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PUBLISHER'S NOTE Giselle Bernard

Publisher

Did you know that according to studies, child abuse has become a major problem in our world today?

Child abuse comes in different forms. It is more than bruises and broken bones. While physical abuse might be the most visible, other types of abuse, such as emotional abuse and neglect, leave deep, long-lasting scars. The earlier abused children get help, the greater chance they have to heal and break the cycle which, in turn, yields healthier families.

One of the reasons for physical and psychological mistreatment of children within the family often stems from parental feelings of isolation, stress, and frustration, emotions which sometimes lead to substance abuse. Parents need support and as much information as

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possible in order to raise their children responsibly. They need to be taught how to cope with their own feelings of frustration and anger without venting them on children. This month I've chosen to feature an organization that focuses on helping children in crisis. I dedicate this issue to the memory of a dear friend of mine, Candace Houser Cormier and her loving son Jeremiah, may they both rest in peace.

"Candy" (as I knew her) was passionate about family. She believed that the family was the first and the most important building block in a child's life. One of the reasons that she and her husband Mark chose to adopt their son Jeremiah was to give him stability and a loving environment in which to grow. She believed that influences on children related directly to the family setting in which they grew up. She knew from experience that, when things go wrong, it could directly affect a child's development and outcomes in later life. She was passionate about supporting organizations that fostered the health of a family.

For these reasons, I have chosen to feature an organization focused on assisting children in crisis – HomeAid Houston, a non-profit charitable organization started by the Greater Houston Builder's Association in 2002. According to Executive Director Bette Moser, "Serving children in crisis has always been at the heart of HomeAid's vision."

Let's all get involved and make a difference.





HomeAid Partners with GHBA Members

to Bring Hope to Children in Need



HomeAid Houston leaped into 2016 by joining forces with members of the Greater Houston Builders Association (GHBA) to help build dreams and bring hope to children in crisis. HomeAid Houston's 2016 initiative, called "Serving Children, Preserving Futures," set into motion several projects that will help ensure a warm, nurturing environment for children facing homelessness.

"This year we are focusing our resources on children of all ages who are facing a variety of circumstances," said Cindy Hinson, president of HomeAid. "We consider 2016 the "Year of the Child," as we help identify where our services can make the biggest difference. We could not move forward with these projects without the generosity

Continued on page 10

How to Bond Around a Lien in Texas

By Ian P. Faria & Jon Paul Hoelscher of Coats | Rose *A Professional Corporation*

The Texas Property Code allows those who provide labor and materials to a construction project the ability to place a lien on the real estate and improvements. However, owners, builders and contractors may dispute the validity of the lien. Fighting the validity of a lien can take time and a quick solution might be necessary to allow for a closing or to satisfy an owner. One way to get the lien released while preserving the right to dispute the lien is to bond around the lien.

Deciding to bond around a lien on a project is a difficult decision. Taking such action can put financial strain on a company and create the potential for additional legal claims on the bond which will be defended by the lien obligor (the company who obtains the lien). If you do decide to bond around a lien, then you should be mindful of the strict requirements in Texas.

The Texas Property Code provides a three-step procedure in order to bond around a lien and effectively discharge the lien claim against an owner's property.

Step 1 – Texas Property Code Section 53.172 provides specific requirements for a bond to indemnify a lien to be valid. These include the following:

- 1. The bond must describe the property on which the liens are claimed;
- 2. The bond must refer to each lien claimed in a manner sufficient to identify it;
- 3. The bond must be in the amount that is double the amount of the liens referred to in the bond unless the total amount claimed in the liens exceeds \$40,000, in which





case the bond must be in the amount that is the greater of (a) 1½ times the amount of the liens or (b) the sum of \$40,000 plus the amount of the liens;

- 4. The bond must be payable to the parties claiming the liens (also referred to as the obligees);
- 5. The bond must be executed by
- a. The party filing the bond as principal; and
- b. A corporate surety authorized and admitted and licensed to do business in Texas.
- 6. The bond must be conditioned substantially that the principal and sureties will pay to the named obligees or to their assignees the amount that the named obligees would be entitled to recover if they proved their claims were valid and enforceable liens on the property.

Step 2 - Texas Property Code Section 53.173 provides specific notice requirements for the bond, which includes

- 1. After filing the bond, the county clerk will issue notice of the bond to all named obligees.
- 2. A copy of the bond must be attached to the notice.
- 3. The notice must be served on each obligee by mailing a copy of the notice and bond to the obligee by certified mail, return receipt requested, addressed to the claimant at the address stated in the lien affidavit for the obligee.
- 4. If no address is stated in the lien affidavit, then notice is not required to be mailed.

Step 3 - Texas Property Code Section 53.174 provides that a copy of the bond, the notice and a certificate of mailing must be filed in the real property records.

Following this three-step process will ensure that the bond properly indemnifies against any liens filed on a project. As always, you should consult with your construction attorney and surety when contemplating a bond and when perfecting the bond.

Ian P. Faria is a Director with Coats | Rose and a member of the firm's Construction/Surety Law and Oil and Gas/Energy sections. Ian was selected as a Texas Super Lawyer in 2014 in Construction Law. This is an



honor conferred upon only on 5% of the total lawyers in Texas (previously he was selected as a Texas Super Lawyer "Rising Star" in Construction Law in 2012 and 2013). He was also selected by his peers for inclusion in The Best Lawyers in America© 2014 and 2015 in the field of Construction Law. In 2015, he received the highest

rating, AV Preeminent®, by Martindale-Hubbell® Law Directory. This is Martindale-Hubbell's highest possible rating for both ethical standards and legal ability



Jon Paul Hoelscher is Director with Coats | Rose and a member of the firm's Construction and Litigation sections. He has been selected as a Texas Super Lawyer "Rising Star" for Construction Law by Texas Monthly since 2012, an honor conferred upon only 2.5% of the total

lawyers in Texas. He also has served a councilmember for the Houston Bar Association Construction Law Section since 2011.





Morrison knows that dreams, reality and inspiration make a house a home. They also know that an interior designer or interior design firm often become an intricate part of this process. Design professionals should be committed to creating individualized and functional designs to meet the lifestyles of their clients' families. Morrison Showrooms work to inspire these ideas and is conveniently located in the heart of Houston. Morrison offers many brands and designs, all exhibited in unique settings with interactive displays. Whether it's appliances, plumbing, hardware, or lighting, they have brand to fit every budget and a style to fit every design. Contact Joann Ontiveros at 713-861-2343 for more details.

This month Morrison talks with Nina Magon, creative director and principal of Contour Interior Design. Nina Magon is a multi-award winning, highly renowned interior designer and TV personality celebrated for her signature refined modern aesthetic that perfectly balances bold high design with a glamorous appeal. Her lavish residential and commercial interiors have won her national acclaim as she was named one of the top designers in the country by NBC. As the Principal of Contour Interior Design, she leads a highly talented

and successful team, whose mission is to design lifechanging, one-of-a-kind environments, reflective of the clients' lifestyles that will allow them to not only live better, but encourage them to live stylish daily.

Morrison: What motivated you to go into the interior design field?

Nina Magon: I was always intrigued by the arts. Although I was an economics and finance major, I continuously craved to work with the creative side of my brain and create things that were visually beautiful, whether that was in the field of fashion or interior design. It was after I made the decision to merge both my family real estate background with fashion that I decided to go to school for design.

Morrison: How has the field of interior design changed since you graduated?

Nina Magon: In my opinion, it has evolved tremendously. Design is an ever-growing and ever-changing industry. We designers learn from history and implement those historical motifs, ideas, architecture and finishes to modern impressions.







Morrison: How can an experienced interior designer help custom home builders or remodeling contractors with their building or remodeling projects?

Nina Magon: Interior designers are trained to think critically. We assist builders with lighting plans (where electrical outlets and switches should be with furniture in mind), architectural details and hard finish detailed drawings and selections. Most importantly, we assist builders and remodelers by creating functional and beautiful spaces.

Morrison: What sets you apart from other designers?

Nina Magon: We are not just interior designers; we are a developed brand. We have an extremely internationally and diverse team, with members from all over the world who have the experience, knowledge and expertise of not only national, but worldly interiors. Not only that, I have national TV experience and exposure, which re-taught me to design and build beautiful interiors with budget and time in mind. We have international and national experience in residential, commercial and hospitality. We understand budgets, timelines, work ethic and, most importantly, design. We are very well connected in the industry and known for our stand out aesthetics.

Morrison: What has been your most challenging project and why?

Nina Magon: Each project is unique to us with unique clients and unique challenges. The new restaurant in Saks Fifth Ave. has definitely proven to be the most challenging as it has had extremely rigid timeline constraints, which we have met, but had to reselect and redo the design several times to meet these constraints. Regardless of these setbacks, the design is absolutely remarkable, and I can't wait for the opening on April 28!

Morrison: How do you begin the materials selection process when working with builders' and remodelers' clients?

Nina Magon: The first step is show clients inspirational photos to truly understand their taste. Once that taste has been determined, we create a selections board for them to review and approve. The design process with us is extremely transparent and smooth.

Morrison: Speaking about staying current, how toContinued on page 13

Continued from page 5

of the builder teams who continue to share in our mission, 'to build new lives for homeless families and individuals through housing and community outreach'." HomeAid partners with homeless care providers in Harris and surrounding counties to build residential-style housing, working with GHBA members who donate construction management, labor and materials.

HomeAid Houston and Partners in Building are collaborating on a project for Boys and Girls Country, a non-profit organization, which approached HomeAid to help build a series of new cottages to expand the Boys and Girls Country campus in Hockley.





Partners in Building was quick to come on board as the builder captain. This building, named the Joanne H. Watford Cottage, will house eight children from families in crisis. Construction on the project has progressed rapidly, with completion anticipated in the third quarter.

The Boys and Girls Country program is made up of a network of 11 cottage families and an extended Christian neighborhood that supports the children as they learn and grow. Each cottage is comprised of eight children,







HomeAid Honored with Friend of Children Award

At a recent site visit, HomeAid Houston was presented the Friend of Children Award for a non-profit friend for 2015 by Randy Hale, Boys and Girls Country board president; Lou Palma, agency executive director; and Melissa Simon, director of development for B&G C.

"All of us at HomeAid were honored to receive this prestigious award on a day when we were walking through the impressive cottage that will soon be home to some very deserving children," said Bette Moser, executive director of HomeAid.

"HomeAid is proud to be a part of the tremendous work Boys and Girls Country does every day to ensure the future of these beautiful children. We also share this honor with the hundreds of builders, remodelers, vendors and volunteers who have been part of the HomeAid family since our inception in 2003."

a married "Teaching Parent" (and any children they may have), and two single Teaching Parents, who raise these children as their own.

This structure provides them with educational and emotional support, holds them accountable to their peers and the greater community and encourages them to dream and achieve big goals. Education is a major priority and focus for the kids and staff.

On a second project for 2016, HomeAid Houston is finalizing a joint effort with GHBA's Custom Builders Council (CBC) to remodel one of the homes for Casa de Esperanza de los Nino's (Casa) – the House of Hope for Children. The CBC crew will provide the materials and labor to make tender loving care improvements to a house that has seen better days.

Casa de Esperanza strives to break the destructive cycle of child abuse by offering safe homes to children of families in crisis. The goal of Casa de Esperanza is to return physically and emotionally healthy children to stabilized homes where caregivers can safely provide daily care. Children receive comprehensive assessment and intervention services while in placement. Parents receive case management and referral services while their children are safely cared for. When family reunification is not possible, Casa de Esperanza is licensed to supervise long-term foster care and adoptive placements.







"Serving children in crisis has always been at the heart of HomeAid's vision," said Executive Director Bette Moser. "Our other projects that have helped children have included Boys and Girls Harbor in La Porte, where we partnered with DakotaBlue Homes; the Krause Children's Center in Katy, with builder captains and partners David Weekley Homes, Bayer Custom Homes and Newland Communities; SEARCH Homeless Services' House of Tiny Treasures, which was led by the GHBA's Remodelers Council, and, more recently, Angel Reach in Conroe, a project spearheaded by Grand View Builders/ GVB Custom Homes.

"There is a real need here, so our Project Selection Committee continues to identify future projects that will impact children, with a focus in 2016 on children who are victims of sex trafficking and other circumstances. We are fully committed to 'Serving Children, Preserving Futures' as this 'Year of the Child' unfolds."

HomeAid Houston was established as a non-profit in 2003 by the Greater Houston Builders Association and is one of 16 chapters of HomeAid America, the nation's largest provider of transitional shelters for the temporarily homeless.

In the last 13 years, HomeAid has completed 36 projects, adding over \$10 million in real estate to Houston's homeless community, which translates into more than 400 beds for homeless men, women and children.







Continued from page 9

you keep yourself up to date with all the design trends happening in the industry today?

Nina Magon: We are huge readers. From Hospitality Design, to Contract to Elle Décor, we read it all and have subscriptions to all magazines to keep track of all trends. We also constantly attend markets throughout the year, including High Point, Maison de Objet in Paris, LCDIQ, What's New/What's Next and the design market in Milan.

Morrison: What is your favorite design style?

Nina Magon: I love all design styles, but I hold any style of Modern close to my heart. It could be Parisian Modern, Mid-Century Modern or Victorian Modern. It is extremely fascinating for me to take historical architecture and make it modern without losing its integrity.

Morrison: What fascinates you and how have you incorporated that into your designs.

Nina Magon: Design in general fascinates me. I love using unique finishes and furnishings in all of my designs.

Morrison: How would you characterize your personal style?

Nina Magon: Clean, chic and stylish.

Morrison: What would be your recommendation for "what to do first" in a decorating project when working with the builders and/or homeowners?

Nina Magon: Hire a designer! The first step is to create an overall budget and allocate that budget in rooms of importance.

Morrison: Any last thoughts, comments?

Nina Magon: Thank you so much for this interview, and I hope it motivates builders and remodelers to use interior designers because we are more than decorators. We are functionality, space and mood creators.

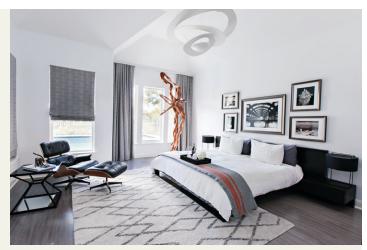






Photo by Amanda White

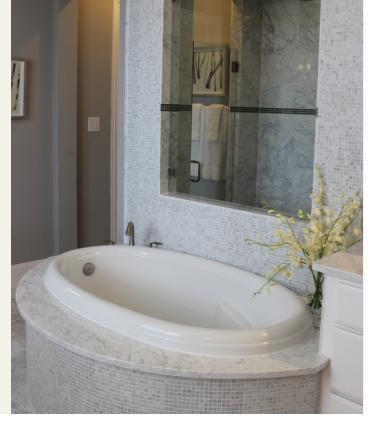
Nina Magon, Creative Director & Principal, Contour Interior Design, LLC 1200 Blalock Suite 213, Houston, TX 77055 Phone: 713.722.0511, International: 01 713.722.0511, Fax: 713.722.0335 or 160 Ne 40th St., 2nd floor, Miami, Fl 33137 Phone: 305.560.5353, International: 01 305.560.5353, Fax: 713.722.0335

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Gorgeous stone and tile play vaulted roles in Houston's residential architecture. The ever-expanding array of choices can be bewildering, a condition that Edward Garay of Texas Tile Services knows all too well. "We import stone and tile from everywhere in the world," he says. "We bring in product from Brazil and China to Italy and India and places in-between. It's our business to know the differences, the pros and cons of each stone and tile, and to guide home builders through what can be an overwhelming number of selections."

Gus Carrera, TTS' owner and CEO, founded the company 16 years ago. "Our projects range from starter homes to million-dollar homes," said Carrera. "Regardless of price, we provide the same high level of workmanship in all our installations. Most of our customers use more than one of our services, such as flooring and countertops. When we started the company, we focused exclusively on flooring. That has expanded to include a full line of tile, raw wood, natural stone slabs and a variety of manufactured countertop products. The tile work ranges from standard to more complex installations, such as vaulted ceilings







and intricate shower and backsplash designs." As part of its personalized service, TTS staff meets with customers who are selecting exotic granite colors. During these meetings the staff presents an overview of the material and discusses its strengths and weaknesses and its suitability for the application. More importantly, these sessions allow buyers to see the pattern and color variations within the actual slab before fabrication begins.

TTS staff keeps up with current trends by visiting trade shows and paying attention to its customers' requests. It also relies on strategic alliances with its distributors and importers to keep informed of trends, Carrera said. "Our installers keep abreast of the latest design trends and new materials. They learn state-of-the-art techniques through continuing education workshops offered by the National Tile Contractors Association, the Greater Houston Builders Association, the National Home Builders Association and our own vendors."

"Right now, large-body modular tile is popular because it allows cleaner installations and sleeker designs," Carrera said. "Digital ink jet printing on ceramic and porcelain tile is also making its way across to America," Carrera said. "This technology is replacing analog printing and allows an unlimited number of designs and colors." According to Garay, "If you want to know what trends











are coming, look to Europe." Natural-looking products have grown in popularity thanks to improvements in the manufacturing process, and tiles that look like real wood and leather are now available and appeal to many customers. He noted that white is a very popular color for tiles and countertops now and that Silestone, a man-made quartzite, is increasing in demand. "Quartz is making a comeback and will be the next big trend," agreed Carrera.

Garay has seen number of material and stylistic changes over his 21 years in the industry. "In the early 1990s, the trend was smaller tiles. Now, sizes can range up to 32" x 32" square. It's all part of the move to more openconcept homes. Larger tiles look better in open spaces. Another trend is pure porcelain tiles. Pure porcelain has the color all the way through the tile instead of a colored glaze like ceramic tile. They are incredibly durable and if they chip, it's hardly noticeable."

Both Carrera and Garay see an increase in demand for glass mosaics, subway tile in a variety of sizes, tumbled or honed travertine, limestone, and even more porcelain tile. "There are going to be porcelain slabs coming into the U. S. for use as countertops," Garay said. "They are gorgeous and amazingly resilient - and already very popular in Europe."

TTS also offers restoration services, including cleaning and re-staining grout lines, acid tile washing, natural stone sealing and repair of loose and cracked tile. "Many people don't realize that their natural stone countertops and tiles need to be adequately sealed and maintained. Not only do we want to keep your home looking its best, but we want to add to its value," Carrera noted. "As an option we also offer a 15-year stain-proof warranty sealer for natural stone countertops to show our service commitment to our clients."

Carrera is optimistic about the next five years. He expects to enlarge the company's production facility and is making plans to expand to San Antonio and Austin. "We are a very conservative company," Carrera said. "We make any decision to grow very carefully and with much forethought."

With Houston's – and Texas' - housing market continuing to show strength, the future looks bright for Texas Tile Services.



GHBA Forecast Luncheon 2016 Panelists Urge 'Keep Building'

By Greg Tomlinson

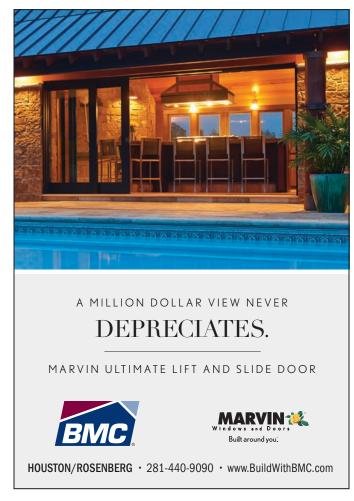
Nearly 1000 attendees heard three well-known economists offer their opinions about 2016 and the home building industry on Jan. 12 at the annual Greater Houston Builders Association's Forecast Luncheon. The panelists were Scott Davis, Regional Director-Houston, with MetrostudylA Hanley Wood Company; Kevin Gillen, Ph.D., Chief Economist for Meyers Research, LLC; and David Jarvis, Senior Vice PresidentlConsulting with John Burns Real Estate Consulting. GHBA Secretary Ron Martin of MII Homes served as moderator.

The price of oil, jobs, interest rates and other topics were discussed, but the bottom line seemed to be "Stay lean, keep some cash, but keep on building!"

The panelists' observations included the following:

- Builders will benefit from Houston's bright, long-term future need for more housing.
- Houston has a top-notch, world port. More than 2 million containers are shipped from Houston yearly now with future growth connected to the Panama Canal expansion, which is soon to be complete.
- Houston airports had a record 54 million passengers in 2015. Obviously there's a lot of business taking place in Houston.
- Houston and Texas are centrally located to supply the entire U.S. economy with goods and services.
- Texas' pro-business government is always trying to create (and steal) jobs from the East and West coasts epicenters. Houston and Texas have fewer regulations and obstacles to build compared to the rest of the country.
- By 2025 62 percent of household growth will occur in the South. Currently 42 percent of households reside in the South.

Continued on page 19





Houston Housing Picture

Bohlke Consulting Group, LLC

Monthly housing permits filed by builders in the Houston Area.

Jan 2015	2,645
Feb 2015	2,623
Mar 2015	2,959
Apr 2015	3,256
May 2015	2,885
June 2015	3,188
July 2015	2,658
Aug 2015	2,331
Sep 2015	3,130
Oct 2015	2,231
Nov 2015	1,823
Dec 2015	2,003
Jan 2016	1,948
Jan. 15 v. Jan 16	-26.4%

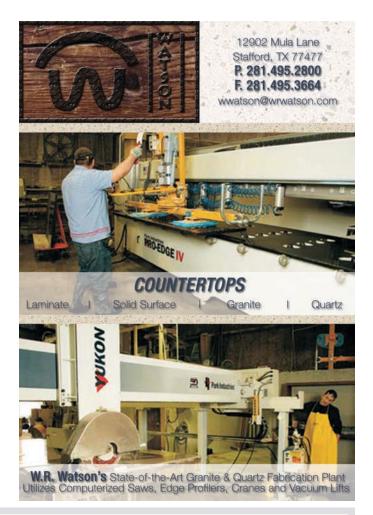


MARKET	Feb 14-Jan 15	Feb 15 - Jan 16	ANNUAL % CHANGE	-	-
Community	35,346	31,935	-12.2%		
Riverstone	713	596	-16.4%	-	-
Canyon Lakes Wst	371	479	-29.1%	-	-
Sienna Plantation	303	450	-48.5%	-	-
Woodforest	455	427	-6.2%	-	-
Aliana	514	410	-20.2%	-	-
Kingwood	478	333	-30.3%	-	-
Tamarron	176	279	58.5%	-	-
Imperial Oaks	340	276	-18.8%	-	-
Ventana Lakes	182	275	51.1%	-	-
The Woodlands	477	254	-46.8%	-	-
				-	-

Permit activity shows a 26.4% decrease between January 2015 and January 2016. Of the top ten most permitted communities for the twelve month period ending January 2016, four reported positive growth year over year.

Continued from page 17

- The number of jobs created in Houston during 2015 dipped to 33,000. That number compares to years past when Houston saw 80,000- 100,000 new jobs per year in the city's boom cycle.
- More energy company layoffs are likely in 2016. Some have already been announced.
- Mortgage interest rates will grow at a slow pace, possibly reaching 4.8 percent by 2019, but that is still a relatively low percentage. The rise should spur some on the sidelines to purchase a new home.
- Every .25 percent increase in mortgage rates prices excludes approximately 13,000 households out of the market for a new home.
- Millennials are not forming new households at the same pace as generations past. Time will increase their participation.
- Direct natural gas and petroleum jobs now constitute just 8.1 percent of all Houston metropolitan-area employment, which is less than in years past. The lower



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percentage reflects Houston's more diversified job market.

- Since 2000 Houston has created more jobs (738,000 +) than any other city in the U.S.
- Real Estate in Houston is much steadier on appreciation / depreciation rates. Houston averages 4 percent, where a market like San Francisco has an 11 percent average rate.
- It is much easier to build a home in Houston and Texas than on the East or West coast because of the local and state regulation environment.
- Short term obstacles will be the norm in this market.
- •Over the long term Houston and Texas are in a positive and strong position to continue their job growth, and with that a strong construction industry.
- •\$30/barrel oil will eventually rise in price. The panelists cannot say when for sure, but they can say that prices will rise when the glut is reduced and world markets increase in their demand. This is a finite problem.
- Companies and builders need to react to the short-term market forces and obstacles they're encountering now to allow them to be fully prepared when the local economy rebounds (and the price of oil increases).





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