



**Chinese Chamber of Commerce of Tampa Bay**

**坦帕灣中華總商會**

website: [www.ccctb.com](http://www.ccctb.com)

# What's UP ?

12/20/2024

J. Oldham, Editor, [jimnwk@aol.com](mailto:jimnwk@aol.com)

## Comments by Our President

### 会长致辞: Ms. Sunny Duann, President

Dear Members and Friends,

This is the final issue of our Chamber's "What's Up" newsletter for the year. As we approach the Christmas and New Year holiday season, I would like to extend warmest wishes on behalf of our Chamber. May you all have a wonderful and joyful time with family and friends.

Reflecting on 2024, we are thrilled to have welcomed several new board members. With their enthusiasm, talent, and commitment to service, we believe the Chamber's future endeavors will continue to flourish, bringing benefits to all.

This year, we launched a new website [www.chinesechamber.org](http://www.chinesechamber.org) along with an updated logo and banner. Notably, the website now features a payment function, providing a more convenient experience for new member registrations and event participation.

CCCTB events this year included the following highlights:

- **February 24:** Lunar New Year celebration at ABC Restaurant.
- **June 22:** Annual General Meeting and Board Inauguration Ceremony at Grand Fortune

restaurant featuring four established local business owners who shared valuable insights on starting and developing a successful enterprise.

- **November 16:** Educational seminar at Royal Title on "Branding Your Business Through Storytelling Videos" and "Home Improvement Tips & Avoiding Pitfalls in Real Estate Development"

Each of these events was well-received, offering attendees meaningful takeaways and the opportunity to expand personal and professional networks. Strengthening relationships and supporting business growth remains a core mission of our Chamber.

This year also brought challenges, including two major hurricanes in Florida and a historic shift in the national political landscape. Despite these changes, we remain hopeful and confident in the future. Destruction can be rebuilt, and new policies from a new government can bring about positive change. Also, stay tuned for our 2025 Chinese New Year celebration dinner announcement on the website in January, 2025.

Wishing you all health, happiness, and success in the coming year!

Sincerely,

**Sunny Duann, President**

**Interesting fact:** The state has removed 3.5 million cubic yards of debris from Pinellas and Hillsborough since 10 October. This is enough to fill 7 Raymond James stadiums.



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### Calendar of Events

January 5, 2025 SACA Ballroom Dance Party,  
*District Dance Academy 11141 US Hwy  
19N., #206, Clearwater, FL 33764*

January 11, 2025 SACA Pickleball  
Tournament, *6635 Dr M.L.K.Jr St.Petersburg,  
FL 33702 (Fossil Park)*

January 20, 2025 Inauguration of Donald J.  
Trump President of the United States of  
America, Washington, D.C.

February 1, 2025 SACA Chinese New Year  
festival, *Water Works Park, Tampa*

February 8, 2025 CAAT Spring Festival Gala,  
Tampa Bay Cheongsam Dance Team will  
perform, *Straz Performance Center, Tampa*

February 9, 2025 The Super Bowl, Las Vegas  
Nevada on CBS

**February 15, 2025 5pm-8pm CCCTB  
Chinese New Year Dinner, China Buffet  
Restaurant, 1245 E Fowler Ave, Tampa, FL  
33612**

March 22, 2025 MAAPIC **AsianFest**, *Curtis  
Hixon Park, Tampa*

Please email the editor with future events  
of interest: [jimnwk@aol.com](mailto:jimnwk@aol.com)

### Hurricane News

Our Director, Dr. Peter Simmons recently  
attended a "Beyond the Storm" seminar held  
12/5/24 at the Glazer Family Facility  
sponsored by Tampa Electric Company, Duke

Energy and The Tampa Bay Times.  
The power companies are focusing on up-  
grading their physical infrastructure. Dr.  
Simons inquired about any possible outreach  
programs by the local media on dealing with  
the stress of such events.

He also asked if our local governments were  
coordinating with local news organizations  
to better publicize when and where clean-up  
efforts will take place. (too random and little  
or no communication with the public.)

Mr. Richard Beatie of TECO tells me that tree  
and flying debris are the main culprits in  
hurricane related service interruptions. As a  
result, TECO are working to modify their  
foliage management program periods from  
five years to two years in order to prevent  
damage to distribution lines from trees that  
caused most of the outages recently. New  
construction service will be underground,  
thus more reliable.

### Housing and Real Estate Issues

Look for the 30-year mortgage interest rate  
to continue on its rollercoaster ride  
throughout 2025 as it bumps up and down  
before settling in the lower 6% range,  
according to the Fannie Mae Economic and  
Strategic Research Group.

Persistent inflation worries and a resilient  
job market will prevent mortgage rates from  
likely settling below 6%.

The lock-in effect that has kept would-be-  
home sellers in place holding onto their low  
rate mortgages will continue for the next



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year, while economists predict the broader economy will remain generally stable even as it works through inflationary threats and policy changes under the incoming Trump administration.

Of note, the U.S. housing market has at least \$17 trillion in equity alongside record credit card debt topping \$1.17 trillion. These two factors ensure that home equity lines of credit and other second lien loan products will continue to have a strong growth rate and presence as consumers look to consolidate debt, obtain financial stability, and free up monthly cash flow.

Existing home sales are predicted to top out around 4.25 million in 2025, up nearly 5% from 2024's expected sales total of 4.06 million units. 2019 saw over 20% more sales than the 2025 predicted figures, so while inventory is a concern, it's expected to increase in the coming 12 months. Affordability issues and the lock-in effect

will still exert significant impact on the real estate market, though price drops and seller concessions are currently commonplace throughout the central Florida market especially. Thus, savvy buyers armed with skillful negotiations can take advantage of these aspects when considering if 2025 is the right time to buy their first home or make real estate investments.

*(The above observation is from Justin Andrews, Mortgage Loan Advisor at Nexamortgage.)*

The Mortgage Bankers Association and Fannie Mae suggest that 30 year fixed mortgage rates will stay slightly below 7% for 2025. A drop is predicted, but it is unlikely that rates will dip below 6.5 through the year. It seems unlikely that housing affordability will ease under the circumstances.



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## Business Member News

**Become a business member of CCTB, promote and grow your business or organization with us! Join [here](#)**

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