

For individuals, the GOP tax plan ends up mostly a wash

CHRIS TOMLINSON
Commentary



Beware politicians promising simple solutions to complex problems. Republican leaders are touting

the simplicity of their proposed tax system, promising a postcard-sized return that requires little effort to complete. But closer analysis reveals that the GOP tax plan will produce tax cuts for businesses and those who own them, while doing next to nothing for most taxpayers and, in some cases, indirectly raising taxes on the upper middle class.

Whether you benefit or not depends on where you are in life, and what exemptions, deductions and credits you claim.

Overall, the GOP tax plan would add \$1.7 trillion to the deficit by reducing government revenues. Most of those losses will come from lowering the tax rate on businesses from 35 percent to 20 percent. Corporations have it easy. Congress plans to grant them a lower tax while keeping most deductions.

Most individuals will see lower rates, but under the House plan, couples earning between \$260,000 and \$416,000 a year are

Tomlinson continues on B8



House Ways and Means Committee Chairman Kevin Brady, R-The Woodlands, has been working on the House's GOP tax plan.

J. Scott Applewhite / Associated Press

INSIDE

Some relatives in a Sandy Hook case want a lawsuit against a gunmaker reinstated.

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BUSINESS

AT A GLANCE

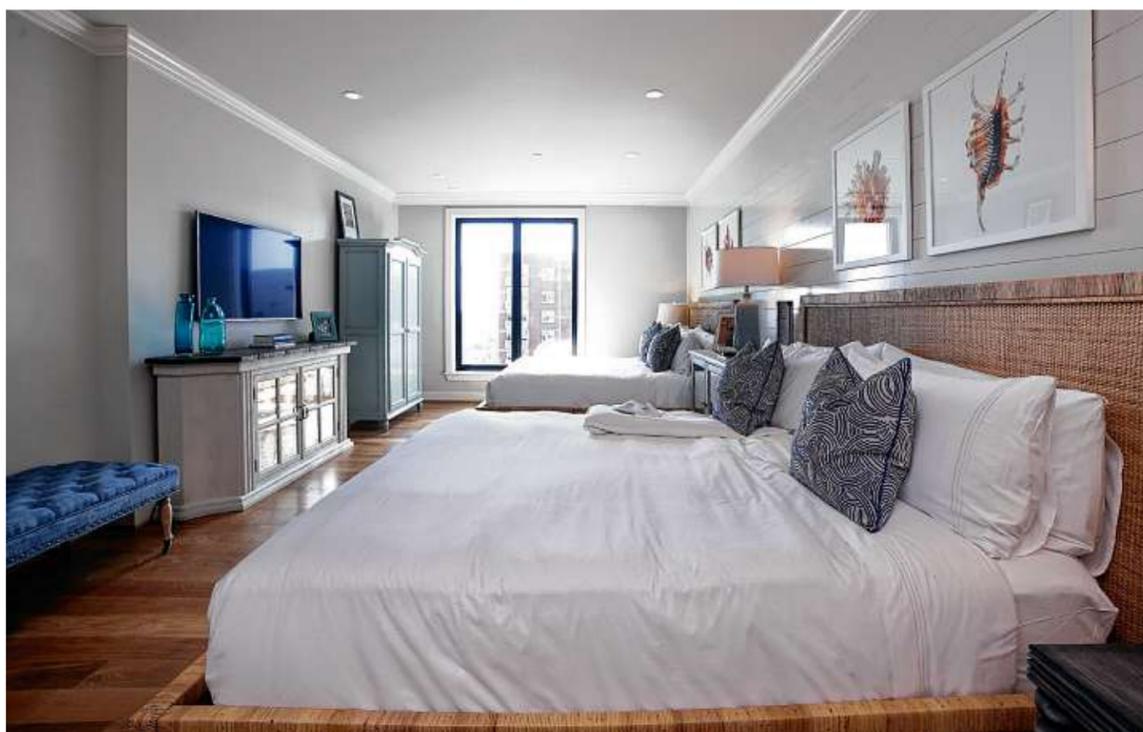
▼ **DOW** 23,409.47, down 30.23 (-0.1%)
▼ **S&P 500** 2,578.87, down 5.97 (-0.2%)
▼ **CRUDE OIL** \$55.70, down \$1.06 (-1.9%)
▼ **NATURAL GAS** \$3.102, down 6.5¢ (-2.1)

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Section B ★★

LODGING



Some rooms at the new Hotel ZaZa in Memorial City feature a beach theme. The 17-story tower features 10 floors of hotel rooms and 133 apartment units on the upper floors.

Suburban, yet funky

By Paul Takahashi

THE funky, eclectic vibe of Houston's newest boutique hotel belies its suburban location. But that urban aesthetic is exactly what developer Metro-National hopes to bring to Memorial City, envisioned nearly 60 years ago by founder Joseph Johnson as a "city within a city" out in west Houston.

"If someone told us 25 years ago that Hotel ZaZa was going to anchor this development, we would have laughed," president MetroNational Jason Johnson, the founder's grandson, said. "This hotel proves that west Houston is growing into its own."

Built on a former parking lot, the Kirksey-designed 17-story tower features 10 floors of hotel rooms and 133 apartment units on the upper floors. The 159 luxury hotel rooms designed by Kathy Anderson's Eklektik Interiors boast art deco furniture, king-size beds with

Hotel ZaZa to open outpost in Memorial City with urban aesthetic similar to its original in the Museum District



Jason Johnson, president of MetroNational, shows a two-bedroom residence on the upper floors of the new Hotel ZaZa. The apartments are called The McCarthy.

Michael Wyke photos

artsy headboards and butterfly designs, and midcentury modern Sputnik lights.

Hotel ZaZa Memorial City will bring a sensibility familiar at its first Museum District location — think family "staycation," girls' night out or a bachelorette party — to west Houston when it opens Dec. 1. Move-ins at The McCarthy apartments are expected to begin in February.

"This brings a completely different clientele to west Houston, beyond that corporate user who stays at a typical hotel," Johnson said. "A lot of people want to come into the city for the weekend, looking for a different experience."

For more discerning guests, Hotel ZaZa offers eight themed "Magnificent Seven Suites," larger suites designed by Duncan Miller Ullmann Design. Hotelier Z Resorts has 50 so-called "concept" suites in Hotel ZaZa locations across Texas, which feature

Boutique continues on B8

Flood reform plan clears House

By James Osborne

WASHINGTON — House Republicans passed legislation Tuesday seeking to shore up the finances of the National Flood Insurance Program.

Titled the 21st Century Flood Reform Act, the bill, which passed the chamber with bipartisan support by a vote of 237-189, seeks to stabilize the flood program by shifting homeowners toward private insurers and raising rates on homeowners whose houses have flooded repeatedly.

Attention will now turn to the Senate, where similar legislation is already in the works.

"It is an absolutely revolutionary reform that we can break open the government monopoly and bring in market competition, innovation, more affordable rates for so many," said Rep. Jeb Hensarling, R-Dallas, chairman of the House Financial Services Committee.

"Today's vote on the #FloodInsurance bill provides important reforms for taxpayers and certainty for policyholders," House Majority Whip Steve Scalise, R-La., wrote on Twitter.

The bill's passage follows a lengthy negotiation over the past six months, as Republicans and Democrats alike battled over a program that those living along oceans and rivers rely on heavily to subsidize their flood insurance premiums but has run massive deficits over the past decade.

Laura Lightbody, project director of the Pew Charitable Trusts' flood-prepared communities initiative, wrote in a blog post that the legislation "addresses the growing and costly drain of repeatedly flooded properties on the NFIP."

"Historically representing just about 1 percent of policyholders but roughly 25 to 30 percent of the program's claims, the number of these properties has been growing and may continue to

Flood continues on B7

ENERGY

Perry makes case for teaming with Canada, Mexico

By Collin Eaton

Energy Secretary Rick Perry said Tuesday that U.S. officials and their counterparts in Canada and Mexico must collaborate to speed the development of the continent's vast energy resources and remove regulatory roadblocks to cross-border energy infrastructure projects.

The former Texas governor also urged mutual cooperation between the

NAFTA talks create worries

» Business groups are bouncing between despair and panic. Page B2

three countries on enhancing the physical safety and cybersecurity of the energy systems that stretch across the nation's borders.

"Canada and Mexico are the largest energy trading partners of the

Perry continues on B7



Marie D. De Jesús / Houston Chronicle

Minister of Natural Resources Jim Carr of Canada, left, U.S. Department of Energy Secretary Rick Perry and Secretary of Energy P. Joaquin Coldwell of Mexico answer questions Tuesday in Houston.

OIL INDUSTRY

Agency says not to count on crude prices staying up

By Collin Eaton

The International Energy Agency said the oil industry's hopes for stable crude prices between \$50 to \$60 a barrel could be dashed soon if the supply disruptions and geopolitical tensions pushing prices upward prove temporary.

U.S. oil prices have risen above \$57 a barrel recently amid geopolitical tensions overseas, supply disruptions and an anticipated

extension of OPEC's production cuts next year. Bloated global petroleum inventories were reduced by 40 million barrels after Hurricane Harvey, pushing stockpile levels in wealthy nations below 3 billion barrels for the first time since 2014. But the oil market isn't tightening as quickly as once anticipated, the agency said in its monthly oil market report.

Indeed, benchmark U.S. *Oil continues on B7*

WEATHER

TODAY'S FORECAST

An upper-level ridge of high pressure will continue to promote dry weather for the area today. Patchy fog will be possible this morning, then skies should be partly cloudy. Isolated showers will be possible on Thursday and Friday. Otherwise, expect partly to mostly sunny skies. A cold front will produce a chance of showers and thunderstorms on Saturday, and cooler conditions are expected. Even cooler weather will be possible on Sunday and Monday after the frontal passage. Skies will be mostly clear. A few more clouds should move into the region on Tuesday.

METRO AREA OUTLOOK

TODAY: Partly cloudy. Patchy fog early in the morning. Highs around 80.
TONIGHT: Partly cloudy. Lows in the mid-60s. Southeast winds around 5 mph.

AIR QUALITY

Today's forecast for the entire metro area:

Ozone watch

- Good (Green)
- Moderate (Yellow)
- Unhealthy/sensitive groups (Orange)
- Unhealthy (Red)
- Very unhealthy (Purple)
- Hazardous (Dark Purple)

POLLEN AND MOLD

Yesterday's readings by the City of Houston:

Tree pollen	None	0
Weed pollen	Medium	12
Grass pollen	None	0
Mold pollen	Medium	6,904

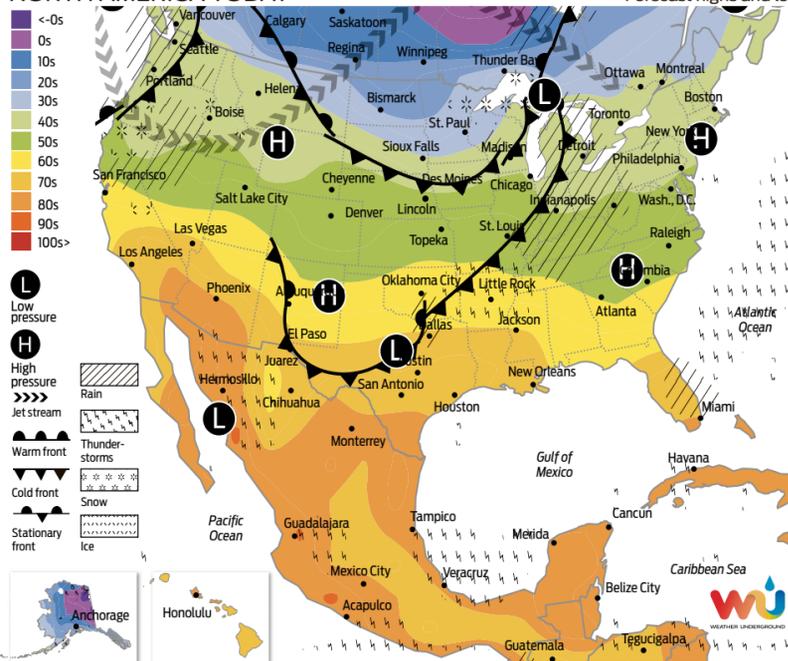
Legend: Low, Medium, Heavy, Ext. Heavy

UV FORECAST

HOUSTON'S SEVEN-DAY FORECAST

80 60 TODAY Mostly sunny.	80 66 THURSDAY Partly cloudy.	82 65 FRIDAY Partly cloudy.	75 53 SATURDAY 30 percent chance of storms.	70 45 SUNDAY Mostly sunny.	71 57 MONDAY Mostly sunny.	75 61 TUESDAY 30 percent chance of rain.
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NORTH AMERICA TODAY



INTERNATIONAL

	Today	Tomorrow
Africa		
Cairo	81/62/s	82/61/pc
Cape Town	66/53/pc	69/51/pc
Casablanca	72/48/s	72/50/s
Dakar	88/77/pc	89/77/s
Johannesburg	75/44/ts	63/42/s
Lagos	89/76/ts	87/76/ts
Asia/Pacific		
Beijing	43/24/s	46/27/s
Ho Chi Minh	89/76/ts	90/75/pc
Hong Kong	79/73/r	79/73/pc
Islamabad	69/47/ts	72/46/pc
Jakarta	92/77/ts	90/76/ts
Karachi	88/63/s	87/62/s
Kuala Lumpur	89/75/ts	88/75/ts
Manila	90/77/pc	89/78/pc
New Delhi	82/60/pc	82/59/pc
Seoul	43/25/pc	43/29/s
Shanghai	66/54/pc	62/61/r
Singapore	87/76/ts	88/76/ts
Sydney	77/63/pc	77/66/pc
Taipei	77/70/r	82/71/pc
Tokyo	59/50/cd	57/44/s
Canada		
Calgary	36/18/pc	22/5/sn
Edmonton	25/10/cd	12/0/pc
Montreal	40/35/pc	45/26/r
Toronto	45/41/pc	43/28/pc
Vancouver	48/41/ts	46/38/r
Winnipeg	22/13/sn	30/23/pc
Europe		
Amsterdam	54/47/r	53/41/r
Athens	71/60/r	66/56/ts
Berlin	48/44/cd	49/40/pc
Copenhagen	49/38/pc	48/41/r
Dublin	52/46/cd	49/34/pc
Frankfurt	46/32/pc	46/35/pc
Geneva	47/30/s	49/33/s
Istanbul	65/54/s	62/54/pc
London	56/47/cd	55/35/cd
Madrid	61/34/s	65/36/s
Moscow	34/33/sn	37/31/sn
Paris	51/41/cd	53/43/pc
Prague	43/31/pc	41/32/pc
Rome	61/47/r	64/45/pc
Stockholm	40/28/r	37/34/s
Vienna	45/30/s	44/39/pc
Warsaw	44/40/cd	47/37/cd
Zurich	46/26/s	42/27/s
Latin American/Caribbean		
Bogota	69/55/r	71/54/ts
Buenos Aires	88/56/ts	87/63/s
Caracas	82/64/ts	78/65/ts
Havana	80/68/pc	79/68/pc
Kingston	85/77/ts	86/77/ts
Lima	67/60/pc	67/61/pc
Rio	83/70/s	90/74/s
San Juan	89/77/ts	89/77/ts
San Salvador	86/65/ts	85/63/ts
Santiago	77/52/pc	83/53/s
Sao Paulo	87/67/s	87/67/s
St. Thomas	85/81/r	85/80/pc
Mexico		
Acapulco	87/75/s	87/75/s
Cancun	83/68/pc	81/67/pc
Guadalajara	83/50/s	83/50/s
Nashville	80/48/s	80/48/s
Guanajuato	89/70/s	79/47/s
Mazatlan	89/69/s	89/70/s
Merida	86/67/r	85/65/pc
Mexico City	75/49/s	75/49/s
Puerto Vallarta	88/72/s	87/73/s
Tampico	84/69/pc	84/69/pc
Veracruz	85/67/s	84/69/s
Middle East		
Baghdad	82/54/s	80/53/s
Beirut	76/64/s	79/66/s
Dubai	89/70/s	87/72/s
Jerusalem	74/53/s	76/56/pc
Kabul	46/33/sn	44/26/sn
Mecca	96/74/s	96/73/s
Riyadh	88/58/s	86/57/s
Tehran	64/48/s	62/46/s
Tel Aviv	79/57/s	83/59/pc

FOR THE RECORD

Measurements taken at George Bush Intercontinental Airport

Temperature	Degrees F
High yesterday	79°
Low yesterday	58°
Normal high	73°
Normal low	53°
Record high	89° in 1921
Record low	28° in 1969
Precipitation	Inches
Yesterday through 4 p.m.	0.00"
Month to date	0.50"
Normal month to date	2.11"
Year to date	75.97"
Normal year to date	43.80"
Other readings	
Top wind speed	12 mph
High barometer	30.22 in.
Low barometer	30.06 in.
High dewpoint	63°
Low dewpoint	59°
Avg. dewpoint	61°
High humidity	100%
Low humidity	62%

TEXAS

	Today	Tomorrow
Abilene	70/52/pc	74/59/pc
Amarillo	63/38/s	74/49/s
Austin	76/63/pc	77/65/pc
Beaumont	79/59/pc	79/63/pc
Brownsville	85/70/pc	85/72/pc
Bryan/Col. St.	80/63/f	80/65/pc
Corpus Christi	81/70/pc	79/72/pc
Dallas/FW	73/58/sh	68/63/sh
El Paso	77/43/pc	79/49/s
Galveston	74/67/pc	74/70/pc
Kingsville	86/63/f	85/67/pc
Laredo	83/67/pc	85/68/pc
Longview	74/58/pc	72/61/ts
Lubbock	65/43/s	70/49/s
McAllen	85/68/pc	86/70/pc
Midland/Od.	70/49/pc	76/56/s
San Angelo	74/50/pc	74/59/pc
San Antonio	77/65/pc	79/65/pc
Texarkana	69/56/ts	81/57/pc
Victoria	81/65/pc	81/67/pc
Waco	74/61/cd	76/63/pc

NATIONAL cont.

	Today	Tomorrow
Cleveland	51/38/sh	43/31/sh
Columbus, OH	50/34/sh	43/28/pc
Denver	54/34/pc	70/41/pc
Des Moines	51/26/pc	45/40/pc
Detroit	47/34/sh	43/29/pc
Duluth	34/32/pc	34/20/pc
Fairbanks	9/5/cd	16/-2/sn
Great Falls	42/27/pc	45/27/pc
Hartford	45/35/pc	50/33/sh
Honolulu	86/73/sh	86/73/sh
Indianapolis	48/33/sh	42/32/pc
Jackson, MS	71/51/pc	74/54/pc
Juneau	26/16/pc	27/20/pc
Kansas City	57/32/pc	52/46/pc
Las Vegas	75/57/pc	77/59/pc
Little Rock	64/50/ts	63/55/pc
Los Angeles	68/59/pc	69/59/pc
Memphis	64/47/ts	61/48/sh
Miami	81/69/sh	80/68/sh
Milwaukee	49/30/sh	38/32/pc
Minneapolis	31/24/pc	38/33/pc
Nashville	61/44/sh	59/36/pc
New Orleans	72/57/pc	74/58/pc
New York City	49/43/pc	54/36/r
Oklahoma City	62/41/pc	61/56/pc
Orlando	77/60/pc	75/57/pc
Philadelphia	52/44/pc	51/37/pc
Phoenix	86/61/pc	85/61/pc
Pittsburgh	50/34/sh	41/27/sh
Portland, OR	49/43/r	49/42/r
Sacramento	64/52/r	62/41/r
Salt Lake City	60/48/pc	62/42/r
San Diego	74/62/f	76/62/f
San Francisco	61/56/r	58/50/sh
Santa Fe	61/35/pc	64/40/pc
Seattle	48/42/r	46/40/sh
St. Louis	59/34/ts	48/39/pc
Tucson	87/54/pc	88/58/pc
Wash., D.C.	52/42/cd	58/36/pc

NATIONAL

	Today	Tomorrow
Albany, NY	45/36/pc	49/29/r
Albuquerque	66/40/pc	70/47/pc
Anchorage	21/18/pc	24/17/sn
Atlanta	59/45/pc	65/44/pc
Baltimore	50/42/cd	51/34/pc
Birmingham	63/50/pc	67/46/pc
Boise	53/36/r	50/34/sh
Boston	45/38/pc	48/35/sh
Buffalo	53/31/sh	42/28/r
Charleston, SC	65/41/pc	70/45/pc
Charlotte	56/40/pc	65/38/s
Chicago	49/31/sh	41/33/pc
Cincinnati	51/36/sh	46/30/pc

KEY TO CONDITIONS

c-cloudy r-rain
d-drizzle rs-rain/snow
f-fair s-sunny
fg-fog fl-flurries
h-hazy sh-showers
i-ice sn-snow
mm-missing ts-thunderstorms
pc-partly cloudy w-windy

Boutique hotel could add shoppers at Memorial City Mall

Boutique from page B1

themed furniture, accessories and designs modeled after travel destinations. "We wanted to take our guests and transport them to a place where they feel like they're at a beach or in Paris," interior designer Kimberley Miller said. "It gives them a sense of place." Hotel ZaZa also features a spa, gym and "beach club" with a resort-style pool and cabanas. In addition, there will be 11,000 square feet of event space, including a ballroom, foyer and conference room overlooking a Ciro's restaurant and a 7,000-square-foot lawn for events. On the ground floor, the Tipping Point restaurant will serve American-style cuisine. The hotel already has two holiday parties and two weddings scheduled for December, as well as eight other weddings booked in 2018, according to Ian Bush, the hotel's general manager. The double king-sized bedrooms start at \$279 per night, and the suites start at

\$900 a night. The building is Metro-National's first mixed-use hotel-apartment tower, Johnson said. As Memorial City has grown beyond the mall to include office, hotel, restaurants, the developer has been adding more apartments in recent years. The Fountains, a 114-unit luxury apartment, opened in 2010, and MetroNational is working with Gilbane and Slate Real Estate Partners on a 333-unit apartment project called Barryknoll. "We needed some more residential," Johnson said. "We've been a little underserved on the apartment side. This was a great opportunity to put in multi-family units and have more of an urban feel on this side of the campus." The McCarthy apartments feature the typical luxury finishes: stainless steel appliances, granite countertops, a speaker system, and views of downtown and the Galleria area. The units, which range from a 530-square-foot studio to a 2,000-square-foot



Michael Wyke

A faux wedding shows how the ballroom space can be used at the new hotel.

penthouse, also have some hospitality touches, such as entryway sconces and hotel-style doorstops. Penthouse residents will have free valet parking and room service. Lincoln Property Co., which manages The McCarthy, did not release the rental rates. The apartments will likely appeal to high-income millennials and energy professionals in their late 30s and early 40s who

want to live near work and have access to convenient hotel-like amenities and restaurants. Hotel guests and apartment residents can walk from the tower to Memorial City Mall in minutes, Johnson said. "Just being on top of ZaZa is a great amenity for our residents," Johnson said. Ultimately, MetroNational hopes adding a boutique hotel, restaurant, apartment and events spaces

can drive more shoppers to Memorial City Mall, the linchpin of Memorial City. As online shopping has roiled suburban shopping malls around the country, retail developers are seeking new ways to create a retail experience to entice shoppers away from Amazon and the like, Johnson said. "E-commerce will affect us, but this is one of the better-performing malls in Houston, typically only sec-

MOON PHASES

Sunset today: 5:25 p.m.
Sunrise tomorrow: 6:47 a.m.
Moonrise today: 4:05 a.m.
Moonset today: 4:06 p.m.

COASTAL FORECAST

GALVESTON BAY: Southeast winds around 5 knots. Bay waters smooth. **Tonight:** Southeast winds around 5 knots. Bay waters smooth.

MATAGORDA SHIP CHANNEL TO HIGH ISLAND OUT TO 50 MILES: Southeast winds 5 to 10 knots. **Tonight:** Southeast winds around 5 knots.

GALVESTON TIDES

HIGHS: 01:33 a.m., 03:09 p.m.
LOWS: 08:28 a.m., 08:55 p.m.

RIVERS, CREEKS AND BAYOUS

	Location	Flood stage	Latest 24-hr. stage	chg.
Brays Bayou	South Main	54	16.6	0.0
Brazos River	Bryan	43	8.2	-0.1
	Hemstead	50	12	+0.1
	Richmond	48	11.4	-0.4
Buffalo Bayou	Piney Point	50	28.7	+0.1
	Shepherd Dr.	23	2.7	+0.2
Clear Creek	Friendswood	12	2.7	+0.2
Colorado R.	Austin	29	11	-0.1
	Bastrop	25	2.5	-0.1
	La Grange	32	3.8	+0.1
	Columbus	34	10.8	0.0
	Wharton	39	9.2	0.0
	Bay City	44	5.6	-0.1
Greens Bayou	Eastex Fwy.	61	38.9	0.0
Guadalupe R.	Hunt	12	7.8	0.0
	Comfort	26	3.4	0.0
	Spring Branch	36	2.3	0.0
	New Braunfels	7	1.9	0.0
	Gonzales	31	12.2	-0.1
	Cuero	20	8.9	+0.1
	Victoria	21	7	0.0
	Dupont	20	11.7	0.0
Little River	Little River	30	1.6	0.0
	Cameron	30	1.4	-0.1
Navasota R.	Easterly	19	3.2	0.0
Neches River	Evadale	19	7.5	0.0
Pine Island B.	Sour Lake	25	11.9	0.0
Sabine River	Bon Wier	30	12.8	-0.5
	Deweyville	24	15.9	+0.1
	Orange	4	2	0.0
	Burkeville	43	13.6	+1.5
San Bernard R.	E. Bernery	17	6.3	0.0
	Sweeney	16	0	0.0
E. San Jac. R.	Cleveland	19	5	0.0
W. San Jac. R.	Conroe	11694	6	0.0