

## 2024 Home Sweet Home Iowa Video Contest Rules

### CONTEST SPONSOR:

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

### ENTRANT ELIGIBILITY:

1. To be eligible, the entrant must have purchased a home using an Iowa Finance Authority (“IFA”) mortgage program during the years 2020 to 2024. The mortgage loan on the home must be closed by the time the entrant completes the entry form.
2. The entrant’s name must match the name listed on the IFA mortgage.
3. The entrant must be eighteen (18) years or older and a resident of Iowa.
4. 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. Warners’ Stellan Co., Inc. (“Warners’ Stellan Appliance,” “Warners’ Stellan”) 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/8wdfeh>
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. The entrant must submit a video.
2. Video submission must be included in entry form. [Click here for file types and size allowed for the entry.](#)
3. Only one (1) video per entrant will be accepted.
4. The video must be no longer than one minute.
5. Video content must be appropriate for viewers of all ages.
6. All of the following required **visual elements** highlighting the advantages of homeownership in Iowa must be shown in the video to be accepted:
  - The entrant and/or entrant’s family.
  - Footage of the entrant’s home (can be interior and/or exterior).
  - Footage of the surrounding neighborhood and/or community.
7. At least one (1) of the following **video story elements** highlighting the advantages of homeownership in Iowa must be included in the video to be accepted:
  - The entrant’s ability to live near work (short commute).
  - The entrant’s occupation, particularly if the entrant is an essential worker in our communities (e.g., teacher or nurse) that is able to live near their work.
  - The entrant overcoming barriers to homeownership (e.g., being a first generation or minority homeowner).

- A personal account demonstrating the positive impact of homeownership on the life of entrant and/or the entrant's family.
- A personal account of how the entrant's family moved to Iowa from out of state and the affordability of purchasing a home in Iowa compared to other states.

#### **CONTEST PERIOD:**

1. Submissions will be accepted June 3, 2024 at 8:00 a.m. CDT – June 21, 2024 at 5:00 p.m. CDT. From the submissions, IFA will select semi-finalists that will advance to the voting period to determine finalists.
2. The voting period to determine finalists will be June 24, 2024 at 9:00 a.m. CDT – June 28, 2024 at 5:00 p.m. CDT. The ten (10) videos that get the most votes will become finalists.
3. IFA will email an assignment and submission instructions to each finalist. The email will be sent on July 1, 2024 at 9:00 a.m. CDT to the email address set out on the finalist's submitted entry forms.
4. The purpose of the assignment is to showcase the benefits of homeownership. Assignments will be due July 8, 2024 CDT by 5:00 p.m.
5. To determine the winner, an independent panel of judges will review and score all of the assignments submitted and the videos submitted with the finalists' entry forms. Factors that will be taken into consideration include, but are not limited to:
  - Creativity.
  - Use of the required visual and story elements in the video submission.
  - Examples of overcoming barriers to homeownership.
  - Communication of the benefits homeownership has provided and why Iowa is a great place to purchase a home.
6. The Woobox platform is the official time keeping device for the submission and voting periods.
7. Only one vote per Facebook account per 24-hour period will be counted during the voting period.
8. **The purchase of votes is prohibited.** Any votes that were purchased or fraudulently obtained, in the sole discretion of IFA, will not be counted.

#### **SELECTION OF WINNER:**

1. The winner of the grand prize is the entrant whose assignment and video receives the highest combined score from the independent panel of judges.
2. The winner will be notified by email or telephone after the conclusion of the contest.

#### **GRAND PRIZE:**

The Grand Prize is a \$15,000 gift certificate to Warners' Stellian Appliance, to be claimed and redeemed at Warners' Stellian Appliance, located at 370 Jordan Creek Parkway, West Des Moines, IA 50266.

#### **TERMS OF ACCEPTANCE FOR GRAND PRIZE:**

The Grand Prize winner must:

1. Claim the prize from Warners' Stellian Appliance at their West Des Moines store no later than December 31, 2024.

2. Agree to be filmed while shopping in Warners' Stellian and during the delivery process for promotional use by IFA and Warners' Stellian.

## 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 acknowledges and agrees that IFA and Warners' Stellian 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.
3. **No purchase is necessary to enter or win the contest. Purchase does not increase the chances of winning. Void where prohibited.**
4. 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.
5. 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.
6. If IFA disqualifies the Grand Prize winner, 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.
7. The entrant is responsible for ensuring compliance with copyright laws if music is used in the entrant's video submission and obtaining any necessary consents from persons shown in the video or any photographs 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 and Warners' Stellian from and against any suit, proceeding, claim, liability, loss, damage, cost or expense arising out of such an infringement or suspected infringement.
8. The prize award is subject to eligibility determination and final verification by IFA.
9. 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.

10. 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.
11. Prize is not redeemable, in whole or in part, for cash.
12. Entrants may request a copy of the official contest rules by emailing [ifafyi@iowafinance.com](mailto:ifafyi@iowafinance.com) by December 31, 2024.
13. 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.
14. 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.
15. The entrant agrees to release and hold harmless IFA, its board members and employees, and Warners' Stellan Co., Inc. , 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.
16. 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.