction. Born from a collaboration steeped in passion and relentless pursuit of excellence, Precision Development has evolved into a symbol of expertise and reliability.

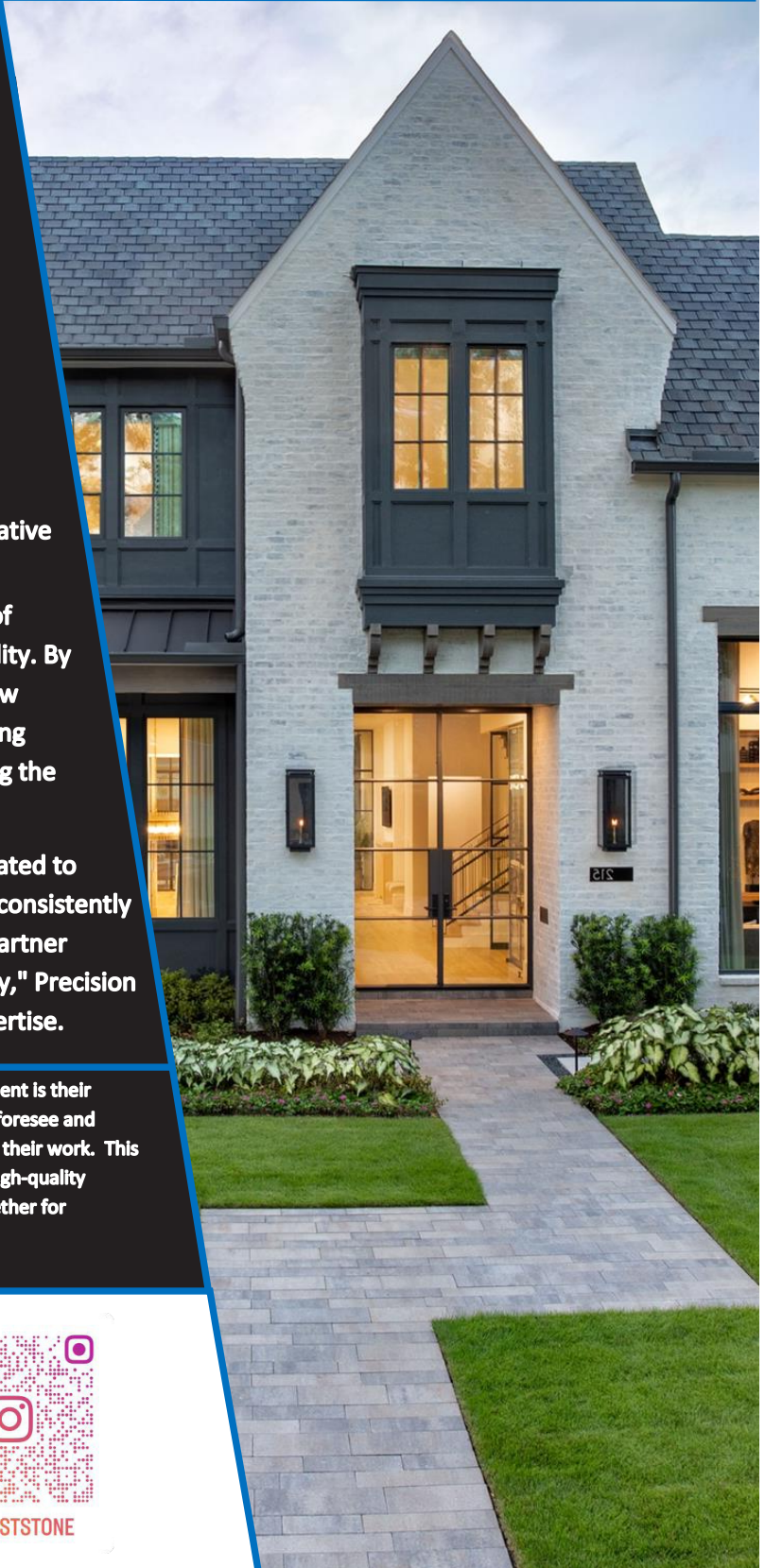
At Precision Development, the "Why" matters. Understanding the purpose behind every decision drives meticulous planning to create spaces that resonate with meaning and functionality. Our journey embodies transparency, ethics, and a deep understanding of innovative balance with practicality.

A central aspect to our success is a holistic approach of seamlessly integrating design, innovation, and functionality. By doing so we are constantly raising the bar and setting new industry standards. Collaboration lies at our core, fostering enduring relationships with industry leaders, emphasizing the significance of purpose behind their work.

Looking ahead, Precision Development remains dedicated to creating purposeful spaces, anticipating challenges, and consistently delivering exceptional results. For those seeking a true partner driven by purpose and a deep understanding of the "Why," Precision Development stands as the beacon of reliability and expertise.

"One of the greatest values added by partnering with Precision Development is their proactive approach to a project. They have the experience and ability to foresee and identify deficiencies that should be addressed prior to commencement of their work. This partnership of open communication and a common goal of producing a high-quality finished and performing home is one of the reasons we have worked together for decades."

- *Jeff Kowaleki, Matt Powers Custom Homes*



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Customer Review: Baths of America is a key partner for sourcing plumbing, appliances, and hardware for my interior design company. Working with Baths of America has been an advantageous experience, thanks to their exquisite showroom and a team of knowledgeable staff dedicated to providing top-notch service.

The showroom at Baths of America is nothing short of inspiring, showcasing a diverse range of high-quality products that align perfectly with my projects' aesthetic and functional requirements. The variety and sophistication of their offerings have significantly contributed to the success of my interior design ventures, allowing me to curate spaces that exceed my client's expectations.

Moreover, the expertise and professionalism exhibited by the Baths of America staff have been invaluable. Their team's in-depth knowledge of the latest trends and technologies in plumbing, appliances, and hardware has proven instrumental in making informed decisions for my designs. What truly sets them apart is their commitment to excellent customer service. Baths of America consistently goes above and beyond to promptly follow up on any questions or issues, ensuring a seamless and satisfying experience for my team and clients alike.

In summary, Baths of America has become a great partner in elevating the quality and design of my projects. I look forward to continued collaboration and appreciate the exceptional level of service they consistently provide.



Baths of America has experienced a remarkable boost in our referral business since teaming up with the Metropolitan Builder. The collaboration has proven to be a game-changer, fostering a mutually beneficial relationship that has significantly expanded our network and customer base. The Metropolitan Builder's commitment to excellence and their extensive reach in the industry have not only enhanced the quality of our





Customer Review: Baths of America has been Rosenberg + Gibson Design's go to bath and kitchen gallery since 2018. They offer an extensive range of top-tier products, all conveniently available under one roof, which makes the purchasing process seamless. But their best asset is the exceptional customer service experience. Their entire team is knowledgeable and friendly. It's always a pleasure to work together on design projects and we are grateful to have them as an industry partner.



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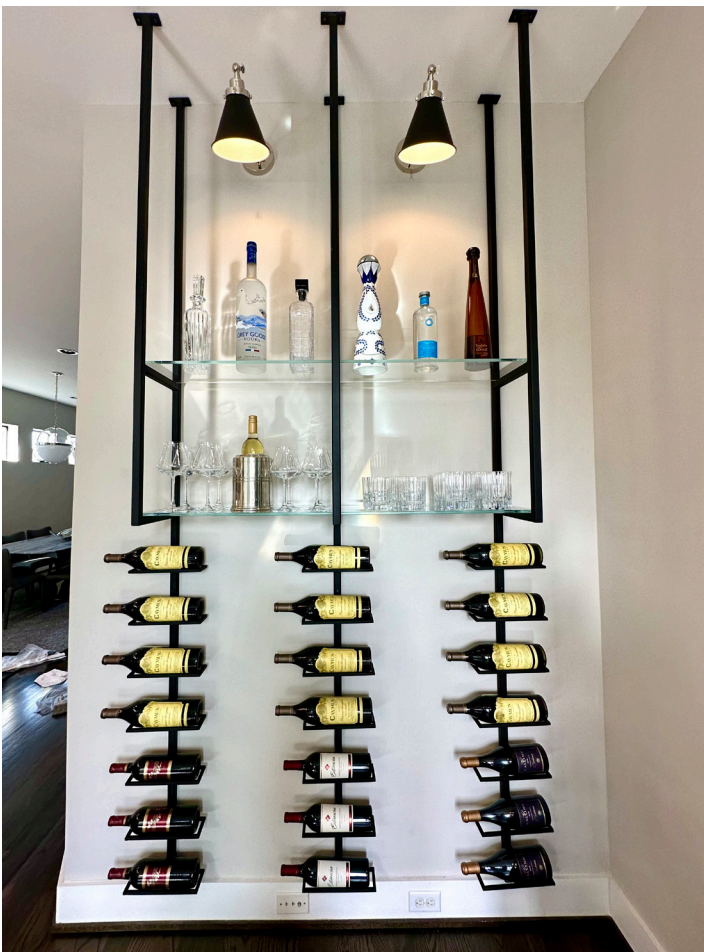
services but also increased our credibility among clients seeking a top-notch plumbing, hardware, and appliance dealer. This partnership has been instrumental in generating a steady stream of referrals, showcasing the power of collaboration and

the positive impact it can have on business' growth. We are truly grateful for the synergy created with the Metropolitan Builder and look forward to continued success together.



Double L interiors is a small design firm run by two designers Linda Ewing and Kenedy Trainer. Linda and Kenedy have been partners in this business for almost two years now. While Linda has been in the field for thirty years, Kenedy has just graduated from school. Double L specializes in residential design projects. They work closely with their architects, builders, and vendors. Their process is a collaborative experience that supports the clients design vision.

Double L Interiors has worked with Metal, Wood, Glass Innovations (Esvin) on a several jobs. The process has been nothing but short of perfection. Interior design process can be trying. However, the right vendors make all the difference! MWG is one of those vendors you can rely on to make your idea come to life. Esvin “gets design!” He understands and appreciates the details that go into every space. Keep up the excellence Esvin!



**METAL WOOD GLASS
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With a passion for designing and working with glass, Esvin Tista founded MWG Innovations in 2018 on the idea that offering custom bath glass and mirrors for new construction and remodeling projects should fall in the line of an exquisite art job. His passion and vision are to create unique pieces of art and help bring to life ideas from



Robert Cox, Fairmont Homes

MWG Innovations
832-488-3524

builders, designers, and trades alike in Houston and surrounding areas.

There is little he cannot do when your project involves glass. Esvin designs and fabricates custom unique metal, wood, and glass pieces for shower doors, vanities, mirrors, handrails, and more. Each and every single one of his projects shows his loyalty and hold to the customer's expectations. MWG Innovations is committed to providing all clients with high-quality products and services in which yield outstanding customer satisfaction.

It has been an absolute pleasure working with MWG Innovations during my time at Fairmont Custom Homes. They are a wonderful company that is very creative, and easy to work with. Esvin is my main contact at MWG, and working with him has been great. He always makes the process easy, and stress-free. MWG Innovations always provides top-notch customer service. They have made many of my homeowner's dreams become reality. I look forward to continuing my work relationship with MWG Innovations in the future.

Date the Rate, Marry the House

By Roy Varner

As we stand at the threshold of 2024, the mortgage industry is poised for another year of challenges and change. To say that 2023 was a difficult year for lenders would be a dramatic understatement.

The Federal Reserve has raised interest rates 11 times since March of 2022 causing a recently robust national housing market to come to a screeching halt. Long gone are the good ole days of mortgages in the 2-3% range. Housing affordability is at a 22-year low. In January 2022 the average 30-year fixed mortgage rate was 3.25%. But by November 2023 the rate had moved to 7.75%. This caused the payment on a home purchase to increase by \$281 per month for every \$100,000 borrowed. Put another way, mortgage payments on new home purchases have increased by 65% since the beginning of 2022.

2023 also saw consumer credit card debt rise to a staggering \$1.06 TRILLION dollars (the highest level ever even adjusting for inflation) with revolving interest rates of anywhere from 18% to 25% and even higher. Something simply has to give!

Could this mean the death of the American Dream of home ownership? Certainly not!! But the patient IS on life support and in need of a new team of doctors to revive it. The good news is that we in the mortgage industry are cautiously optimistic that the Fed has finished its cycle of interest rate hikes. They will likely be looking for signs in 2024 of a softer jobs market and a cooling economy in which inflation rates fall to their target rate of 2% annually to reverse their fiscal policy and begin lowering rates.

A great irony in mortgage banking is that difficult economic times for consumers can be the precursor to significant volume increases in lending productivity. Assuming interest rates fall in a meaningful way in 2024, an interesting economic chain of events is likely to ensue causing both home builders and mortgage banks to start smiling again!

It's just not true to say that no one is buying homes in this market. But certainly not at the pace of the recent past. The higher housing payments associated with high interest rates have caused many consumers to sit on the sidelines until they perceive rates have dropped to a more affordable level. However, waiting until interest rates drop to buy a



home might not be the best strategy.

Right now, and for the first time in several years, homebuyers can actually negotiate with sellers. As recently as a few years ago it seemed like most homes hitting the market had three or more offers on the first day of the listing. Some of the offers might even be cash offers and as much as 5-10% above the list price of the home! Suffice it to say, those days are over. But for how long?

If mortgage interest rates fall back into the 5 percent range; a flood of homebuyers will hit the market all at once due to the pent-up demand being created by today's higher rates. The problem is that there will still be a general lack of availability in both new construction homes and existing resale inventory. The sudden demand in the face of limited inventory will cause prices to shoot up dramatically, such that any perceived savings garnered by lower interest rates will be eaten up by higher housing prices.

A far better strategy (IF YOU CAN AFFORD IT) is to go ahead and seek out your dream house now while sellers are willing to be a bit more flexible and entertain reasonable offers below list price. In the likely event mortgage rates move lower in 2024 and 2025, you can generally refinance your home for a cost of 1-2% of the loan amount. But if you wait for mortgage rates to fall 2 percentage points before buying, you might find yourself in a competitive bidding situation and be forced to pay 5-10% more than you might pay for the same property today. If this happens, any perceived savings will be more than negated by waiting for rates to fall!

My crystal ball is a little fuzzy as to exactly what 2024 will bring.

But 2025 is likely to usher in an environment of significantly lower mortgage rates and long lines of home buyers competing for very limited housing inventory. Lower mortgage rates and higher home prices are on the way, so 2024 might be the perfect year to seek out or build the home of your dreams!

Continued from page 3

pricing, enhanced support, and a more streamlined procurement process.

Customer Satisfaction: Working with vendors committed to integrity ensures that constructed homes meet or exceed customer expectations. Satisfied homeowners are more likely to endorse your services and contribute to your company's success.

Reputation Management: In the highly competitive Houston residential home construction industry, your reputation is your most valuable asset. Partnering with vendors renowned for integrity safeguards and elevates your reputation, attracting more clients and opportunities.

In the ever-evolving landscape of Houston's residential home construction industry, where challenges such as severe weather and stringent building codes abound, the role of vendors who prioritize integrity cannot be overstated. Building unwavering trust with reliable vendors isn't just sound business practice; it's a fundamental necessity for delivering safe, high-quality homes that enrich and empower the local community. The Metropolitan Builder and its visionary founder, Giselle Bernard, continue to pave the way, exemplifying the power of integrity in this dynamic industry.

As Giselle prepares for 2024, she remains committed to

adapting to the evolving marketing landscape. In doing so, she actively consults with the business owners and sales professionals she represents, as well as the building professionals she has featured throughout the years. One of the key changes in their strategy for 2024 is the heavy incorporation of social media marketing to engage and attract consumer readers.

Recognizing the importance of social media in reaching a broader audience and enhancing reader engagement, Giselle's primary goal for 2024 is to establish a stronger online presence across various social media platforms. Through these platforms, they will actively share captivating content related to architecture, interior design, and construction. This content will not only showcase stunning visuals of architectural marvels but also delve into the intricacies of design principles, building technologies, and industry trends used by the building professionals featured.

One of the primary objectives of Giselle's social media strategy is to drive consumer readers to enjoy the publication and learn more about the building professionals in the industry. They plan to achieve this by creating a seamless integration between their print and online content. By promoting featured articles, interviews with industry experts, and exclusive behind-the-scenes glimpses on social media, Giselle aims to entice readers to explore the publication even further.



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The Corporate Transparency Act

Why You Don't Want To Ignore It

By Keith Cothroll



Keith Cothroll

What is the Corporate Transparency Act?

The Act was essentially created to close loopholes with foreign bad actors that hide behind entities and use them to operate their illicit activities. It's also another way to make sure the IRS knows who to collect taxes from.

It requires businesses to identify and document any person who holds a 25% or greater ownership interest or who exercises substantial control over the company.

Who does the Corporate Transparency Act affect?

YOUR COMPANY which is why I wanted you to know about it. We'll get to why you don't want to ignore this Act in a moment, but it virtually covers every business owner.

Corporations, LLPs, or any other entity created by the filing of a document with a secretary of state or any similar office under the law of a state.

Foreign corporations, LLCs, or other entity formed under the law of a foreign country that is registered to do business in any state or tribal jurisdiction by the filing of a document with a secretary of state or any similar office.

When do reports need to be filed for the Corporate Transparency Act?

January 1, 2024 which is right around the corner. How do you file a report? Through FINCEN. The link to file is



conveniently found here. <https://www.fincen.gov/boi>

Why Compliance with the Act Matters to You?

\$500 a day with a cap at \$10,000.00 for civil violations and up to two years in prison for criminal violations,

Conclusion: The Corporate Transparency Act marks a new era of business transparency and a mess for any business owner who doesn't know about it at all. I hope that this article has been helpful to you and please reach out to my office at (832) 402-4440 or my email kcothroll@cothlaw.com with any questions or help with satisfying your reporting requirements. The

Law Firm of Keith A. Cothroll is a full service tax firm that specializes in responding to IRS letters and property tax disputes.



Keith Cothroll
HOUSTON TAX ATTORNEY

The Crucial Role of Insurance in Residential Construction: Protecting Your Projects and Reputation

By Zack Baldwin

As a dedicated insurance agency owner, one cannot overstate the significance of proper insurance within the residential construction industry. This includes property builders, home builders, and renovation experts. In this industry, each day presents fresh challenges and risks, and having the appropriate insurance isn't a mere formality; it's an absolute necessity.

Imagine this scenario: you're in the midst of constructing a stunning home, and an unexpected storm wreaks havoc, causing substantial damage. Without the right insurance, what might have been a minor setback can swiftly spiral into a financial catastrophe. However, with comprehensive coverage in place, it's simply a minor obstacle to overcome. In this field, insurance isn't a matter of "if" you'll need it, but "when," and having that safety net can make all the difference.

Delving deeper into the matter, consider the myriad of risks you encounter on a daily basis. It could be an accidental injury on the construction site or the unfortunate damage of essential equipment. These incidents entail not only additional expenses but also potential project delays, dissatisfied clients, and even legal disputes. This is where tailored insurance coverage plays a pivotal role. It's akin to having a reliable toolbox; each insurance policy serves as a specialized tool designed to protect different facets of your work. For instance, general liability insurance acts as the fundamental hammer in your toolbox, while builders' risk insurance functions as a specialized drill vital for specific projects. These tools not only safeguard your financial well-being but also enhance your reputation as a dependable and responsible professional in the eyes of your clients.



Lastly, it's crucial to acknowledge that the construction landscape is in a perpetual state of evolution, and your insurance coverage must adapt accordingly. New technologies, shifting regulations, and changing market dynamics can all influence the type of coverage you require. This is where a proficient insurance agent comes into play. Think of us as your guides in the intricate realm of insurance. We're here to assist you in comprehending the intricacies of various policies, ensuring that your coverage evolves in tandem with the growth of your business. Regular check-ins and policy reviews are imperative. After all, in construction, much like in insurance, the foundation you establish today dictates the stability of your future. Therefore, let's collaborate to ensure that your insurance foundation is as robust and dependable as the structures you construct.



Customer Reviews

Cullen Franz - *Savannah Grace Homes*

“Hardwood Products has gone over and above to source the best quality materials for the best price to help me grow my business. Kenny Francis and the HWP team has provided me with outstanding customer services that leaves other competitors in the dust. I can’t say enough about the value that I have received in partnering with HWP. My custom homes have never looked so good !! Thank you Kenny and HWP !!”

Matt Sneller – *Sneller Custom Homes and Remodeling*

“I have known and worked with Kenny/Hardwood Products for over 15 years. We consider them to be one of our most loyal and trusted trade partners. We are a custom builder/remodeler and use them for a lot of our interior and exterior trimwork/materials. Their pricing is fantastic, but even better than that is their customer service. Kenny is always easy to get a hold of and super responsive to any issue that arises. We would highly recommend using them!”

Rick Davis - *DC Kitchens & Remodeling*

I can’t say enough about working with Hardwood Products. I’ve been in business for about 35 years and have been working with Hardwood products for as long as I can remember. I find their entire staff trustworthy and extremely professional, especially Kenny and Laura. The entire staff has a full understanding of their extensive line of hardwood products. I find that they are extremely dependable, and their customer service is outstanding. They always go out of their way in providing the very best in high-quality materials and for the best price. Not only that, I find them to be very dependable. I can trust that they will always be on top of things. I feel more comfortable working with them than anyone else.

Hardwood Products, Inc. Delivers Quality and Value to its Customers

Hardwood Products, Inc. is a family-owned business established in 1983 and is now a well-established part of the Houston Building Industry. Today, Chris and Greg Gibbs are proudly carrying on the family legacy.

With hard work and integrity, the business has grown to engender a strong sense of customer trust. With a unique work culture in place, the company has well-established products, exceptional services, and other features that its customers perceive as unique and valuable benefits.

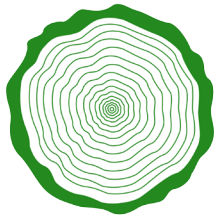
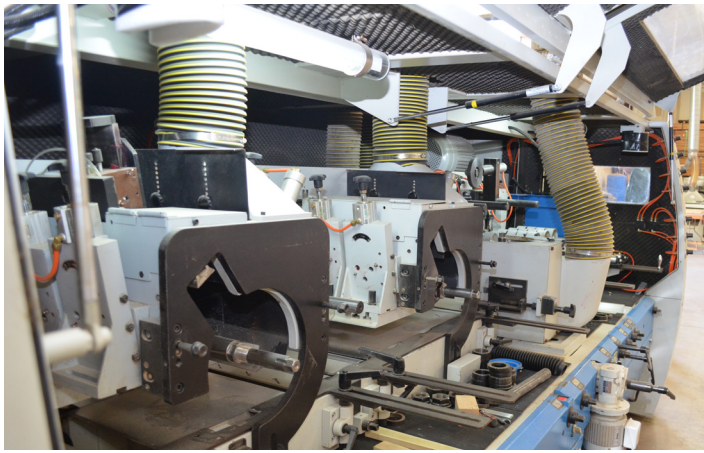
The company’s mill operations mainstays include zebra wood, ash, birch, rock hard maple, curly maple, white and red oak, rosewood, mahogany, walnut, and poplar. Wood is stored in tight bundles that are color-coded and stacked according to species and size, and every board is measured by hand. All wood is carefully kiln-dried before it arrives, and proper moisture level is always maintained to avoid buckling and/or splitting.

The mill has the special machinery required to cut, shape, and create virtually any style of custom molding that an architect or interior designer might specify.

The warehouse and distribution center maintains large inventories of all products to fulfill customer’s immediate needs. They stock many profiles and species of boards and standard moldings and have the ability to quickly manufacture Custom Moldings as well.

Through the teamwork of its knowledgeable staff, Hardwood Products has become one of the industry’s most valued businesses in delivering outstanding customer service with exceptional customer experience.





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Our Sales Professionals



Charlie Molloy -
cmolloy@hwp.us

Charlie has over 30 years of experience in the building material industry, dating from 1992 to the present. He has expert knowledge of most building products, including hardwood lumber, plywood, cabinet hardware, plastic

laminate, and custom moldings. In his previous years, he was a manager in the grocery industry for Eagle Discount Supermarkets and Randall's Food markets in the Houston area.

His strengths include managing employees, customer service relations, logistics, and outside sales. He has lived in the Houston area since 1968 and spent his childhood in Spring Branch, graduating from Spring Woods High School.

He went to the University of Houston where he majored in Music, Hotel and Restaurant Management, and Business management. Hobbies include playing the National Anthem with his trumpet at professional baseball games, hiking in the Big Bend area, and woodworking. Charlie has been married 39 years and has one son, a daughter, and two grandchildren.



Kenny Francis -
kfrancis@hwp.us

Kenneth has 32 years of experience in the building industry from 1990 to present. He started at Wilsonart in 1990-2001 in the Houston area. He was employed as the operations manager of over 27 employees. He decided to take

his sales knowledge & expertise to Hardwood Products 2001 - present. Kenny enjoys working with companies & building relationships. From commercial millwork shops and remodelers to Custom Builders. Every day is a challenge, from supply & demand to rising costs. Providing innovation & service for the customer is the bottom line.

Kenny has lived in Houston his entire life & knows the area well.

His hobbies are anything outdoors, from hunting and exercise to sports. He has a wife of 17 years & two beautiful daughters.



David Herzog, CEO

Herzog
HOMES

David Herzog, CEO - Herzog Homes, LLC
Herzog Homes has built over 2,000 on the east coast. When we opened our Texas division, we learned of Richard Arnold, owner of International Flooring, by way of a very strong recommendation from our construction lender. Any referral from a construction lender is extremely credible. We met with Richard and the rest is history. They installed the flooring in our first home over 5 years ago, and they have done every home since, including two of my personal homes.

Accordingly, we have given Richard and his company abundant referrals to customers, friends, designers, and builders alike. Additionally, we strongly recommended them to the CBUSA builder chapter for membership. This is a very selective organization, comprised of over 50 regional builder who work with our internally approved trade contractor and suppliers. After membership vetting, they were accepted, and we are elated to have them as part of the CBUSA team.

Richard and International Flooring have executed expertly, their employees are professionals, and we cannot say enough great things about this company. They are regularly voted favorite quarterly trade by our team, and we look forward to decades of continued partnership.

I am happily available to discuss our superb relationship with International Flooring. I can be reached at David@HerzogHomes.com or 832-314-9000.

More Customer Reviews

Selena MacKay, Owner of The WM

International Flooring is my go to source for flooring. The selection is outstanding. Richard is very knowledgeable and is able to always meet our budget with quality products that make my clients super happy!! The service is excellent and overall a great experience working with him.

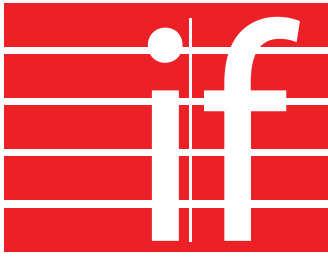
Steve Gullede

I highly recommend using International Flooring for all your flooring needs. Richard Arnold, an owner of International Flooring, knows his product inside and

out. He can explain the different wood species and flooring options to my clients, so they are well-informed in making their flooring decisions. Richard bids on the job and walks the jobs, overseeing the jobs closely. He communicates daily and closely with his project manager, Eduardo Trigo with whom I really enjoy working. International Flooring provides my clients and I with outstanding service. If there are issues with punch items, they take care of it right away.

I must add that Richard has built an island butcherblock countertop for me that turned out fabulous.

International Flooring the most recommended



international flooring

International Flooring (IF) has been Houston's expert choice since 2004. IF works directly with Houston's top custom builders, designers, realtors, and architects to ensure their clients have quality wood flooring, cabinets, stairs, and more. We

uphold the National Wood Flooring Association's (NWFA) standards from initial product sourcing and selection to final finishes and clean-up. Clients are left with expert care tips to ensure you get the most out of your design. We believe the best business is done with partners. We foster these long-term relationships through quality products, on-time services, and post-installation clean-up. We also provide professional technical advice like how to save your floors post-flooding and the best products to protect your floors from Houston's humidity. That's why most of our clients have been with us for over ten years.

Join our flooring family when you call us at 832-282-3073 or follow our Instagram @if.houston. Give us a call if you want to set up a private viewing of our showroom and receive a free consultation.

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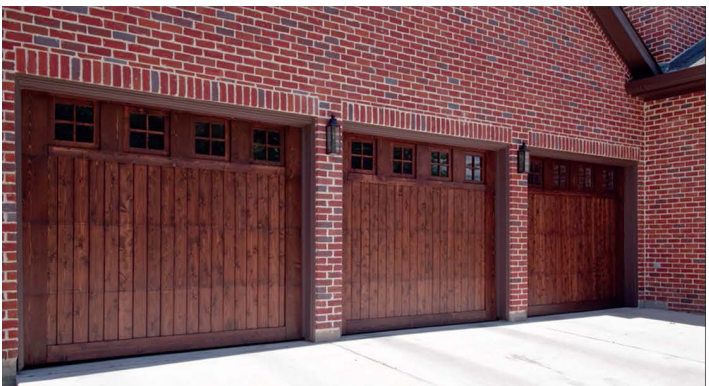


Richard Arnold - *richard@ifhouston.com*

Richard Arnold is the proud co-founder of International Flooring and is based in Houston, TX. With over 25 years of experience in the building industry, Richard has worked his way up from Construction Manager overseeing over 200 home

builds to becoming the CEO of three construction companies: International Flooring, Texas Treads, and Karina Homes. His robust construction knowledge qualifies him to solve a variety of building needs, from product sourcing to installation, crew management, and more. Richard takes a hands-on approach with clients through multiple job site visits and straightforward advice. Working with Richard means connecting with Houston's top custom builders, designers, and remodelers





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Sam Thomas

Sam's Grandfather "John Thomas" took him under his wing 15 years ago and trained him in the art of making custom carriage house garage doors. He also schooled him on the importance of running a top-notch business. Like his grandfather, Sam takes a lot of pride in the company and values the product he puts out immensely. Sam considers making these beautiful

custom doors creations of Art and takes extreme pleasure in capturing the architectural designs his customers ask for. It's All About Goals, and Sam's goal is to expand the Thomas Garage Door product catalog and integrate more elaborate designs while maintaining the classics. Along with TGDs longtime staple product, the wood overlay door, he also has expanded

to also offer a wide array of Full Vision Doors and Flush Steel Doors w/ Vinyl Trim for the more modern look. Making sure you have a working garage door is important and you will often find him out in the field servicing jobs himself when no one else from his service team is available. There is nowhere to go but up as Sam gains experience from this new position he finds himself in.



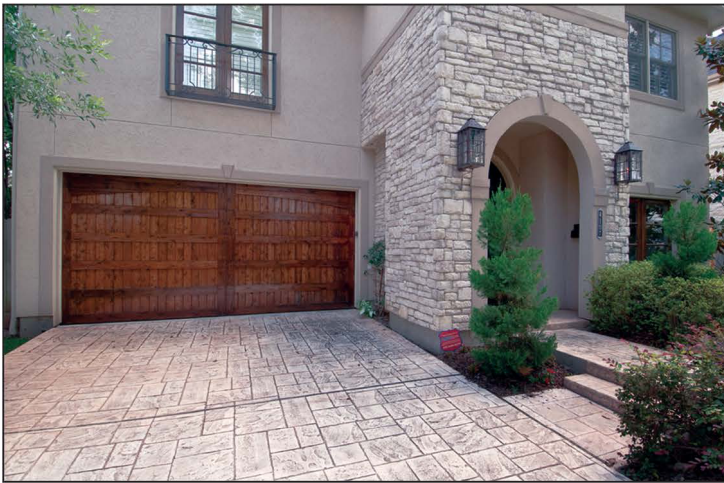
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