COMMUNITY

Grant money to help first-time homebuyers

TruWest Credit Union has received a $1.7 million grant for the Workforce Initiative Subsidy for Homeownership (WISH) program, through the Federal Home Loan Bank of San Francisco (FHLB). The WISH grant is awarded every year to financial institutions to give people in lower income households an opportunity to make down payments and to get help with closing costs when buying their first home. This marks the sixth consecutive year TruWest has been awarded a WISH grant. The 2019 grant is more than a 50-percent increase in awarded money compared to last year.

The WISH Program encourages homeownership for households for those with very low to moderate incomes. Individuals and families can receive a match of four times their down payment and closing costs, up to $22,000 towards their new home's final purchase price. The funds may be used in combination with other local, state and federal homeownership programs.

To be eligible for WISH funds, applicants must: Enroll in the WISH program; successfully complete a free homebuyer counseling program; be a first-time homebuyer; meet income eligibility guidelines (at or below 80 percent of the HUD area median income); and meet required credit qualifications to obtain a TruWest loan.

For more information, visit www.truwest.org/wish.

VFW Post hosts two essay contests

VFW Post 9400 in Sunnyslope will host its Voices of Democracy essay contest for high school students (grades 9-12) and a "Patriot Pen" essay contest for middle school students.

The topic for the 2019-20 Voices of Democracy program is "What Makes America Great." High school students who enter must complete the statement in a written essay and a three- to five-minute recording on a CD or flash drive. Judging is based on originality, content, and for the recording speech delivery. The essay, CD/flash drive and entry form must arrive at the VFW Post 9400, 804 E. Purdue, Phoenix, 85020, by Oct. 31. Students can download the entry form at www.vfw.org/VOD.

Certificates will be presented to all entrants, and the first-place winner will advance to the district competition. Winners of the district contest will advance to state, and that winner could receive an all-expense-paid trip to Washington, D.C., for the national competition and a chance to win the $30,000 scholarship prize.

The theme of this year's Patriot's Pen Contest also is "What Makes America Great." All sixth- through eighth-grade students are eligible to write an essay of 300-400 typewritten words. Each first-place state winner will advance to the national competition. The national first-place winner will win $5,000 and an all-expense-paid trip to Washington, D.C.

Entries with accompanying entry forms also must be received by Oct. 31 at the Post. Download the entry form at: www.vfw.org/PatriotsPen.

Judging is done by the local Post, then by district and then by state judges. Judging is based on how well the student understands, develops and presents the theme. A positive approach is recommended.

For more information, call the contest chairman at 602-361-0147 or e-mail vfwpost9400vod@gmail.com.

Art center offers veterans free classes

Female veterans can express their creative sides in free art classes at Phoenix Center for the Arts.

The arts center at 1202 N. Third St. offers All Women Veterans Art classes the third Monday of every month from 5 to 9 p.m. The next one will be held on Monday, Sept. 16. Female veterans can explore art and no experience is needed. Arizona Art Alliance artists will share their love of art with participants.

To sign up for the art classes, contact Kait Ahlschwede at kait.ahlschwede@phoenixcenterforthearts.org.

For more information, visit https://phoenixcenterforthearts.org.

CREATIVE

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