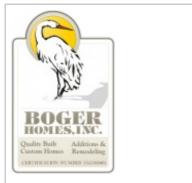
The Home Building Market Leads Tampa out of the Economic Doldrums

Bob Ong January 13, 2013



Custom Home Builder Tampa

Since 2008 when the economic downturn dragged down the fortunes and moods of our country and net worth, there was so much blame cast on the over building of home builders and contractors and the over zealous lending practices of banks, mortgage lenders, and Wall Street investors. Now, with building contractors seeing more robust times ahead, it is the same blame targets that are leading the charge in digging the economy out onto better footing.

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(Newswire.net- January 23, 2013) Tampa, FL- The custom home builders and home building contractors that specialize in custom built homes have actually developed a following that has not waned significantly since the economic downturn. Perhaps the reason for these builders to not suffer as much may be due to the fact that their audience of customers are not as cash flow sensitive as the rest of the middle to lower middle class sector that cannot survive with smaller changes in income variations for the worse.

The disposable income meter is much more sensitive with the lower sector of \$65,000 and below in annual income versus the \$100,000+ crowd. There is a sense that the \$100,000+ is much more than just \$100,000 but with basic necessities cared for like food and housing, there is a greater savings component than others can enjoy. The downturn has forced a lot of the population to downsize and become more thrifty in their spending habits and thus leading to a greater savings rate than others given their base level of needs to survive.

Since the housing market comprises a significantly larger proportion of the net worth belonging to the average American, it is this area of their balance sheet that embodies both their asset and liability. With more equity, the asset rises and with more debt, the liability rises. In short, the net worth is affected and contributes to the overall wealth factor.

Tampa's home building sector has experienced no different an experience than seen in the rest of the country. For more home building and contractor information and custom building information in Tampa, contact Boger Homes at: http://www.bogerhomes.com (813) 949-0074