

2025 “The Meaning of Homeownership” Contest Rules – Revised June 25, 2025

CONTEST SPONSOR:

Iowa Finance Authority
1963 Bell Avenue, Suite 200
Des Moines, IA 50315

ENTRANT ELIGIBILITY:

1. The entrant must be eighteen (18) years or older and a resident of Iowa.
2. The entrant must not have previously owned a home.
3. IFA board members and employees, and their immediate family members, are not eligible to enter the contest. Iowa Realtors® and lenders, and their employees and immediate family members, are not eligible to enter the contest. For purposes of these contest rules, “Immediate family members,” means spouses and children.

HOW TO ENTER:

1. Visit: <https://woobox.com/9o2nj6>
2. Complete an official entry form. The entrant must complete the entry form on the contest entry website to be eligible for the contest.

CONTEST SUBMISSION:

1. To enter, participants must complete the submission form, answer the question “What would homeownership mean to you?” and upload a supporting photo that includes the entrant.
2. Entrants must complete and be approved by the Iowa Finance Authority’s [Eligibility Quick Check](#) to be eligible for the contest.
3. Only one (1) contest form submission per household.

CONTEST PERIOD:

1. Submissions will be accepted June 2, 2025 at 8:00 a.m. CDT –August 1, 2025 at 5:00 p.m. CDT.
2. To determine the winners, a panel of judges will review and score all of the submissions, photos and entry forms. Judging criteria that will be taken into consideration include, but are not limited to:
 - **Creativity and Thoughtfulness** – originality and depth of the submission.
 - **Clarity of Homeownership Aspirations** – how clearly and passionately the entrant conveys their dreams of homeownership.
 - **Compelling Personal Story** – the emotional impact and authenticity of the entrant’s narrative.
 - **Quality and Relevance of the Photo** – how effectively the photo supports and enhances the entry.
3. The Woobox platform is the official time keeping device for the submission periods.

SELECTION OF WINNER:

1. Up to (5) winners of the grand prize will be selected. These will be the entrants whose submission receives the highest combined scores from the independent panel of judges.
2. The winners will be notified by email or telephone after the conclusion of the contest.
3. Winners will be announced with their photo and story on IFA social media channels.

GRAND PRIZE:

The Grand Prize is a \$1,000 Visa gift card to be awarded to up to five (5) winners.

TERMS OF ACCEPTANCE FOR GRAND PRIZE:

The Grand Prize winner must:

Winners must confirm prize through email no later than August 25, 2025. Grand prize will be sent to the winners' primary mailing address via Happy Medium.

GENERAL RULES

1. By participating in this contest, the entrant understands and agrees to abide by and be bound to these official contest rules and the decisions of IFA, which are final and binding in all respects. The entrant represents and warrants that the entrant meets the eligibility requirements.
2. By entering the contest, the entrant represents and warrants that the photos and/or videos submitted by the entrant are the entrant's own original work, are not a derivative or copy of someone else's work, and have not been previously published, licensed, exhibited, and/or otherwise used and that the photos and/or videos are free from defamatory, obscene, offensive, injurious, unlawful and/or otherwise inappropriate content. The entrant further represents and warrants that models and any other living persons whose likeness is used in the entrant's photos and/or videos have, each and all, executed all necessary releases permitting the use thereof for commercial purposes including advertising, merchandising, publicizing or trade.
3. By entering the contest, the entrant acknowledges and agrees that IFA shall have the right, where permitted by law, to print, publish, broadcast, distribute and use on their website, social media or any other marketing media, the entrant's name, portrait, voice, likeness, image (picture and video), the contest results, statements made by the entrant about the contest, the entrant's biographical information, the entrant's video submission, and all or any portion of the entrant's submitted entry form and assignment (with the exception of the entrant's personal phone number and email address) without any compensation, notice, review or consent.
4. By entering the contest, participants agree to receive promotional communications from IFA and allow their submitted information to be shared with an IFA Preferred Lender.
5. **No purchase is necessary to enter or win the contest. Purchase does not increase the chances of winning. Void where prohibited.**

6. IFA is not responsible for problems related to technical malfunctions of electronic equipment, computer online systems, servers, internet service providers, computer hardware or software failures, phone lines, failure of any entry to be received on account of technical problems, traffic or congestion on the internet or the website, or for any communications-related problems, including failed, lost, delayed, incomplete, garbled or misdirected communications, which may limit an entrant's ability to participate in the contest.
7. IFA reserves the right, in its sole discretion, to refuse, disqualify or withdraw any entry and/or entrants at any time during the contest period, including any entrant who tampers or attempts to tamper with the entry process, the administration of the contest or otherwise violates the contest rules.
8. If IFA disqualifies Grand Prize winners, it may, but is not required to, award the prize to the eligible entry with the next highest score from the independent panel of judges.
9. The entrant is responsible for ensuring compliance with copyright laws if music is used in the entrant's submission and obtaining any necessary consents from persons shown in the photo submitted by the entrant. The entrant will be disqualified at the sole discretion of IFA if any content used by the entrant is claimed to constitute infringement of any proprietary rights of third parties. The entrant shall indemnify, defend and hold harmless IFA from and against any suit, proceeding, claim, liability, loss, damage, cost or expense arising out of such an infringement or suspected infringement.
10. The prize award is subject to eligibility determination and final verification by IFA.
11. No transfer, assignment, or substitution of the prize (in whole or in part) by the winner shall be permitted. Notwithstanding the foregoing, IFA reserves the right to substitute a prize of equal or greater value if all or part of the advertised prize is unavailable or cannot reasonably be provided for any reason.
12. The winner shall be solely responsible for paying all federal, state and local taxes, and for any other fees or costs, associated with the prize regardless of whether the prize, in whole or in part, is used.
13. Prize is not redeemable, in whole or in part, for cash.
14. Entrants may request a copy of the official contest rules by emailing ifafyi@iowafinance.com by August 25, 2025.
15. This contest is governed by the laws of the United States and the State of Iowa, and subject to all applicable federal and state rules, ordinances, codes, regulations and orders. These contest rules shall be interpreted in accordance with the laws of the State of Iowa and by entering the contest the entrant agrees that any and all disputes that cannot be resolved between the parties, including causes of action arising out of or connected with this contest, shall be resolved individually, without resort to any form of class action, exclusively in the Iowa District Court for Polk County or the United States District Court for the Southern District of Iowa. Further, in any such dispute, under no circumstances shall the entrant be permitted to obtain awards for, and hereby waives all rights to, punitive, incidental, or consequential damages, including reasonable attorney's fees.
16. IFA reserves the right, in its sole discretion, to cancel, terminate, modify or suspend the contest at any time prior to the awarding of the Grand Prize should the administration, security, fairness or proper conduct of the contest be materially affected by circumstances or causes beyond IFA's reasonable control, including, but not limited to: (i) act of God; (ii) act of fraud; (iii) technical

failure; and (iv) change in federal or state laws, regulations, rules or policies withdrawing or materially affecting IFA's authority to administer the contest.

17. The entrant agrees to release and hold harmless IFA, its board members and employees, and, its board members and employees, from any liability, illness, injury, death, loss, litigation, claim, or damage that may occur, directly or indirectly, from: (i) the entrant's entry and participation in the contest; (ii) the entrant's use or misuse of any awarded prize; (iii) the malfunction of any computer, cable, network, hardware, or software, or other mechanical equipment; (iv) the unavailability or inaccessibility of any transmissions, telephone, or Internet service; (v) unauthorized human intervention in any part of the entry process or the contest; and (vi) electronic or human error in the administration of the contest or the processing of entries.
18. In the event that any provision of the contest rules is determined to be invalid or otherwise unenforceable or illegal, the other provisions will remain in effect and will be construed in accordance with their terms as if the invalid or illegal provision were not contained herein. IFA's failure to enforce any term of these contest rules will not constitute a waiver of that provision.