

# Optimum Bank Partners with Habitat for Humanity to Provide Zero Interest Loans

OptimumBank (NYSE American: OPHC) proudly announces a new partnership with Habitat for Humanity of Broward to provide zero interest mortgage loans to six families facing housing affordability challenges. This collaboration reflects a shared commitment to expanding access to affordable housing, promoting financial security, and strengthening communities in Broward County.

With housing costs on the rise, many hardworking families striving for homeownership are left with few options. By eliminating in-

terest payments, Optimum Bank's zero interest mortgage loans help bridge that gap, making homeownership more attainable and sustainable. The program also includes post-closing education and financial skills training, equipping each family to manage their new responsibilities with confidence and build lasting stability.

"Optimum Bank is honored to partner with Habitat for Humanity," said Tim Terry, President and CEO of Optimum Bank. "Homeownership is a cornerstone of economic empowerment. We're proud to support

families on their journey to brighter, more secure futures."

Six families have been selected through Habitat Broward's thorough screening process. These families will move into safe, affordable homes located in vibrant neighborhoods, creating a pathway to long-term well-being and generational progress.

"At Habitat for Humanity, our vision is a world where everyone has a decent place to live," said Nancy Robin, CEO of Habitat for Humanity of Broward. "Through the generous support of Optimum Bank, these six families will



Left to Right: **Phil Fitzpatrick**, Optimum Bank representative; **Treasurlyn Gayle-White**, new homeowner; **Shantavia Davis**, Habitat Broward staff member; and **Joseph White**, new homeowner. They will gain the security, stability, and opportunities associated with homeownership."

# FLITE Center to Develop New Shelter for Youth

FLITE Center will expand its footprint in Palm Beach County with Hawks Edge, a 16-bed safe haven for youth and human trafficking survivors in need of shelter and support services. FLITE Center staff and City of West Palm Beach officials took part in a special restoration ceremony that unveiled the renderings and marked the official start of development for the new housing initiative, located at 816 Ninth Street directly across the street from FLITE Center's West Palm Beach office. Hawks Edge will provide on-site programming

and support for young people living in the new building, which is anticipated to be completed by early 2026 at a cost of nearly \$1.5 million. This project allows FLITE Center to expand its Collective Impact model, connecting and collaborating with multidisciplinary agencies with the purpose of filling critical gaps in services for this population.

Last year, FLITE Center received a unanimous vote from the Palm Beach County Commission to jumpstart the new youth housing facility in the area just west of downtown West

Palm Beach owned by Payne Chapel AME Church. The over \$1.2 million funding from the County and City of West Palm Beach, with additional funding from FLITE Center and PBC Home ARP Award, will allow for the rehabilitation of the currently vacant multifamily building that will offer eight remodeled two-bedroom, one-bathroom apartments for up to 16 individuals in need of support and assistance in becoming self-sufficient.

"We're thrilled to expand our footprint in Palm Beach, adding more transitional hous-



Pastor Reverend **O'Dell Watson**, **Wanda Perez**, **Dr. Heidi Schaeffer** and **Darren Wingate**

ing as an extension of our much-needed program for our homeless youth and survivors of human trafficking," said

Wanda Perez, interim CEO of FLITE Center.

For more information, visit [flitecenter.org](http://flitecenter.org).

# The Salvation Army of Broward County Receives \$175,000 Grant

The Salvation Army of Broward County announced that it has been awarded a significant grant of \$175,000 from The Jim Moran Foundation. Awarded as part of The Foundation's 25th anniversary, the special funding is designated for the much-needed renovation of the kitchens at both the Area Command center and the Plymouth Colony facility.

This generous support from The Jim Moran Foundation will directly impact their ability to serve individuals and

families in Broward County who are experiencing homelessness and are actively working towards self-sufficiency. The renovated kitchens will allow them to enhance meal services and improve operational efficiency.

"We are incredibly honored and profoundly grateful to The Jim Moran Foundation for this transformative grant, especially as they celebrate 25 years of impactful philanthropy in our community," said Major Juan Guadalupe, Area Commander

for The Salvation Army of Broward County.

"Our kitchens are at the very heart of our service, providing not just sustenance but also a sense of care, hope, and dignity. This \$175,000 investment from The Jim Moran Foundation will allow us to significantly improve these essential spaces, ensuring we can continue to effectively support individuals and families in Broward County as they strive for self-sufficiency."

