



Volusia Matters Newsletter

Jim Cameron Consulting LLC

January 2025

JIM CAMERON CONSULTING LLC has 40 years experience working with local government and is available to serve on a clientele basis regarding local government issues, campaign assistance and more.

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*"Days, nights, and weekends, **my guarantee still stands.***

If I don't return your call in eight business hours, I will pay you \$1,000 cash."



Holly Hill Mayor John Penny & City Mgr Joe Forte present requests to legislators

Jan 7 - **the Volusia Legislative delegation including Sens Tom Wright, Tom Leek....Reps Webster Barnaby, Chase Tramont, Bill Partington, Richard Gentry..... hosted its annual meeting to hear recommendations from the county, cities, school board, local agencies and other entities for the upcoming Session in Tallahassee.**

More than 100 speakers representing Cities, the County, School Bd, Higher Educ Institutions, Chambers of Commerce, and other entities relayed their requests to the delegation

County Council Chairman Jeff Brower spoke of streamlining the state's Hazard Mitigation Grant Program to target stormwater and flood mitigation programs

DB Shores Mayor Nancy Miller, S Daytona Mayor Bill Hall, Ormond Beach Mayor Jason Leslie spoke of the same.

Funding for storm recovery and infrastructure were MAJOR topics.

Daytona Regional Chamber's David Robinson spoke of Property Insurance Affordability and Accessibility..Affordable Housing... Workforce Availability/Training..Economic Development Funding..Infrastructure/ Road Improvements..Adequate funding for educational entities...Affordable Healthcare Insurance.

ERAU President Barry Butler requested funding for aviation/aerospace research.

Space Florida CEO Rob Long funding for spaceport infrastructure to support the increasing number of launches



County Council's Danny Robins, Sen Tom Wright discuss issues before the meeting

County Council will convene a special meeting Tuesday, Jan 14, 4 PM County Admin Bldg, DeLand to discuss a possible development moratorium in Volusia County.

On Nov 19, the County Council was to discuss a possible countywide moratorium on residential development and to require Low Impact Development Standards and reevaluate stormwater management practices.



After several hours of comments, the Council approved a motion directing staff to rekindle a plan for Council review that concentrates on overhauling existing stormwater pipelines, drains, sewers/canals to address flooding.

Council ALSO agreed to revisit this issue on January 14 at a special meeting which would include public comment and a possible vote.

Listen for more details in the Jan 15 Volusia Matters podcast.

District 3 School Boardmember Jessie Thompson has resigned from her position as Chair. However, she will continue her duties as a Board Member and a new Chair will be determined at the Board's organizational meeting on January 14

January 9 County Council will host their swearing in ceremony at 9:00 AM followed by election of a vice chair and setting meeting schedule for 2025. Other agenda items include.....

- appoint 2 council members and 1 citizen member (Ann Patterson applicant) to serve on value adjustment board for the 2025 property tax season. **Council members David Santiago and Matt Reinhart** were council reps for 2024 property tax season.
- appoint 1 member to Affordable Housing Advisory Committee (AHAC).
- Chair Brower's 2025 committee assignments of Council members....SOME of the appointments include.....
 - ◇ Central Fla Commuter Rail Commission
 - ◇ E Central Fla Regional Planning Council
 - ◇ Elected Officials Roundtable
 - ◇ Fla Assn of Counties (FAC) Broadband Committee
 - ◇ Indian River Lagoon Council
 - ◇ River to Sea TPO (R2CTPO)
 - ◇ Team Volusia
 - ◇ Tourist Development Council
- Discussion of goals for 2025

State of the County luncheon will be February 25, 12-2:00 PM at the Ocean Center. Look for invitations and other details later this week.

The City' of Pt Orange has a new interactive [Development Activity Report Map](#) that shows details about new businesses/projects happening in the City.





Check out Volusia Calendar to see Community / Government events. If your organization has an upcoming event, please email it to jim@jimcameronconsulting.com.

Dec 4 - DB City Commission approved a Residential Rental Registration Program which applies to all owners of one to four residential units.

It requires property owners to register their units annually with pertinent information....opting for a voluntary inspections which would assist code enforcement and address health, safety, and welfare issues.

Dec 4 - DB City Commission heard from a consultant regarding a proposed new \$185 million sports complex to be located on 600 acres of city-owned property adjacent to the First Step Shelter (west of I-95). They're talking a 10,000-seat football/soccer stadium, basketball tennis and pickleball courts, baseball fields, a pool, an ice rink, and concessions.

They're looking at a variety of funding options....including school district, local tourism tax dollars, partnerships with local universities, as well as other sources. The project aims to boost sports tourism and generate significant economic impact for the area



Jan 7 – Ormond Beach City Commission made numerous appointments to their....

- Brownfield Advisory Bd
- Budget Advisory Bd
- Police and Firefighters’ Pension Trust Fund Bds
- Community Development Block Grant Bd
- Planning Bd
- Housing Authority Bd

They also appointed.....

- **Commissioner Harold Briley to Volusia/Flagler TPO**
- **Commissioner Travis Sargent to Ormond Beach Main St Bd**
- **Mayor Jason Leslie to First Step Shelter Bd**



The Commission also approved their 2025 Legislative Request of \$500,000 for a Storm-water Improvements project

Jan 7 - Daytona Beach Shores City Commission updated their Land Development Code, the permit fee schedule. DB Shores has not substantially



updated building permit inspection/plan review fees since 2001.



Jan 6 – **by a 3-1 vote, Edgewater will implement a moratorium on new development projects for the next year to address flooding concerns.** With a packed house, this came after extensive public comment and debate. The intent is to give officials time to update land development codes, stormwater master plans, and flood vulnerability assessments.

It suspends building permits in the Fla Shores Drainage Basin if the project adds an impervious surface. The focus is to curtail stormwater runoff and lessen flooding problems that have inundated the area after recent storms.

Habitat for Humanity expressed concern that no new affordable housing permits will be reviewed/ approved in this time frame. Meanwhile, City Hall has been considering various long-term resolutions i.e. their stormwater system needs an overhaul. Staff will have to work quickly since hurricane season starts in June.

Edgewater City Councilman Rob Wilkie announced his resignation, effective January 6, 2025.



Eric Lawrence Rainbird and Renee Sortman

have filed and opened campaign accounts. Special Primary Election on Feb 18 and General Election on April 1.

More details to come...

Jan 6 – **Deland City Commission approved its 2025 legislative recommendations. SOME of these recommendations include....**



- curtail changes or exemptions to the property tax system to prevent unfairly shifting tax burden onto homeowners, renters, businesses..
- preserving reasonable sovereign immunity liability caps for municipal governments to protect taxpayer funds
- support protecting municipal authority to set impact fees
- support reserving cities’ ability to collect local business taxes in to provide services
- \$950,000 to support continued operation of The Bridge which houses homeless individuals.

Jan 8— **DB City Commission agenda will include a resolution appointing Ormond Beach Mayor Jason Leslie and Port Orange Councilman Shawn Goepfert, to the First Step Shelter Board.**



- Bike Week Master Plan is ON the agenda for Commission approval .
- Consent—Acceptance of a Construction Contract for Boardwalk Beach Access repairs due to damage from Hurricane Nicole with funds from FEMA.... Hurricane Nicole Fund and the

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Fla Annual Business Reports Due.....

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Updating your info with Fla’s Secretary of State ensures that your business is active and authorized to do business in the State.

Furthermore, it informs the public of your company’s leadership info.....allows you to update the names and/or addresses of the officers/ directors, managers, registered agent ,contact info and federal EIN number.

You can file online through the State's Division of Corporations website. [Click here](#) to file your 2024 annual report.

Payment Options include credit card (Visa, MasterCard, American Express, or Discover) or a debit card or by check/money order, made payable to *Fla Dept of State*.

It’s due by May 1....after this date, a \$400 late fee is assessed. Filing costs are.....

- Annual Report - Profit Corp \$150.00
- Annual Report - Non-Profit Corp \$61.25
- Annual Report - LLC \$138.75
- Annual Report - Limited Partnership \$500.00

For more info, go to [sunbiz.org](#) then click Manage/Change Existing Business tab.

Also, there is a Federal requirement for the Reporting of Beneficial Ownership information.

[Click here](#) to file.....

Last day of class for Volusia County 2024-2025 school year is May 28.

Gov DeSantis appointed/reappointed 4 members to the 7th Judicial Circuit Judicial Nominating Commission.....



Kelly Kwiatek, Ormond Beach, Chief Legal Officer at Halifax Staffing Inc... bachelor’s degree from Syracuse University...law degree from FSU... her term ends July 2027.


John Reid, DB Shores, Asst State Attorney for 7th Circuit..bachelor’s degree from UF...law degree from Unv of Oklahoma....his term ends July 2028.



Anna Shea, Ponte Vedra Beach, Sr Deputy General Counsel/Chief Privacy Officer at FIS.....bachelor’s and law from UF...term ends July 2026.

Jeremy Gregory, Ponte Vedra Beach, a Partner at Balch & Bingham LLP....bachelor’s degree from UF and law from Unv of Georgia....term ends July 2026.

Elected Officials Roundtable meets **Monday, Jan 13 9:00 - 11:00 AM** **Daytona Intl Airport (Dennis McGee Rm)**



Continental Breakfast served 8 AM
Agenda forthcoming.....I highly recommend this informative meeting!

Where Fla Elections/Appointments Stand Now

A primary for Congressional District 6 Democrat and Republican candidates will be held Jan 28
Republican candidates include

- **State Senator Randy Fine Brevard Cty**
- **Aaron Baker Lake Cty**
- **Ehsan Joarder of Hernando Cty**

Democrat candidates will include....

- **Ges Selmont St Johns County**
- **Josh Weil Orange Cty**
- **Purvi Bangdiwala Daytona Bch (withdrew)**

Afterwards, **Libertarian candidate Andrew Parrott** and **NPA candidate Randall Terry** will run in the April 1 general election.

Dist 6 includes northern Volusia, Flagler, St Johns and parts of Putnam counties. State law says you need not live in the Congressional District per se only the state to run for office.

For now, House Republicans have a 217-215 majority until 3 seats are filled this Spring.

Congressional District 1 (the Panhandle) has **State CFO Jimmy Patronis** from Panama City running upon receiving Donald Trump's endorsement. This



means **Gov DeSantis will have to make an appointment to fill the State CFO position.**

State Senator [Joe Gruters](#) (he's been endorsed by President-elect Trump for the position and has support from Jimmy Patronis)..he's filed to run in 2026....

State Senator Blaise Ingoglia..currently serving until 2026...district includes Citrus, Hernando, Sumter counties and part of Pasco county

State Representative Mike Caruso...first elected 2018...currently serving until 2026 from Palm Beach County.....

With Senator Marco Rubio being selected to become Secretary of State, Gov DeSantis must appoint an individual to serve the remainder of his term (2028).

A few potential candidates being considered include:

- **Lieutenant Governor Jeanette Núñez**
- **Florida Attorney General Ashley Moody**
- **Former Florida House Speaker Jose Oliva**
- **US Rep Laurel Lee** (there'd be another special election to fulfill her term)
- Republican Party's Laura Trump took her name out of consideration.



Two Candidates Announce for Fla Senate 2026

State Senate District 8 currently held by Sen Tom Wright who'll be termed out.....**County Council At**

Large member Jake Johanson announced that he'll be running for District 8. He'll be running against **Elizabeth Fetterhoff**, a former **State House member representing Volusia. District 8 covers south Granada Ave encompassing Volusia and part of Brevard.**





Congress approved a newly revised government funding bill/continuing resolution to fund the federal govt until March 14. The House vote was 366-34.

Congressmen Mike Waltz and Cory Mills voted **against** the bill citing concerns over govt spending and the need for single-subject bills. The Senate passed the same bill early Saturday morning **85 to 11. Senators Marco Rubio and Rick Scott** both voted **against** the bill for the same reasons.

The spending bill funds the federal government through March 2025. Key provisions include:

- \$100 billion for disaster relief to help citizens recover from natural disasters.
- a one-year extension providing \$30 billion in aid to farmers.
- It does NOT include a provision to raise the debt ceiling, which was a contentious issue during negotiations.

This bill prevents a federal govt shutdown and ensures continued funding for essential services. **President Biden** signed it December 21.



Mike Johnson retained his position as House Speaker by a 218-215-1 vote after President-elect Donald Trump endorsed his re-election. **Congressmen Mike Waltz and Cory Mills voted YES.**

Johnson had opposition from some GOP members who expressed concern regarding his past decisions on government spending.

Now that the House Speaker is elected, the House can conduct official business. Currently, the House has 219 Republicans and 215 Democrats.



Special House elections will take place in the next several weeks after Trump selected 3 members for positions in his administration (**Cong Michael Waltz** for National Security Advisor...**NY Congresswoman Elise Stefanik** to for UN Ambassador..**Cong Gaetz** later resigned).

Congress is expected to take up the extension of the 2017 Tax Cuts and Jobs Act (TCJA). House Ways/ Means Committee wants swift action to extend these tax cuts, as several provisions are set to expire at the end of 2025. However, there are concerns about the potential impact on the federal deficit and the need for corresponding spending cuts.

Property Tax Collection is year-round...

On average since, 2020*

- 4% are paid in installments
- 1% are paid in partial payments
- 4% go delinquent..tax certificates sold in May....

Majority of property taxes are paid in November. Revenue is distributed once a month (twice in November)

to taxing authorities in the County.

- 44 tax districts (ad valorem)
- 188 special districts (non-ad valorem)

Tax Years 2020-2030

The Senate recently passed the Social Security Fairness Act with a vote of 76-20. It eliminates two provisions of current law:

- the Windfall Elimination Provision (WEP)...enacted in 1983, adjusted Social Security benefits for public workers receiving pensions
- the Government Pension Offset (GPO)...enacted in 1977, affected Social Security benefits for spouses/widows receiving pensions.



The repeal of these provisions will benefit public-sector workers such as teachers, police officers, and firefighters. However, it also raises concerns about the overall solvency of the Social Security system, as it could accelerate the system's insolvency by six months.



NOTE - the Social Security system is projected to face insolvency in **2035**. At that time, trust funds that back Social Security will be able to pay out only about **83%** of the promised benefit.

Sen Rick Scott voted in favor and Sen Marco Rubio did not vote on the bill.

President Biden's signed the bill into law.

The International Longshoremen's Assn (ILA) and US Maritime Alliance (USMX) are facing a **January 15 deadline to negotiate a new contract.** The main issue is automation, with the ILA opposing it due to job security concerns, while the USMX argues it's necessary for efficiency and competitiveness.



President-elect Donald Trump has shown support for the union's stance against automation.



If an agreement isn't reached by January 15, a strike could occur, potentially disrupting port operations and impacting the supply chain.

The International Longshoremen's Association (ILA) operates at several major ports in Florida, including:

- JAXPORT in Jacksonville
- Port Everglades in Fort Lauderdale
- PortMiami
- Port Tampa Bay

These ports are among the busiest in the state and play a crucial role in the maritime industry.



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got a problem with that?**

That damn national debt is still there and growing!

US national debt is now \$36.3 trillion....a \$2.5 trillion increase in 2024 and “it’s gonna keep rising”estimates suggest it could reach \$37 trillion by May.

House Speaker Mike Johnson indicated that congressional Republicans plan to increase the nation's borrowing limit as part of a massive bill that will address concerns about using the debt limit as leverage during Trump's administration.

A rising national debt “ain’t good” for the economy....

- As the debt grows, so do the government’s “credit card” interest payments that must be paid which can mean higher taxes or reduced govt spending on essential services/programs.
- High levels of government borrowing can mean higher interest rates, which can crowd out private investment. Thus, businesses/individuals may pay more to borrow money for investments, potentially slowing economic growth.
- If the government finances its debt by printing more money, it can lead to inflation i.e. higher prices for goods/services.
- A high national debt limits government's ability to address economic crises or invest in long-term projects. It can also lead to reduced confidence in the government's ability to manage its finances, thus affect the country's credit rating.



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Current credit ratings for US bonds are:

- **Fitch Ratings:** AA+ with a stable outlook (downgraded from AAA to **August 1, 2023**)
 - **Standard & Poor's (S&P):** AA+ with a stable outlook.
 - **Moody's:** Aaa with a stable outlook
- Burden of repaying this debt falls on future generations and “that’s just plain shitty”

Fla Division of Emergency Management has started Elevate Florida, the State’s first Residential Mitigation Program designed to improve community resilience by mitigating private residences against future storms.



Eligible projects include....

- physically raising an existing structure/utilities
- construction of an elevated building on the same site where an existing building and/or foundation has been partially destroyed.
- acquisition projects consist of a community purchasing at-risk structures from voluntary sellers and demolishing them.

For more info, go to <https://www.FloridaDisaster.org/Subscription-Topics/>

Item to prepare for the application:

- Photos of any flooding inside or outside of the home including high-water marks
- Insurance claim payouts (if available)
- Receipts or estimates for repairs from previous storms

More information about how and when to apply is coming soon.

People on the move in the community.....



Halifax Urban Ministries Exec Buck James is retiring after serving 7 years. His last official day is Friday, January 10. Afterwards, Buck plans to keep his options open and take life a day at a time....might even take up a

project with his son.

Despite leaving HUM, he plans to remain active with them. Prior to HUM, he worked primarily with higher education institutions including Daytona State College. We wish you the best, Buck!

Andrew Leech is starting a new position as a Small Business Banker at [SouthState Bank](#)! He was previously SouthState's Sr Market Manager. Prior to that, he worked with CenterState Bank.



Volusia Property Tax is due!

You can receive monthly discounts on your property tax by paying as soon as possible:

- **January: 2% discount**
- **February: 1% discount**
- **March: No discount**

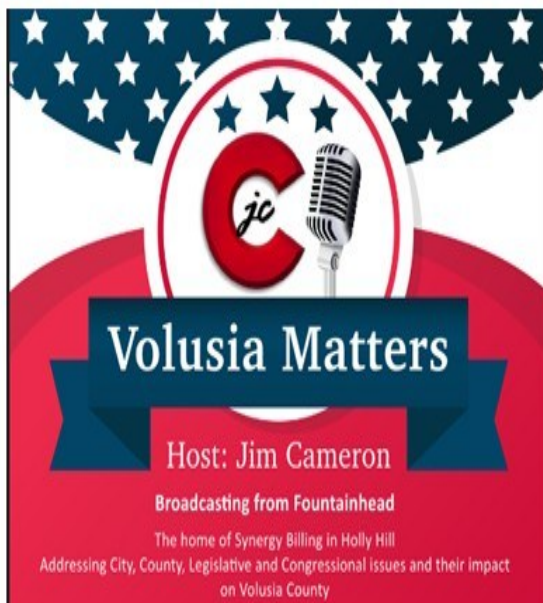
Taxes become delinquent on April 1, at which point a 3% minimum mandatory charge is added to the gross amount

Did you know?

Approx 23% of property tax payments are made online

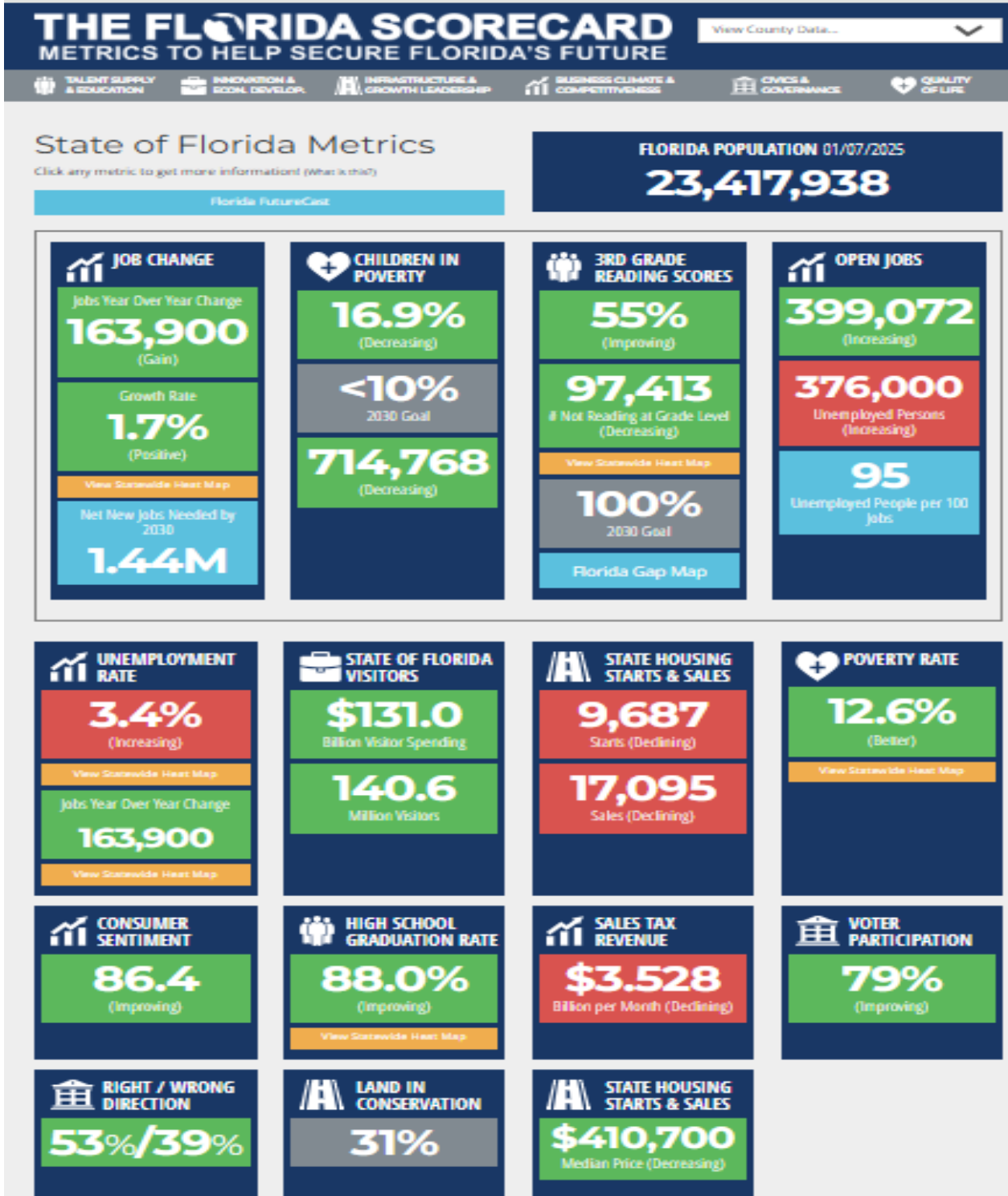
Other payment options provided are:

- **Online via vendor**
- **Via bank's bill pay service**
- **In-person at 6 locations**
- **By mail (most popular)**



Volusia Matters podcast is emailed each Tuesday (or Wednesday) and includes local/state, federal, political, business, economic news that you need to know. 30 minutes of time well spent.

Also look for Volusia Matters news on Instagram and X.



The Florida Scorecard™ is a dynamic online tool that identifies and tracks key metrics that are important to Florida's economy today and into the future.





RIVERFRONT MARKET | JANUARY 26TH | 10AM-3PM | 179 S. Beach St.
Join us for the Riverfront Market at the Riverfront Esplanade! Sip, Shop & Stroll with us....
January 26, 10am-3pm!

Featuring local vendors, music, and FREE yoga with Renew Yoga Studio at 9am in the Rose Garden! Be sure to bring your own mat and water! Mark your calendars and we can't wait to see everyone there!

Fla Legislature House/Senate Interim Committee weeks set -

Senate

- Week of December 2nd
- Week of January 13th
- Week of January 21st
- Week of February 3rd
- Week of February 10th
- Week of February 17th

House

- Week of December 9th
- Week of January 13th
- Week of January 21st
- Week of February 3rd
- Week of February 17th

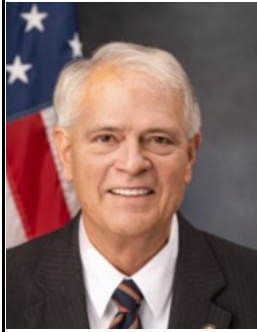
2025 Legislative Session begins March 4.



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House Delegation Members



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- [Public Counsel Oversight Joint Committee](#)
- [State Affairs Committee](#)
- [Government Operations Subcommittee](#)
- [Natural Resources & Disasters Subcommittee](#)
- [Industries & Professional Subcommittee](#)
- [Transportation & Economic Development Budget Subcommittee](#)



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- [Joint Select Collective Bargaining](#)
- [Ways & Means](#)
- [Criminal Justice Subcommittee](#)
- [Housing, Agriculture Tourism Subcommittee](#)
- [Human Services Subcommittee](#)
- [State Administration Budget Subcommittee](#)



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- [Judiciary *Vice Chair*](#)
- [Criminal Justice Subcommittee *Vice Chair*](#)
- [Ways & Means](#)
- [Agriculture/Natural Resources Budget Subcommittee](#)
- [Health Care Facilities/Systems Subcommittee](#)



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Legislative Aides - Duncan DeMarsh
 Julie Watts

- [Commerce Committee](#)
- [Economic Infrastructure Subcommittee](#)
- [Housing, Agriculture & Tourism Subcommittee](#)
- [Rules & Ethics Committee](#)
- [Health Care Budget Subcommittee](#)
- [Health Care Facilities/Systems Subcommittee](#)

November 2024, median rent for all bedroom counts and property types in Daytona Beach is \$1,695. It's slightly lower than the national average. Rent prices remained stable for the past year.





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Loretta Arthur
 Licensed Real Estate Broker
 Founder

**Volusia Legislative Delegation
2025 Session Dates—March 4 – May 2**

	<p><u>Sen Tom Leek</u> R – District 7 310 Senate Office Bldg (850) 487-5007 Leek.tom@flsenate.gov</p> <p>Legislative Aides - Danielle Curbow, Michael Murtha, Lynnette Phillips</p>	<ul style="list-style-type: none"> • Commerce and Tourism, Chair • Appropriations Committee on Higher Education • Appropriations Committee on Transportation, Tourism, and Economic Development • Community Affairs • Fiscal Policy • Health Policy • Judiciary • Joint Administrative Procedures Committee
	<p><u>Sen Tom Wright</u> R – District 8 412 Senate Office Bldg (850) 487-5008 Wright.tom@flsenate.gov 4606 S Clyde Morris Blvd Suite 2-J Port Orange 32129 304-7630</p> <p>Legislative Aides - Charlene Gagnier, Christopher Morris, Diane Suddes</p>	<ul style="list-style-type: none"> • Military and Veterans Affairs, Space, and Domestic Security, Chair • Appropriations • Appropriations Committee /Crinal and Civil Justice • Appropriations Committee on Transportation, Tourism, and Economic Development • Commerce and Tourism • Rules • Transportation • Joint Legislative Auditing Committee

Price of home insurance increases 3.1%

Home insurance costs in Florida did indeed spike in the 3rd quarter of 2024, with the statewide average pre-

mium for a single-family home policy increasing by 3.1% between the 2nd and 3rd quarters. This follows 2 straight quarters of smaller increases, which experts attributed to a decrease in lawsuits, a mild 2023 hurricane season, and lower hikes in the cost of reinsurance.

However, it's uncertain whether this 3.1% spike indicates a new upward trend for 2025. Factors such as rising home prices, inflation, and contin-

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Congressional Delegation for Volusia County



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District Director—Barry Cotton

Barry_cotton@senate.gov 407-872-7161—C

Committees

[Foreign Relations](#); [Special Committee on Aging \(Chair\)](#); [Armed Services](#); [Homeland Security/Governmental Affairs](#); [Budget](#)

Gov DeSantis to appoint a successor for **Sen Marco Rubio** who was named Secretary of State by President Elect Trump.



Cong Corrie Mills

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Local Staff - Debbie Phillips

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Committees

Cong Michael Waltz was named National Security Advisor by President Elect Trump. Dist 6 Primary Election to be held Jan 28 and General Election on April 1.



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Media Biased Chart

Ratings based on online content..not TV, radio or paper content
 Ratings do NOT reflect accuracy or credibility....they reflect accuracy only.

Left	Lean Left	Center	Lean Right	Right
Alternet	ABC	AP	American Conservative	American Spectator
BuzzFeed News	AP Politics	Axios	The Dispatch	Breitbart
CNN Opinion	The Atlantic	BBC	Epoch Times	The Blaze
Democracy NOW!	Bloomberg	Christian Science Monitor	Fox News	CBN
Daily Beast	CBS	NPR News	Market Watch	Daily Caller
Huff Post	CNN News	Reuters	NewsMax News	Daily Mail
The Intercept	The Economist	Real Clear Politics	NY Post	Daily Wire
Mother Jones	The Guardian	The Hill	Post Millenial	Fox News Opinion
MSNBC	NBC	USA Today	Reason	Federalist
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The Nation	TIME			OneAmerica News
Slate	Washington Post			
VOX	Yahoo News			



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Also look for Volusia Matters news on Instagram and X.

December 14 - the Volusia Republican Executive Committee elected new county party officers including Mary Ann Pistilli as the new chair, succeeding Paul Deering, who chaired the group since 2019. Deering announced at the start that he would not seek re-election.

Duncan DeMarsh was elected as Vice-Chair, Cathy DiBernadino as Secretary, John Reid as Treasurer; Erika Benfield as State Committeewoman; as Vic Baker as State Committeeman.



December 9 - Volusia County Democratic Executive Committee recently elected new leadership including Nick Sakhnovsky as the new chair. Past Chair Jewel Dickson opted not to run for re-election. Karen Francis was elected as vice chair, Charleen Smith as secretary, and Richard Thripp as treasurer...Susanne Raines, Danny Fuqua, Gavin Cox, Josephine Pope, Ginger Jabour and Theresa Jerinsky will be Florida Democratic Party executive committee members.



The top 5 countries by Gross National Product (GNP):

- United States:** \$26.89 trillion
- China:** \$18.90 trillion
- Japan:** \$4.86 trillion
- Germany:** \$4.56 trillion
- India:** \$3.63 trillion

GNP is the value of all goods/services produced by these countries, both domestically AND abroad.

Gross Domestic Product (GDP) is the total value of all goods/services produced WITHIN A COUNTRY'S BORDERS in a specific time period.

The next Federal Reserve Bd meeting is January 28-29 which will focus on several key topics:



- **Monetary Policy:** Federal Open Market Committee (FOMC) will discuss the current state of the economy and make decisions on interest rates.
- **Economic Projections:** review/update their economic projections, including GDP growth, unemployment rates, inflation forecasts.
- **Financial Stability:** Discussions on maintaining financial stability and addressing any risks to the financial system.
- **Regulatory Updates:** Updates on regulatory policies and any changes needed to ensure stability of the financial system.

The meeting will conclude with a press conference where Federal Reserve Chair Jerome Powell will provide insights into the committee's decisions and outlook for the economy.

Will the Fed cut interest rates again? While there is speculation that the Fed may cut rates to support economic growth, the final decision will depend on the latest economic data and projection.

The **Federal Reserve Bd met December 17–18 and cut the target federal funds rate by 25 basis points to a range of 4.25% to 4.50%.**

Federal Reserve Board's target federal funds rate and bank lending rates to consumers are related but distinct concepts:

- **Federal Funds Rate** set by the Federal Reserve Bd is a target range which influences overall economic activity.

- **Bank Lending Rates to Consumers** are the interest rates that banks for mortgages, auto loans, and personal loans. These rates are influenced by the federal funds rate but also depend on other factors i.e. bank's cost of funds, a borrower's credit score, and market conditions.

Federal Reserve Board's target federal funds rate VS bank's lending rates to consumers

In summary, the **federal funds rate** is a benchmark rate set by the Federal Reserve that influences the broader interest rate environment, while **bank lending rates to consumers** are the actual rates charged to borrowers, which can vary based on multiple factors.

Did you know that you can search anyone by name in the Case Inquiry on www.clerk.org to see if they've involved in court cases in Volusia County for FREE?

And you can research if they've been involved in eviction proceedings, domestic violence, charged with a crime, or been sued for unpaid debt, among many other case types?

Some friends we recently lost.....

Jerry Finck 87, passed away Nov 6 in Warwick, NY. A graduate of Harvard Business School and Michigan Law School and was admitted to the NY and Florida Bar. In 1981, he moved to Ormond Beach and was Ocean East Resort Club’s legal counsel. He partnered with the late George Anderson, in developing Daytona Beach Ocean Walk Towers & Shoppes and later redeveloped the Daytona Beach Pier. He briefly taught Political Science at Bethune-Cookman University.



Orange City Council Vice Mayor Alex Tiamson passed away Dec 29. He served in the US Marine Corps followed by 29-year career in Law Enforcement with Pensacola and Orlando Police Depts. First elected to Orange City Council in 2020 and re-elected in 2024.



He was Orange City’s rep to Volusia’s Opioid Abatement Funding Advisory Bd, Volusia/Flagler TPO, and various Legislative Committee’s through the Florida League of Cities.

Marty Shuster passed away Dec 19. Marty was President of Miller-Leaman Water Filtration Systems. He obtained his pilot’s license at 16 and enjoyed performing aerobatics in a Piper Cub. Marty was a brilliant and talented entrepreneur and was passionate about his work. He enjoyed sports cars and competed in the Rolex 24 and Baja 1000 in Mexico. An avid Georgia football fan (Go Dawgs)! Marty also played right wing for the University of Georgia hockey team. Marty was a great friend and will be missed!



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Volusia Property Data

Info supplied by Volusia Property Appraiser Larry Bartlett

	Residential	Commercial Industrial	# Parcels	# Homesteads	Just Value
Daytona Beach	48%	38%	43,132	14,192	\$15.5 B
DB Shores	84%	12%	8,001	1,989	\$2.8 B
DeBary	54%	7%	13,708	7,504	\$5,04 B
Deland	64%	21%	20,849	9,503	\$6.04 B
Deltona	86%	7%	43,227	26,463	\$10.9 B
Edgewater	72%	16%	14,764	7,413	\$3.5 B
Holly Hill	56%	31%	8,036	2,595	\$1.5 B
Lake Helen	74%	12%	2,103	899	\$408 M
NSB	84%	11%	26,209	11,051	\$11.2 B
Oak Hill	72%	11%	2,095	727	\$425 M
Orange City	32%	48%	7,181	2,391	\$2.0 B
Ormond Beach	67%	23%	26,223	12,504	\$8.79 B
Pierson	43%	14%	1,608	345	\$234 M
Ponce Inlet	93%	1%	4,002	1,498	\$1.9 B
Port Orange	0.67	0.24	32,292	16,272	\$9.3 B
South Daytona	0.61	0.29	7,541	3,256	\$1.6 B



Summary

**Properties Paying No Taxes
2024 Preliminary Tax Roll Counts**

Category	Parcel Count	% Prcl Ct : Real Property	Pay No Tax	% No Tax : Real Property	Pay Tax	% Pay Tax : Real Property
Countywide	308,936	100.0%	24,046	7.8%	284,890	92.2%
Unincorporated	90,885	100.0%	10,094	11.1%	80,791	88.9%
Volusia County Fire District	94,009	100.0%	10,512	11.2%	83,497	88.8%
Municipalities - Total Overall	217,964	100.0%	13,950	6.4%	204,014	93.6%
Daytona Beach	35,558	100.0%	2,432	6.8%	33,126	93.2%
Daytona Beach Shores	6,702	100.0%	209	3.1%	6,493	96.9%
DeBary	11,888	100.0%	826	6.9%	11,062	93.1%
DeLand	17,530	100.0%	1,767	10.1%	15,763	89.9%
Deltona	40,179	100.0%	2,031	5.1%	38,148	94.9%
Edgewater	12,499	100.0%	789	6.3%	11,710	93.7%
Holly Hill	5,980	100.0%	253	4.2%	5,727	95.8%
Lake Helen	1,736	100.0%	131	7.5%	1,605	92.5%
New Smyrna Beach	22,516	100.0%	1,540	6.8%	20,976	93.2%
Oak Hill	1,840	100.0%	187	10.2%	1,653	89.8%
Orange City	4,599	100.0%	365	7.9%	4,234	92.1%
Ormond Beach	20,935	100.0%	1,321	6.3%	19,614	93.7%
Pierson	1,284	100.0%	100	7.8%	1,184	92.2%
Ponce Inlet	3,598	100.0%	230	6.4%	3,368	93.6%
Port Orange	25,357	100.0%	1,517	6.0%	23,840	94.0%
South Daytona	5,763	100.0%	252	4.4%	5,511	95.6%



Countywide

**Properties Paying No Taxes
2024 Preliminary Tax Roll Counts/Values**

Category	Parcel Count	County Taxable Value	Pay No Tax	% No Tax : Real Property	Exempt Value for Properties w/No Tax	% Ex Val : Co Txbl Val
Residential	229,354	42,416,125,320	5,549	1.8%	1,326,291,851	2.3%
Commercial	8,805	9,283,161,328	214	0.1%	287,317,309	0.5%
Industrial	2,185	1,595,809,881	3	0.0%	3,323,180	0.0%
Vacant	44,563	2,187,975,621	2,283	0.7%	59,931,508	0.1%
Governmental	8,617	25,862,470	8,531	2.8%	4,551,650,964	8.0%
Institutional	1,151	575,347,436	802	0.3%	1,324,809,455	2.3%
Miscellaneous	6,615	169,946,325	4,597	1.5%	24,980,858	0.0%
Agricultural	7,646	404,583,052	2,067	0.7%	31,534	0.0%
Total Real Property:	308,936	56,658,811,433	24,046	7.8%	7,578,336,659	13.4%

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SYNERGY BILLING

Countywide
Properties Paying No Taxes
2024 Preliminary Tax Roll Counts

Category	Parcel Count	% Prcl Ct : Real Property	Pay No. Tax	% No Tax : Real Property	Pay Tax	% Pay Tax : Real Property
Residential	229,354	74.2%	5,549	1.8%	223,805	72.4%
Commercial	8,805	2.9%	214	0.1%	8,591	2.8%
Industrial	2,185	0.7%	3	0.0%	2,182	0.7%
Vacant	44,563	14.4%	2,283	0.7%	42,280	13.7%
Governmental	8,617	2.8%	8,531	2.8%	86	0.0%
Institutional	1,151	0.4%	802	0.3%	349	0.1%
Miscellaneous	6,615	2.1%	4,597	1.5%	2,018	0.7%
Agricultural	7,646	2.5%	2,067	0.7%	5,579	1.8%
Total Real Property:	308,936	100.0%	24,046	7.8%	284,890	92.2%
Tangible Personal Property and Centrally Assessed	50,060 1,716		40,731 1,193		9,329 523	
Total Roll:	360,712	100.0%	65,970	18.3%	294,742	81.7%

Total Homestead Count by Volusia County Municipality

Municipality	Total Parcels - Real Property	Homestead Count	Percent HX
Deltona	40,183	26,531	66.03%
Port Orange	25,351	16,354	64.51%
DeBary	11,887	7,536	63.40%
Ormond Beach	20,937	12,539	59.89%
Edgewater	12,497	7,440	59.53%
South Daytona	5,763	3,262	56.60%
DeLand	17,535	9,556	54.50%
Lake Helen	1,738	902	51.90%
Orange City	4,768	2,396	50.25%
New Smyrna Beach	22,536	11,097	49.24%
Holly Hill	5,980	2,612	43.68%
Ponce Inlet	3,598	1,498	41.63%
Flagler Beach	87	36	41.38%
Daytona Beach	35,687	14,257	39.95%
Oak Hill	1,838	730	39.72%
Daytona Beach Shores	6,702	1,998	29.81%
Pierson	1,285	344	26.77%

Source: Volusia County Property Appraiser's Office - 2024 Final Tax Roll

MEET A.L.I.C.E.
2022 data from unitedforallice.org

WHO IS A.L.I.C.E.
129,317 households living in Volusia & Flagler Counties are ALICE or Below

WHAT IS A.L.I.C.E.
Asset Limited Income Constrained Employed

44% of Volusia & 41% of Flagler households are A.L.I.C.E or Below

IMPACT ON THE COMMUNITY

- Increase in housing instability
- Decrease in Mental/Physical Health
- Lack of disposable income
- Lower employee and student performance

FOOD LIMITATIONS
35% of Volusia and Flagler county households have limited access to grocery store which increases food insecurity

RENT BURDEN
55% of Volusia and Flagler county renters are putting more than 30% of their paycheck towards rent.

WORK FORCE
Retail Associates, Customer Services Representative, and Cashiers are the top three occupations that are most likely to be A.L.I.C.E. or below.


HOW CAN I HELP A.L.I.C.E.?

Individual

- Promote 2-1-1 & VITA
- Volunteer with agencies
- Become an advocate for sliding scale services like childcare and health insurance

Company

- Offer hybrid schedule, Competitive Compensation package, or growth opportunities
- Provide paid time off and flex time to support employees with children and family members with health issues
- Partner with local mental health organizations to offer counseling

LEARN MORE: 

unitedwayvfc.org

ALICE stands for Asset Limited Income Constrained Employed.....something that I remember from my Chamber days and it always concerned me. These are the paycheck-to-paycheck families/ individuals who are working but barely have enough income to make it through

the month or sometimes not. They often work 1-2 or 3 jobs to make ends meet but when hours get cut or the car breaks down or a major rent increase occurs.... they're in trouble.

And what does that do to the Christmas budget?

Non-Governmental Organizations (NGOs) are groups that operate independently of any government, aiming to improve social conditions. They're usually non-profit entities working work on local, national, or international levels on a wide range of issues humanitarian aid, environmental protection, human rights, and community development..... examples include American Red Cross, Amnesty Intl, Salvation Army. They often rely on funding from private donations, membership dues, and government grants.

Volusia League of Cities Meeting



Ormond Mayor Jason Leslie, Holly Hill Comm Roy Johnson
Edgewater Council's Charlotte Gillis



DB Shores Mayor Nancy Miller, Ponce Inlet Mayor Lois Paritsky,
VLOC Exec Karen Allen



NSB Comm Jason McQuirk, City Mgr Kevin Cowper



Bill Redman, Julie Young (Brown & Brown)
DB City Commissioner Ken Strickland



1st Step Shelter Bd Members Mike Panaggio
Rose Ann Tornatore



Ormond Beach Mayor Jason Leslie,
State House Rep Bill Partington



Mary Bennett, Debra Crock-Forrester, Rose Ann Tornatore



Joni Hunt (AdVent Health) Nancy Maddox (City DB Shores)

Miller Leaman Christmas Party



Miller Leaman's Bill Miller, Larry Call discuss plans for 2025



Synergy CEO Jayson Meyer, Aniju Varughese (AVA Comm Invest Group) Larry Brannon (Miller Leaman)



VMA's Jessica Lovatt, Lindsay Swindle, Cindy & Sen Tom Wright, Jim Cameron, Tom Self (Canaveral Port Authority)

Judge Bobby Pickens Investiture



Former State Rep Joe Pickens presents robe to new Circuit Judge Bobby Pickens



Circuit Judge Leah Case, Public Defender Matt Metz



Court Administrator Mark Weinberg, Joe Pickens



Atty Anne Phillips, Rebecca McGuigan

Volusia Legislative Delegation Meeting



Rep Webster Barnaby, Space Florida's Rob Long



UCF's Fred Kittenger, School Board's Donna Brosemer



State Rep Richard Gentry, County Council Chair Jeff Brower



Carman Rosamonda, Jake Johansson,
Matt Reinhart, Shari Simmans



Ormond Beach Mayor Jason Leslie
Deland Mayor Chris Cloudman



Volusia United Educator's Elizabeth Albert
Holly Hill City Mgr Joe Forte



Daytona Regional Chamber's David Robinson Cobb Cole's
Jessica Gow, Volusia Democrat Chair Nick Sakhnovsky



Public Defender Matt Metz
Deltona Mayor Santiago Avila



DB City Commissioner Stacy Cantu
DB Planning Bd member Mike McLean



Rob Gilliland, Don Kane
at Paul McKittrick Celebration of Life



Joe Kalinowski, DB Commissioner at Margaritaville Mtg

I'm sorry to interrupt folks at these events but I feel these pictures are important to help business people/elected officials and community leaders get to know one another.

Applications are being accepted for the 2025 Volusia Innovation Challenge, offering an opportunity for local entrepreneurs, innovators, and small business owners. This competition enables participants to validate their product concepts, receive expert guidance, and compete for cash/in-kind prizes to launch their ventures in Volusia. The application deadline is Friday, Jan. 31.

This year's competition is open to ALL innovators. To learn about applying, workshops will be held:

- 4 to 6 PM Wednesday, Jan. 15, Daytona Regional Chamber, 126 E Orange Ave Daytona Beach
- 4 to 6 p.m. Wednesday, Jan. 29, Stetson University's Lynn Business Center, 345 N. Woodland Blvd DeLand



An instructional video is available to guide applicants on creating a successful pitch video. For more information, watch the instructional video, or apply, visit www.volusiabusinessresources.com/volusia-innovation-challenge. Individuals can also contact Economic Development Specialist Heather Edwards at hedwards@volusia.org or 386-248-8048.

Volusia Calendar

Volusia Calendar is a new segment to the Volusia Matters brand It'll include Community and Government sections.... And I need your help.

If your organization has an annual or semi-annual MAJOR event (not monthly), please e-mail me the event name and date. This is to help business/ community leaders plan their calendar AND help organizations avoid scheduling their major events on the same night. Volusia Calendar will appear in Volusia Matters newsletter each month. Again, e-mail your organization's MAJOR events to Jim@jimcameronconsulting.com

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CEO
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Community Calendar

January 11....FUTURES Teacher of the Year Dinner – 6 PM DB Hilton

January 16....Tiger Bay Annual Dinner—5:30 PM DB Hilton

January 17.....VCARD Annual Installation & Awards Banquet 12:30 PM Oceanside CC

January 18....DB Kiwanis Duck Race – Jackie Robinson Ballpark

January 25-26.....Rolex 24

February 1....Peabody Foundation Mardi Gras – 7 PM Shores Resort & Spa

February 6....Daytona Regional Chamber Annual Meeting

February 8....First Step Shelter Mayor's Gala – 6 PM DB Hilton

February 8...Halifax Historical Society Annual Gala 5:30 PM HRYC

February 12 – 16....Daytona Beach Speed Weeks

February 16....Daytona 500

February 21....Volusia Economic Q Breakfast 7:30 AM Daytona Intl Airport

March 29.... Kaiser Unv Golf Scramble Fundraiser 8:30 AM Shotgun Start Cypress GC



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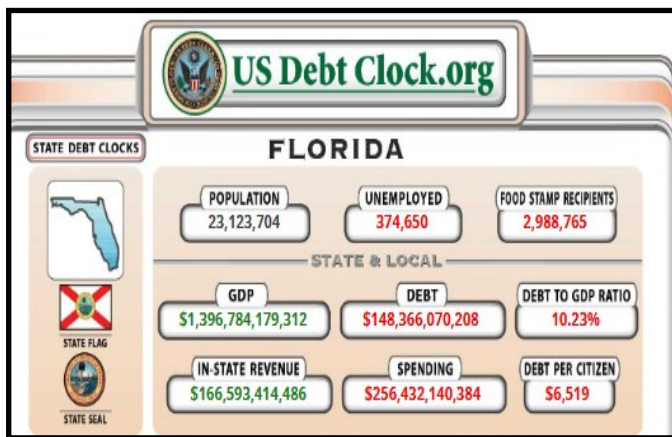
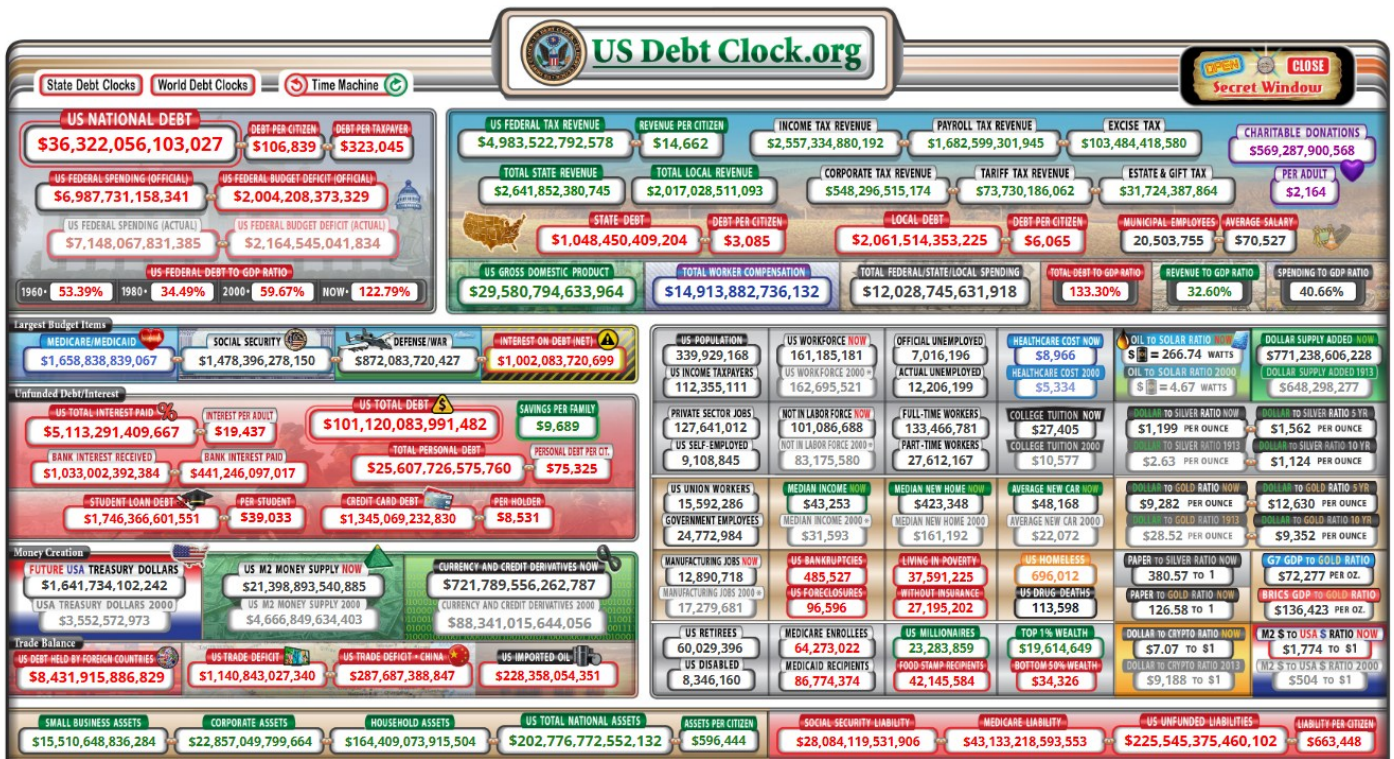
2500 South Nova Rd., Daytona Beach • I-95 Exit 260A
1.4 miles off Beville Road

February 28 - March 9.....Daytona Beach Bike Week 2025
March 11...United Way Herbert Davidson Dinner – ERAU
April TBD....Pt Orange/South Daytona Chamber Tasteful Affair Restaurant Showcase
May 1-5....Halifax Health 51st Annual DIS ProAm Golf Tournament
June TBA...VCARD Real Estate Values Forum
October 10...Halifax Health Foundation Bahama Casual Dinner

Governmental Calendar

Dec 2 - Feb 17.....Fla Senate Committee Weeks
Dec 9 - Feb 17.....Fla House Committee Weeks
January 7....Volusia Legislative Delegation – 10 AM Deland City Hall
January 9...County Council organizational session – 9 AM County Admin Bldg Deland
January 13.....Volusia Elected Officials Roundtable – 9 AM
January 23.... Volusia League of Cities Meeting – 6 PM Elected Officials Only
February 25....State of the County luncheon – 11 AM DB Ocean Center
March 4....Legislative Session Begins
March 10.....Volusia Elected Officials Roundtable – 9 AM
March 27.... Volusia League of Cities Meeting – 6 PM Elected Officials Only
March 30 – April 1...Volusia Days at the Capitol – Daytona Regional Chamber
May 12.....Volusia Elected Officials Roundtable – 9 AM
May 22...Volusia League of Cities Meeting – 6 PM Elected Officials Only
July 24.....Volusia League of Cities Meeting – 6 PM Elected Officials Only
September 8.....Volusia Elected Officials Roundtable – 9 AM
September 25....Volusia League of Cities Meeting – 6 PM Elected Officials Only
November 10.....Volusia Elected Officials Roundtable – 9 AM
December 11....Volusia League of Cities Meeting – 6 PM Elected Officials Only

....when my daughter, Holley was little and wanted something...she'd say, "you don't need money Dad, just write a check" As of 5:17 PM January 7, 2025.....



Recently, US GAO warned the national debt is growing at a rate that threatens the vitality of our nation's economy AND will more than double over the next 30 years ..."posing serious economic/security problems if not addressed".

Most of the growth in government spending is three things.....

- Social Security,
- healthcare (Medicare/Medicaid),
- interest on the debt.

In 2000, US national debt was just \$3.4 trillion..... about one-third of annual gross domestic product. Back then, the Congressional Budget Office felt it could be wiped out completely within a decade.

Today it's \$36.1 trillion....nearly 100% of GDP.... highest level since World War II. On the current trajectory it will hit 200% of GDP by 2050.

Despite economic growth, FY 2024 deficit was \$1.83 trillion, 5th year in a row of a deficit above \$1 trillion.

Projections show the federal government will pay more than \$1 trillion in net interest costs starting in 2029. The recent rise in net interest spending has been driven by higher interest rates.

GAO has previously suggested that Congress develop a plan to address the government's unsustainable fiscal path.

Local Government Links

[Volusia County Council](#) January 9, 21 9 am Admin Bldg

[Daytona Beach City Commission](#) January 8, 22 - 6 pm City Hall

[Ormond Beach City Commission](#) January 7, 21 - 7 pm City Hall

[Port Orange City Council](#) January 21 - 6:30 City Hall

[Holly Hill City Commission](#) January 14, 28, 6 pm City Hall

[South Daytona City Council](#) January 14 - 6 pm City Hall

[DB Shores City Commission](#) January 7 - 6 pm City Hall

[DeBary City Council](#) January 8 - 6:30 pm City Hall

[Deland City Commission](#) January 6, 20 - 7 pm City Hall

[Deltona City Commission](#) January 6, 20 - 6:30 pm City Hall

[Edgewater City Council](#) January 6, 13 – 6 pm City Hall

[Lake Helen City Commission](#) January 9 - 7 pm City Hall

[New Smyrna Bch Commission](#) January 14, 28 - 5 pm City Hall

[Oak Hill City Commission](#) January 13, 27 - 6 pm City Hall

[Orange City City Council](#) January 14, 26 - 6:30 pm City Hall

[Ponce Inlet Town Council](#) January 16 - 2 pm City Hall

[School Board of Volusia](#) January 14, 28 - 4:30 pm Deland

[River to Sea TPO](#) January 22, 9 am DBIA Airlines Rm

4th qtr Consumer Debt adding up!

4th quarter 2024, total CONSUMER debt US economy is approx \$18.1 trillion (vs \$17.9 trillion in 3rd quarter).....

- **Mortgages: \$12.73 trillion**
- **Auto Loans: \$1.66 trillion**
- **Credit Cards: \$1.19 trillion**
- **Student Loans: \$1.54 trillion**

These figures reflect the significant levels of debt carried by American households.....

4th qtr Bank Loan Demand mixed reviews

4th quarter 2024, US' business loan demand showed mixed trends:

- Leveraged loan activity grew. Investor demand for these loans surged to a 3-year high, with primary market activity climbing to \$398 billion.
- A Federal Reserve Survey showed percent of banks reported that demand for commercial/ industrial loans was down vs previous quarters.
- US banks anticipated an increase in demand for loans as interest rates fell in 2024 BUT they also tightened credit standards on some types of loans due to concerns about collateral values and a sketchy economic outlook.

However, economists have mixed reactions to Trump's election i.e. big gains in stock market vs concerns about what effect higher tariffs and de-regulation will have on consumer prices.



Colby Allman, a local young business owner, has just released his flagship product, **Sabbatical** that focuses on developing, maintaining, and improving AI systems for businesses.

Sabbatical is a suite of AI systems that enables cutting-edge automation for businesses—saving you time and money.

Your website is a critical part of your business' identity and a key gateway to new clients and higher revenue.



SABBATICAL
AUTOMATE YOUR BUSINESS™

However, most websites are messy/disorganized with 1,000 products, property listings, or articles that visitors resent having to filter through to finding what they want.

Most websites are cluttered with scattered or buried information/details resulting in visitors frequently having to peruse multiple pages just to find the key facts they need.....no means of reaching out and grabbing visitors before they get confused or frustrated. Other visitors end up saying, "I'll call/email them later," but never calling you, and go on to a different business.

Sabbatical streamlines your process, reduces your bounce rate, and increases conversion rates. It automatically updates itself with the newest info, products, and listings from your website. It acts as a widget on your website that customers click and converse with.

It asks prospects what they're looking for and suggests items that best fit their needs. It can help retain your visitors by sending them a message first. Sabbatical can provide info to visitors so they don't have to call you or wait for an email back.

It can create appointments inside your existing business calendars, summarize visitor conversations then post info to your spreadsheet or CMS, and research and email your prospects to turn them into clients. It can even integrate with your API creating endless possibilities.

AI is not only a powerful tool but now, it's a necessity.

To automate your business™ with Sabbatical, click

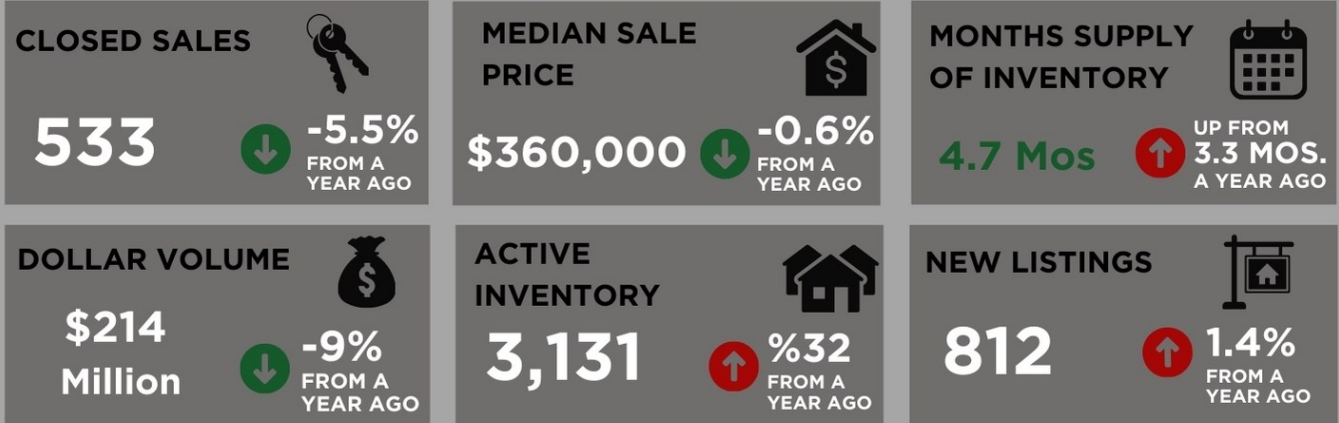
www.sabbatical.cloud.

THE VOLUSIA REAL ESTATE SCORECARD

VOLUSIA COUNTY SINGLE-FAMILY HOMES

Source: Florida Realtors

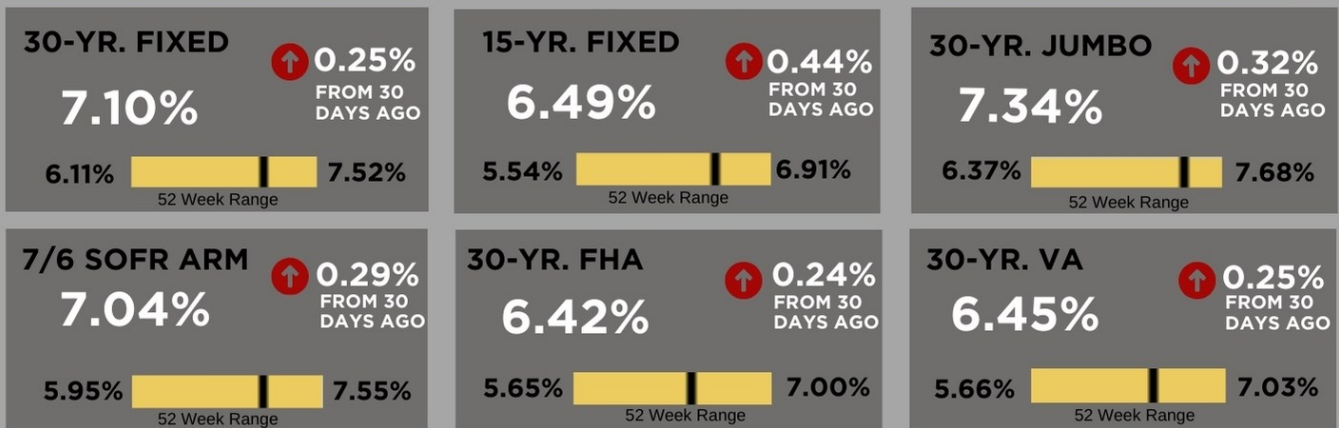
NOVEMBER
2024



AVERAGE MORTGAGE RATES

Source: Mortgage News Daily

Last Updated
January 3, 2025



The Volusia Money & Real Estate Scorecard is a monthly report that identifies and tracks various key metrics that are important to Volusia County's economy and consumers.

Compiled by Jami Gallegos, MBA, Owner & Lic. Broker of Lifestyle Realty Group, Inc.



Jami Gallegos

Owner / Broker / Real Estate Advisor

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Jami.Gallegos@LifeStyleRealty.Group

LifeStyleRealty.Group

1095 N. US Hwy 1 Suite 3
Ormond Beach, FL 32174



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Citizens Property Insurance is considering significant increases to its premiums subject to approval of the Office of Insurance Regulation.

The amount of the premium increase depends on the current premium and type of policy. This increase will vary by county. Not sure what type of increase Volusia’s policy holders will see.

Citizens' Property Insurance Policies Dropped from 1.1 million to 987,744 this month. Citizens, state-backed insurer of last resort, shifted 237,323 personal-line policies and 1,527 commercial-line policies to private insurers in October i.e. “depopulation” program.

Citizens’ also announced that 12 private sector insurance carriers participated in depopulation efforts between October and December, including five new entrants to the market this year.

Another 343,000 policies could be assumed by other insurance carriers and taken out of Citizens by February.

Citizens reached as many as 1.412 million policies last year as the depopulation program continued.

State leaders want to minimize the number of policies in Citizens, because of financial risks if the state gets hit by a major hurricane(s).

Florida Hurricane Catastrophe Fund has about \$7 billion in reserves.

If Citizens wouldn’t have enough money to pay claims, policyholders throughout the state — including possibly non-Citizens policyholders — could have to pay “assessments” to cover the costs.

Officials expect the number of Floridians insured by Citizens to drop to nearly 900,000 by the end of the year



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For more immediate /timely news, check out Volusia Matters podcast...with local political, governmental, business, economic development topics plus interviews with local business/community leaders as well as elected officials....

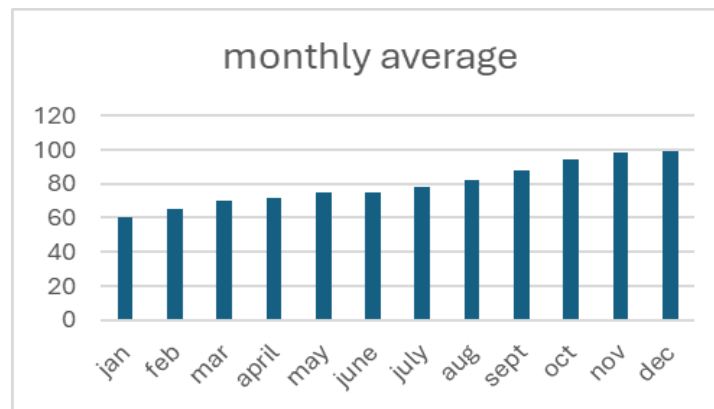
Listen online on your laptop, smart phone or in your car en route to work!

[Click here](#) for recent podcast episodes.....

401 K plans now allow \$23,500. For 2025, annual contribution limit for 401 (k) plans has been increased to \$23,500 for employees under 50. For those aged 50 and over, the catch-up contribution limit remains at \$7,500, making total potential contribution \$31,000.



2024 was First Step Shelter’s busiest year to date. Daily census increased 67% from January (60 individuals) to December at full capacity (100 individuals). FSS had 544 residents in the shelter program (annual total) vs 357 (2023 total). The Rose Ann Tornatore Safe Zone had 844 visitors (annual total) vs 636 (2023 total).



[Click here](#) to RSVP for the First Step Shelter at the annual Mayor’s Gala on Feb 8, 6 PM at the DB Hilton. Event sponsors are still needed!

Volusia Tax collectors also provide State services

- Only official DMV in Volusia Driver licenses/IDs
- Vehicle/vessel registrations/titles
- Concealed weapon licenses
- Disabled parking permits
- Hunting & fishing licenses
- Birth certificates

There are some 2000 spaces in the county’s 65 off beach parking lots.

First Step Shelter Stats—December 2024

Shelter Intakes	2020	2021	2022	2023	Q1	Q2	Q3	Oct.	Nov	Dec	Total
DBPD	54	65	89	123	70	48	82	24	23	23	601
OBPD	2	2	5	2	1	5	0	1	1	0	19
POPD	0	2	4	8	2	3	2	0	1	1	23
DBSPD	0	0	0	1	0	0	0	2	1	0	4
SDPD	1	2	1	0	0	0	0	0	0	0	4
PIPD	0	0	2	0	0	0	0	0	0	0	2
HHPD	2	1	6	10	2	4	5	3	3	3	39
VCSO	3	3	18	36	3	3	5	3	2	1	77
NSBPD	-	-	-	2	1	1	3	0	1	0	8
Deland PD	-	-	-	-		1	8	2	1	1	13
Oak Hill PD								0	0	0	0
Total Law Enforcement	62	75	125	182	79	65	105	35	33	29	790
DOC			3	12	3	6	2	0	0	0	26
Total Hospitals	38	20	50	57	22	33	29	8	8	8	273
Total SS and Worship	55	145	165	100	24	25	15	2	11	2	544
FSS Help Line			37	6	0	0	0	0	0	0	43
Total	155	240	380	357	128	129	151	45	52	39	1676

Safe Zone Program Referrals	11.23.2020	2024									
	2020	2021	2022	2023	Q1	Q2	Q3	Oct	Nov	Dec	Total
DBPD	23	2469	252	420	302	69	126	33	45	34	3773
PIPD	0	0	2	3	0	0	0	0	0	0	5
OBPD	0	20	20	22	8	4	0	1	1	3	79
POPD	0	25	21	22	10	3	6	1	2	7	97
DBSPD	0	20	12	14	0	3	2	2	1	0	54
SDPD	0	8	8	2	0	0	0	0	0	0	18
HHPD	7	19	14	38	19	18	15	3	2	4	139
NSBPD	-	-	-	14	9	3	8	1	2	0	37
Deland PD	-	-	-	-	3	0	1	0	0	0	4
Volusia County Sheriff				101	26	12	20	8	2	3	172
Total	30	2561	329	636	377	112	178	49	55	51	4378

[Click here](#) for more details regarding First Step Shelter....



What are you reading?

Do you have a book that you're reading now or recently read?
If so, text it to 566-2140

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- Alhadi Abdulhussein - The Big Short
- Amanda Thorpe Tattooist of Auschwitz Heather Morris
- Ammie Olson - The Atlas Paradox Olivie Blake
- Anne Ruby— From Wall St to White and Back Anthony Scaramucci
- Ben Johnson - Better Off Dead Jack Reacher Series
- Ben Sedrine Elon MuskWalter Isaacson
- Bill Partington Sr TrafficTom Vanderbilt.
- Billie Wheeler The Women Kristen Hannah
- Bob Apgar Democracy Awakening Heather Richardson
- Bob Williams Hillbilly Elegy JD Vance
- Bobbie Doyle - Heaven and Earth Grocery Store James McBride
- Judge Bryan Feigenbaum - It's Hard for Me to Live with MeRex Chapman
- Brandon Frey-12 Rules for LifeJordan Peterson
- Cathy Washington-Lead Guide or Get Out of the Way Frank Sennett
- Charlene Gagnier—How to Win Friends & Influence People Dale Carnegie
- Chris Via Warrior Diplomat Cong Mike Waltz
- Chuck Gaurra - If These Walls Could Talk
- Colby Allman The Richest Man in Babylon George Samuel Clayson
- Cong Cory Mills—Creature from Jekyll Island Edward Griffin
- Cynthia Slater—Untold Story of Harry Moore America's First Civil Rights Martyr Ben Green
- Dale Ketcham Black Tongue Thief Christopher Beuhlman
- Dan Francati - Killing the Witches Bill O'Reilly
- Darold Schonscheck Prodigal Daughter Jeff Archer
- David Batten-Georgia Bottoms Mark Childress
- Deborah Crock Forrester—Dorito Effect
- Didiayer Snyder - Don't Just Stand There Pray Something Ronald Dunn
- Don Burnett Most Dangerous Man in America, Making of Douglas MacArthur
- Donna Brosemer—Patriots Toolbox Heartland Inst
- Doug Daniels After the Empire Emmanuel Todd
- Doug Kosarek M Dollar Weekend Noah Kagan
- Duncan Demarsh Hard Truths....Cong Michael Waltz
- Elizabeth Albert—You're the Leader You've Been Waiting For.....Eric Klein
- Ernie Audino— A World Split Apart..Alexander Solzhenitsyn
- Erika Benefield—Drive Through Napa Book
- Frank Farmer— A World Undone ...GJ Meyer
- Fred Guzman Debt of Honor Tom Clancy
- Fred Lowry Books of Matthew and Luke
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- Holley Miranda Mother of God Paul Roslie
- Hardy Smith Ego Is The Enemy..... Ryan Holiday
- Hugh Grimes - Teaching Black History to White People...Leonard Moore
- Hyatt Brown - Elon Musk Walter Isaacson
- Jake Johansson Common Sense Thomas Paine
- Jami Gallegos - Creative Destruction of Medicine Eric Topol
- Jayson Meyer Going Infinite Michael Lewis
- Jeff Brower Great Land Hustle Morton Paulson
- Jenny Nazek - Nation of Strangers Vance Packard
- Jesse Thompson - David and Goliath.. Malcolm Gladwell
- Jessica Lovatt— Future is Faster than You Think..Peter Demandis
- Jim Tobin The Firm..... John Grisham
- JJ Royer Covenant of Water.....Abraham Verghese

- Joe Yarbrough - Big Sky...AB Guthrie
- John Booker - The National Parks Ken Burns
- John Danio Drums & Demons...Joel Selvin
- John Phillips - First 90 Days.....Michael Watkins
- Joni Hunt - Between Two Kingdoms Suleika Jaouad
- Joie Alexander-Cigar City Murders 1950 Glenn Storch
- Judge Matt Foxman - Start Stay Or Leave Trey Gowdy
- Judge Mike Orfinger-Calamity of Souls David Baldacci
- Kate Wallace - Build the Life You Want Arthur Brooks and Oprah Winfrey
- Kathy Smith-Words are Powerful Susie Yelvington
- Ken Hunt-Starbucks Experience Joseph Mitchell
- Kent Sharples -Empire of the Summer Moon
- Kevin Captain—Never Split the Difference....Chris Voss
- Leila Gosney—Hillbilly Elegy....JD Vance
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- Linda Cuthbert - Enough Cassidy Hutchinson
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- Roy Johnson Book of Romans
- Ryleigh Wogoman - The Blue Zones Dan Buettner
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- Terri Hinks - Good Bye Things Fumio Sasak
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- Traci Woodard - Walking with God . Tim Gray Jeff Cavins
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- Vic Baker - Government Gangsters Kash Patel
- Victoria Fahlberg Red RisingPierce Brown