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THE BRAINS BEHIND BH3

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Phil Fitzpatrick, Optimum Bank representative Treasurlyn Gayle-White, and new Habitat homeowners Shantavia Davis and Joseph White.

Optimum Bank Addresses Housing Challenges

THE FINANCIAL INSTITUTION HAS PARTNERED WITH HABITAT FOR HUMANITY TO DELIVER ZERO-INTEREST MORTGAGES.

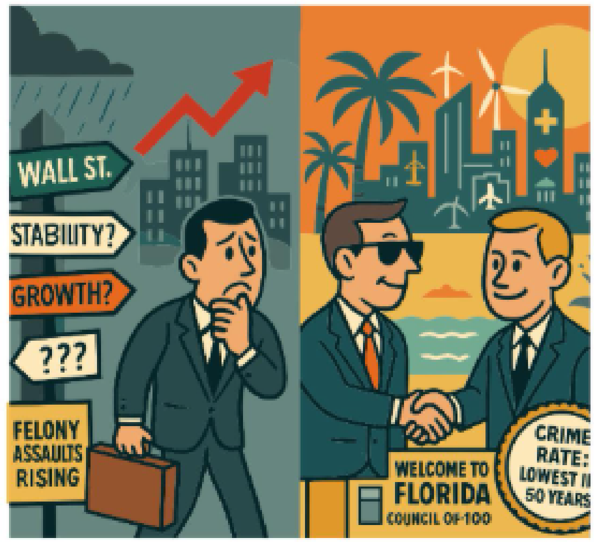
Optimum Bank has partnered with Habitat for Humanity of Broward to provide zero-interest mortgage loans to six families facing housing affordability challenges. The initiative aims to expand access to homeownership, promote financial security, and strengthen communities in Broward County.

"With housing costs on the rise, many hardworking families striving for homeownership are left with few options," the bank stated. By eliminating interest payments, the program makes owning a home more financially sustainable.

Beyond mortgages, the collaboration includes post-closing education and financial training to ensure families are prepared to manage their homes with long-term success. "Homeownership is a cornerstone of economic empowerment," said Tim Terry, President and CEO of OptimumBank. "We're proud to support families on their journey to brighter, more secure futures." The six selected families, vetted through Habitat Broward's screening process, will move into safe, affordable homes in well-established neighborhoods. For many, it's a turning point—shifting from the cycle of renting to building equity and generational wealth.

"This is more than just providing a roof over someone's head," says Nancy Robin, CEO of Habitat for Humanity of Broward. "With Optimum Bank's support, these families gain stability, security, and the ability to invest in their futures."

The partnership also allows Habitat to re-invest funds into future builds more quickly, creating a replicable model for sustainable progress. Optimum Bank hopes other companies will follow suit, highlighting how business–nonprofit partnerships can create lasting, measurable social impact.



Florida to New York Biz Leaders: "Come on Down"

THE STATE'S DANGLING THE NOTION OF STABILITY, SAFETY AND ECONOMIC MOMENTUM AS INCENTIVES.

The Florida Council of 100 has issued a bold invitation to New York business leaders: Move south for stability, safety, and economic momentum. In an open letter released this summer, the Council paints a stark contrast between Florida's pro-business climate and what it describes as growing uncertainty in New York.

"When a city's economic direction grows unpredictable… CEOs must reevaluate where their companies can grow and prosper," the letter reads. Florida, they argue, offers a clearer, more reliable path forward.

Florida's recent economic performance backs the pitch. The state leads the nation in GDP growth since 2019, up 26.3%, nearly double the national average. Over 3 million new businesses have launched in that time—more than 634,000 in 2024 alone. According to the Council's CEO Survey, 49% of Florida CEOs plan to grow their workforce in the next six months, and 45% expect to increase capital investments.

The state's fiscal approach is also a selling point. Florida operates with a $115.1 billion budget and $13 billion in reserves—compared to New York's $254 billion budget serving fewer residents.

Sector-specific growth is another highlight. Florida leads in finance, healthcare, e-commerce, IT, aerospace, and clean energy. Southeast Florida alone generates $51 billion annually from finance and insurance. The letter also points to public safety as a key differentiator, citing Florida's lowest crime rate in 50 years, while felony assaults in New York City continue to climb.

Its message is clear: "If you're seeking certainty, partnership, safety, and growth—Florida is open for business." The Florida Council of 100 says it's ready to help companies make the move.