

NCSHA 2015 Annual Awards Entry Form

(Complete one form for each entry)

Deadline: Wednesday, June 10, 2015

Visit ncsha.org/awards to view the Annual Awards Call for Entries.

Instructions: Type entry information into the form and save it as a PDF. Do not write on or scan the form. If you have any questions contact Matt Cunningham at mcunningham@ncsha.org or 202-624-5424.

Fill out the entry name *exactly* as you want it listed in the program.

Entry Name: _____

HFA: _____

Submission Contact: (Must be HFA Staff Member) _____ **Email:** _____

Please provide a 15-word (maximum) description of your nomination to appear on the NCSHA website.

Use this header on the upper right corner of each page:

HFA: _____

Entry Name: _____

Select the appropriate subcategory of your entry and indicate if you are providing visual aids.

Communications	Homeownership	Legislative Advocacy	Management Innovation
Annual Report	Empowering New Buyers	Federal Advocacy	Financial
Creative Media	Encouraging New Production	State Advocacy	Human Resources
Promotional Materials and Newsletters	Home Improvement and Rehabilitation		Operations
			Technology
Rental Housing	Special Needs Housing	Special Achievement	Are you providing visual aids?
Encouraging New Production	Combating Homelessness	Special Achievement	Yes
Multifamily Management	Housing for Persons with Special Needs		No
Preservation and Rehabilitation			

2015 NCSHA Award Nomination

HFA: Colorado Housing and Finance Authority

Category: Communications – Promotional Materials and Newsletters

Entry Name: 40th Anniversary: Appreciation and Innovation

Strategic Objective

In the years since the economic downturn, CHFA staff worked diligently to streamline processes and define ourselves in a new economic landscape. While this inward focus helped us develop innovative financing structures and form new partnerships, we found that we had stopped telling our story.

The time had come to remind staff, customers, and partners of our mission and the ultimate value of our work. The question was: How do we get back out there and tell our story in a meaningful way?

Innovative

2014 marked our 40th anniversary, the perfect anchor to reintroduce ourselves to key markets in a fun, celebratory way. We developed a year-long integrated campaign to increase awareness and create an emotional connection. Externally, we promoted CHFA's mission, products, and services, and engaged with community stakeholders. Internally, we helped staff members become brand ambassadors by creating campaigns to support CHFA's culture and strategic projects.

Our messaging tone was integral to the campaign's success. We shifted our messaging from our financials and statistics, to a more emotional appeal by highlighting customers and partners, our true success stories. We also wanted to thank our distinct audiences—staff, organizational partners, customers, legislators, and past and present Board members—by having them join us in our celebration.

We created an integrated marketing campaign to control the message across various platforms and audiences. We implemented some overarching efforts to ensure a consistent internal and external brand. We:

1. Modified our logo to highlight the 40th anniversary. The new logo was incorporated in all communication pieces and advertisements;
2. Created a new email signature for staff, again using the 40th anniversary logo;
3. Designed new stand-up banners highlighting customers for use at all internal and external events;
4. Used all available signage in the building to remind our staff of our impact and celebrate our anniversary; and
5. Established a key message (We had invested \$10 billion in Colorado communities over 40 years), which we featured in:
 - a. Ads in key audience publications thanking them for their contributions;
 - b. A 40th anniversary video thanking our customers and partners, presented at all sponsored events; and
 - c. A year-long campaign on Colorado Public Radio, thanking our partners and customers.

We also modified our elevator speeches. We held stakeholder focus groups and interviewed internal production divisions to develop four new elevator speeches, highlighting our values for the overall organization, and each of our production divisions: home finance, business finance, and affordable rental housing. Once printed and handed out to staff, they were an important resource for our staff to become ambassadors and advocates for CHFA.

These elevator speeches also helped shape the tone and design of our new website, which launched in August 2014. It utilized the elevator speeches as introductions for each of our major sections, while showcasing pictures of partners and customers throughout to capture the emotional appeal of our mission-based work. We also included a 40-year timeline of our most impactful events.

Reach targeted audiences

An integral element to the 40th anniversary campaign was the uniquely meaningful appreciation shown for our distinct audiences.

Staff

In recent years, our internal culture had become very serious, which was necessary, but now was the perfect time to “bring the fun back”. We held staff appreciation events that brought everyone together and showed our gratitude. It began with the Annual All Staff Meeting in January, which featured bright colors, new banners, and games to play throughout the meeting that promoted teamwork and helped staff learn more about CHFA. Additionally, every month, we conducted pop quizzes related to current events from 1974. Winners received a \$40 Visa gift card. We also held quarterly staff appreciation events, giving away special swag items to coincide with holidays or local events, bringing in food, and providing themed games. Examples include a Colorado Rockies Home Opener party featuring the Rockies Mascot “Dinger” with peanuts, popcorn, and cracker jacks.

Organizational partners

We invited nonprofits working in Colorado to apply for one of four \$10,000 *David W. Herlinger Direct Effect Awards*, named after our esteemed executive director, David W. Herlinger, who served between 1977 and 2000. To be eligible, the nonprofit was required to show how their work aligns with CHFA’s mission to support affordable homeownership, the development or preservation of affordable rental housing, or growth and investment in Colorado businesses. Additionally, applicants were asked to describe how the \$10,000 award could assist them in making a direct effect within the communities they serve.

Customers

CHFA’s home mortgage customers joined us in celebrating our 40th anniversary by entering the *Home Is Where My Story Startssm* contest. They sent CHFA a written or video entry telling us how homeownership positively influenced their lives. Winners received a free home mortgage payment or \$1,000 applied toward their CHFA mortgage, whichever is greater. We shared these entries on a daily basis with CHFA staff and Board members to remind them of the emotional aspect of our mission. This contest was also featured in the *Denver Post*.

Legislators

We threw a coffee and continental breakfast celebration at the State Capitol for legislators and partners. An ad ran in the Colorado Statesman thanking them for helping us reach \$10 billion in investment accompanied the event.

Board members

In August, we held a celebration dinner off-site at the Denver Art Museum for our past and present board members and leadership staff. We had live entertainment, showed the 40th anniversary video, and recognized the winners of the *Direct Effect Awards*. It was a rare chance for these key CHFA

influencers to gather and celebrate a momentous occasion, and gave us the chance to show our deep level of gratitude for their investment.

Achieve measurable results

We saw a direct correlation between our efforts and an increased awareness and appreciation for the work we do. Our engagement efforts helped all audiences feel like they were a part of the celebration.

Organizational Partners

“David W. Herlinger Direct Effect Awards” - 100 applications received

Customers

“Home Is Where My Story Startssm” contest - 106 contest entries received; 12 awarded

Staff reaction

- 2013 staff survey: 71% were “proud to work at CHFA”; 2014 staff survey: 100%!
- Appreciation events feedback: “Thank you for making these fun again!”
- *Home Is Where My Story Startssm entries:*
 - “Wow! I have tears streaming down my face!”
 - “I just wanted to let you know that I truly enjoy reading these. My heart goes out to the individuals that have suffered such hardships, but it is great to see them find sanctuary in owning their own home.”

Board reaction

“As a new board member, I found myself so unexpectedly impacted and inspired by what our borrower-essayists described regarding what it meant to them to become homeowners. The essays and videos gave me a new up-close-and-personal perspective about how and why the work done by CHFA has such a tremendously positive impact on our fellow residents all over the state.” – Steven Hutt

Media coverage

“CHFA helps make homeownership possible. Homeownership can become a reality. CHFA has great programs to help new homebuyers.” - Mark Samuelson, *Denver Post* article on *Home Is Where My Story Startssm* contest

Are replicable

These efforts are replicable for other housing finance agencies as all were accomplished in-house by the Marketing and Communications team of 3 full time and one part time contract designer. If you have smaller teams, a staff committee could be convened.

Achieve strategic objectives

CHFA needed to strengthen our internal culture and improve our perception and understanding in the market by telling our story in a meaningful way. Our 40th anniversary gave us the perfect opportunity to do this by highlighting our customers, community partners, legislators, staff, and board members while thanking them for their contribution to our mission. With an integrated campaign that celebrated our supporters and conveyed the emotional appeal of our mission, we renewed relationships and created a broader understanding of the value we bring through our investment in Colorado communities.

Appendices

40th anniversary video- clickable link: <https://youtu.be/YQQzWFRTczg>

40th anniversary logo

2014 elevator speeches

Email signature

Pop quiz sample

Staff appreciation event photos

Home is Where My Story Startssm contest mailer

David W. Herlinger Direct Effect Awards contest mailer



what is chfa?

CHFA's mission is to increase affordable housing and economic development in Colorado.

We provide loans and financial assistance to low and moderate income homebuyers, affordable rental housing developers, and businesses.

Our network of participating lenders and community partners help us deploy our resources statewide and is instrumental to our work.

CHFA's work revitalizes neighborhoods and creates jobs. We are proud to invest in Colorado's success.



303.297.chfa (2432)

www.chfainfo.com



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what is chfa?

homeownership

CHFA is Colorado's trusted partner for affordable and responsible homeownership.

Our home mortgage loan programs provide low and moderate income Coloradans with access to fixed rate financing at competitive prices.

We also offer down payment assistance and sponsor homebuyer education classes to help our customers succeed.

CHFA's loan programs are available through our statewide network of participating lenders.

We are proud to help our customers reach new heights by investing in their dreams of homeownership.

affordable rental housing

CHFA believes our state will be stronger when all Coloradans have access to safe and affordable housing.

To further our mission, we provide loans and tax credits to affordable rental housing developers to help them build new and renovate existing multifamily housing.

The resulting construction activity generates economic investment and jobs in Colorado.

We work with local communities to meet their unique housing needs, and we collaborate with lenders, nonprofits, and government agencies to offer financing solutions.

To help ensure a development's success, CHFA provides technical assistance and education for property owners, staff, and residents.

We know strong communities make strong economies and we are proud to play a role.

business

CHFA helps business owners access the capital they need to grow and create jobs.

We serve both for-profit and nonprofit businesses, and have unique programs for manufacturers, rural businesses, and healthy food grocers.

Using a variety of resources, such as bonds, new markets tax credits, and revolving loan funds, CHFA leverages greater investment in our state.

We partner with lenders and economic development professionals to ensure that our resources meet Colorado's unique needs while supporting established community relationships.

CHFA is proud to help our customers reach new heights by investing in their dreams of entrepreneurship.

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40

celebrating 40 years of financing the places where people live and work

celebrating 40 years



Which baseball great tied Babe Ruth's home run record in 1974?

pop
quiz



Valentines Day Photo Booth



Colorado Rockies Opening Day – with Dinger the mascot



official contest rules



1981 Blake Street
Denver, Colorado 80202

financing the places where
people live and work

colorado housing and finance authority

anniversary contest

CHFA is celebrating our 40th Anniversary! Since 1974, CHFA has been honored to be Colorado's trusted resource for affordable and responsible homeownership.

Join our celebration by entering the Home Is Where My Story Startssm contest. To enter, send CHFA a written or a video entry telling your homeownership story.

Tell us how homeownership has shaped or influenced your life story, and you could receive a free home mortgage payment or \$1,000, applied toward your CHFA mortgage, whichever is greater!

submission details



entry information

Please include the following information with your entry submission: borrower(s) first and last name, mailing address, and phone number.



due dates

Mail: Postmarked by June 1, 2014
Email: Received by 11:59pm MST on June 1, 2014



written entries

Entry must be typed and no more than 1,000 words. Send entries by mail to CHFA, Attn: My Home Contest, 1981 Blake St. Denver, CO 80202, or email your entry to myhome@chfainfo.com.



video entries

Entry must be no more than five minutes in length. Please post your video entry to www.YouTube.com and then email CHFA at myhome@chfainfo.com with a link to your YouTube video.

home is where my story startssm

Please read these Official Rules before entering the Home Is Where My Story Startssm contest (the "Contest"), which is sponsored by Colorado Housing and Finance Authority ("CHFA"). By participating in this Contest, you agree to be bound by these Official Rules and represent that you satisfy all of the eligibility requirements as described in these Official Rules.

NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN THIS CONTEST.

1. contest description

CHFA is sponsoring this Contest as part of its 40th Anniversary celebration and is giving one of our residential borrowers a free first mortgage payment to be applied to the borrower's July 2014 payment, or the next payment due, if the July payment has already been made.

2. eligibility

The Contest is open only to individuals who have a first-lien, single-family mortgage loan with CHFA for a home that serves as the borrower's primary residence, and who are current on their mortgage payments in

accordance with the terms of their CHFA loan. Entries received from delinquent borrowers will be disqualified. Business entities are not eligible to participate in the Contest. Directors, officers, contractors, and employees of CHFA, including their immediate family members, are not eligible to enter the Contest. The term "immediate family members" includes spouses, siblings, parents, children, grandparents and grandchildren, and any other person(s) residing at the same household whether or not related. Contest entries must be completed and received by CHFA in the format and time frame outlined in these Official Rules.

3. promotion period

The Contest starts at 12:00am MST on April 1, 2014, and ends at 11:59pm MST on June 1, 2014 (the "Contest Period"). **All entries must be postmarked by June 1, 2014, if sent by mail, or received by 11:59pm MST on June 1, 2014, if sent electronically. Please follow the instructions in the How to Enter section in these Official Rules to ensure that your entry is received and processed appropriately.**

4. prize

One winner will receive the following prize: One month's mortgage payment for the winner's first-lien CHFA mortgage loan (the "Prize"). The amount

home is where



my story startssm

Tell us how homeownership has shaped or influenced your life story, and you could receive a free home mortgage payment or \$1,000 applied toward your CHFA mortgage, whichever is greater!



tell us your story and you could win!

home is where my story startssm



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970.241.2341
800.877.8450





be creative!

Please use your own experiences to tell us how your home got your story started in a new way. Having trouble getting started? Use these questions below to get your creative juices flowing.



- How has homeownership changed your view of the world and your community?
- Has it helped you or a family member succeed at work or at school?
- Has it improved your health, or helped you pursue a hobby such as gardening?
- Is your home a place of rest, and comfort, or a gathering place for friends and family?

of the Prize will be \$1,000.00, or the winner's monthly mortgage payment for the first-lien CHFA loan, whichever is greater. The \$1,000.00 Prize will be applied to the borrower's July 2014 payment, or the next payment due, if the July payment has already been made. In the event the winner's monthly mortgage payment is less than \$1,000.00, then the winner will still receive the Prize, and the difference between \$1,000.00 and the winner's monthly mortgage payment will be applied to reduce the winner's first-lien CHFA loan's principal. No substitutions or exchanges of the Prize, including for cash, will be permitted.

5. consumer disclosure

NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER THE CONTEST OR WIN THE PRIZE.

The Contest winner will receive one month's mortgage payment for his or her first-lien CHFA mortgage loan. The estimated retail value of the Prize depends on the winner's individual mortgage payment. A CHFA borrower's average monthly payment is approximately \$944.00. Odds of winning the Prize depend on the number and quality of eligible entries received. There will be one winner out of approximately 19,000 Contest notices sent. **YOU HAVE NOT YET WON. All entries must be postmarked by June 1, 2014, if sent by mail, or received by 11:59pm MST on June 1, 2014, if sent electronically.** You may enter the Contest by following the directions in the How to Enter section in these Official Rules. All decisions by CHFA are final. The Contest is open only to individuals who have a first-lien, single-family mortgage loan with CHFA for a home that serves as the borrower's primary residence, and who are current on their mortgage payments in accordance with the terms of their CHFA loan. Entries received from delinquent borrowers will be disqualified. **The Contest winner must agree to be interviewed and featured in communication pieces related to CHFA's mission, including art, publicity, marketing, trade, and promotion of CHFA and its various programs without compensation to the Contest winner.** The Contest is subject to these Official Rules and restrictions apply. You may reach CHFA at: Colorado Housing and Finance Authority, 1981 Blake St., Denver, CO 80202; 800.877.2432 (toll free); 303.291.5712 (fax); 303.297.7305 (tdd).

6. taxes

All Federal and State and Local taxes associated with receipt of the Prize shall be the sole responsibility of the Contest winner. CHFA will send the winner an IRS Form 1099-Misc. and the winner may be required to claim the prize as income under state and/or federal law.

7. how to enter

Please read these instructions carefully to learn how to enter the Contest. Send CHFA a written or a video entry telling us how homeownership has shaped or influenced

your life story. You might want to share, for example: How has homeownership changed your view of the world and your community? Has homeownership helped you or a family member succeed at work or at school? Is your home a place of rest and comfort, or a gathering place for friends and family? Has homeownership improved your health, or helped you pursue a hobby such as gardening? These are only suggestions. Please use your own experiences and opinions to tell CHFA how homeownership has shaped or influenced your life. **You may choose to submit either a written or a video entry. All entries must be postmarked by June 1, 2014, if sent by mail, or received by 11:59pm MST on June 1, 2014, if sent electronically.**

Please follow the instructions below to ensure that your entry is received and processed appropriately:

Written Entries

- Entry must be typed and not more than 1,000 words in length.
- Please send entries by mail to CHFA, Attn: My Home Contest, 1981 Blake St. Denver, CO 80202, or email your entry to myhome@chfainfo.com.

Video Entries

- Entry must be not more than five minutes in length.
- Please post your video entry to www.YouTube.com and then email CHFA at myhome@chfainfo.com with a link to your YouTube video.

For both written and video entries, please include the following information with your entry submission: Borrower(s) first and last name, mailing address, and phone number.

8. winner selection

All Contest entries will be evaluated by a team of judges comprised of CHFA staff members, board members, and representatives from our participating lender network, or homebuyer education provider network. All Contest entries will be evaluated based on their creativity, emotional appeal and/or humor, and whether they clearly demonstrate that homeownership has had a positive impact on the CHFA borrower, his or her family, and/or his or her community. The winner will be notified by CHFA via telephone and in writing after June 1, 2014, and the Prize will be applied towards the winner's July 2014 payment, or the next payment due, if the July payment has already been made. The winner announcement will also be posted on CHFA's website, <http://www.chfainfo.com/>. The Prize may be forfeited and awarded to an alternate winner if CHFA's attempts to contact the winner to advise him or her of having won the Contest are unsuccessful after 10 calendar days, or if the Prize is otherwise not claimed. **CHFA reserves the right to disqualify entries deemed inappropriate, offensive, or otherwise in conflict with CHFA's mission and values.**

9. disclaimer and general release

CHFA and its directors, officers, employees, and

agents (collectively, the "Released Parties") will not be responsible for any late, lost, misrouted, garbled, distorted, or damaged transmission of entries; or any Contest disruptions, injuries, losses, or damages caused by events beyond the control of CHFA or by non-authorized human intervention. By entering this Contest, you release CHFA and all Released Parties from any liability whatsoever, and waive any and all causes of action, related to any claims, costs, injuries, losses, or damages of any kind arising out of or in connection with the Contest or Prize or delivery, misdelivery, acceptance, possession, use of or inability to use any prize (including, without limitation, claims, costs, injuries, losses, and damages related to personal injuries, death, damage to or destruction of property, rights of publicity or privacy, defamation or portrayal in a false light, whether intentional or unintentional), whether under a theory of contract, tort (including negligence), warranty, or other theory.

10. winner list

For information about the winner, visit www.chfainfo.com after June 1, 2014, or send a stamped, self-addressed, envelope after June 1, 2014, to CHFA at: Colorado Housing and Finance Authority, 1981 Blake St., Denver, CO 80202, Attn: My Home Contest Winner List.

11. rules request

To obtain a copy of these Official Rules, visit www.chfainfo.com/myhome or send a stamped, self-addressed envelope to CHFA at: Colorado Housing and Finance Authority, 1981 Blake St., Denver, CO 80202, Attn: My Home Contest Official Rules Request.

12. use of entrants' and winner's entries and privacy consent and release

All entries submitted in connection with the Contest shall become the sole property of CHFA and may be used for purposes related to CHFA's mission, including art, publicity, marketing, trade, and promotion of CHFA and its various programs without compensation to Contest entrants. Submitted entries may be copied and distributed by means of various media, including video presentations, television, radio, news bulletins, mail-outs, billboards or signs, brochures, placement on CHFA websites, other electronic delivery or publications, as well as other social media, such as Facebook and Twitter, and use of submitted entries will be further subject to the user agreements for those media applications. Contest entrants waive any and all rights to inspect or approve the finished product, any accompanying text, or any material in which CHFA may eventually use the submitted entries. By submitting an entry for this Contest, entrants relinquish and give CHFA all rights, title, and interests in and to the submitted entries, including any copyright. This consent and release shall be binding on the entrants' heirs, successors, assigns and legal representatives. Contest entrants may only revoke this

consent in writing and only with respect to the future use of submitted entries by CHFA after the date CHFA receives written notice of entrants' or winner's request of revocation of consent pursuant to this section.

CHFA will use the submitted entries in accordance with these Official Rules and with standards of good judgment; however, CHFA does not warrant or guarantee that any further dissemination of submitted entries will be subject to CHFA's supervision or control. Additionally, please note that records held by CHFA may be subject to the Colorado Open Records Act (CORA), C.R.S. 24-72-201, et seq. By submitting an entry in this Contest, entrants release CHFA and all Released Parties from any and all liability related to the dissemination of the submitted entries, reproduction, distribution, and display of the submitted entries in print or any and all other media, and any alteration, blurring, use in composite form, distortion, or illusionary effect, whether intentional or otherwise, that may be produced in taking, processing, reduction, or production of the finished product, its publication, or distribution.

The Contest winner must agree to be interviewed and featured in communication pieces related to CHFA's mission, including art, publicity, marketing, trade, and promotion of CHFA and its various programs without compensation to the Contest winner.

13. intellectual property notice

The name of this Contest, "Home is Where My Story Startssm" is trademarked by CHFA in the State of Colorado. All rights reserved.

14. sponsor

Colorado Housing and Finance Authority, 1981 Blake St., Denver, CO 80202; 800.877.2432 (toll free); 303.291.5712 (fax); 303.297.7305 (tdd).

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David W. Herlinger Direct Effect Awards

celebrating affordable housing and economic development

CHFA is celebrating our 40th anniversary and we want to share the excitement with nonprofit partners across the state.

Join us by applying to win one of our David W. Herlinger Direct Effect Awards, which will recognize four Colorado nonprofit organizations whose missions align with CHFA's work to support affordable homeownership, the development or preservation of affordable rental housing, and growth and investment in Colorado businesses. **Your organization could win \$10,000!**



The contest is named after our esteemed Executive Director, David W. Herlinger, who served between 1977 and 2000. His directness, as well as his passion, inspired lasting partnerships to meet the needs of Colorado's underserved populations, leaving an indelible mark on the state for years to come. These awards serve as a reminder of the impact that we can make together.

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David W. Herlinger Direct Effect Awards

\$10,000 to further your mission



colorado housing and finance authority



1981 Blake Street
Denver, Colorado 80202

david w. herlinger direct effect awards

celebrating affordable housing and economic development



what is your direct effect?

contest details

Tell us how your nonprofit organization has supported the Colorado community in the past, and how you would use the award to further your mission.

1. Describe, in 300 words or less, how your organization has made the state stronger by helping Coloradans access affordable housing and/or by furthering economic development.
2. Describe in 500 words or less how the \$10,000 award could allow you to make a direct effect with your work in Colorado.

additional details

In order to be an eligible applicant, your organization must have a mission that aligns with CHFA's mission to increase affordable housing and economic development in Colorado.

does your organization serve colorado in any of the following ways?

- Help low and moderate income Coloradans achieve affordable homeownership;
- Revitalize Colorado communities through the development, preservation, or ongoing operation of affordable rental housing for low and moderate income Coloradans;

- Provide new or enhance existing support services or amenities for residents living in existing affordable rental housing;
- Provide emergency shelter and/or resources for families or individuals who are homeless, transitionally homeless, or seeking affordable rental housing;
- Support business growth and development in Colorado through mentoring, professional education, business recruitment, or other economic development activities; or
- Contribute to and guide Colorado residents to enter into a cycle of economic opportunity and financial independence.

Applicants seeking to further their work in any of the following areas will receive top consideration.

- Flood and disaster recovery,
- Supporting rural communities, or
- Serving special needs populations such as homeless, veterans, seniors, or the disabled.

To view complete application guidelines and to access the application form, please visit www.chfainfo.com/directeffect.



submission details

to apply, please:

1. Fill out the application online, to be included with your written entry.
2. Submit a copy of your IRS exemption letter demonstrating proof of the organization's nonprofit status.
3. Submit the application, written entry, and IRS nonprofit exemption letter by mail to CHFA, Attn: Direct Effect Awards, 1981 Blake St. Denver, CO 80202, or email all items to directeffect@chfainfo.com.



due dates

mail

Postmarked by November 7, 2014

email

Received by 11:59pm MST on November 7, 2014

All eligible entries will be judged by a panel comprised of CHFA staff and board members. Award winners will be selected based on the organization's track record of success and based on the proposal for how the award funds will be used. Winners will be posted on chfainfo.com by December 31, 2014.

use of entrants' and winner's entries and privacy consent and release

All entries submitted in connection with the Contest shall become the sole property of CHFA and may be used for purposes related to CHFA's mission, including art, publicity, marketing, trade, and promotion of CHFA and its various programs without compensation to Contest entrants. Submitted entries may be copied and distributed by means of various media, including video presentations, television, radio, news bulletins, mail-outs, billboards or signs, brochures, placement on CHFA websites, other electronic delivery or publications, as well as other social media, such as Facebook and Twitter, and use of submitted entries will be further subject to the user agreements for those media applications. Contest entrants waive any and all rights to inspect or approve the finished product, any accompanying text, or any material in which CHFA may eventually use the submitted entries. By submitting an entry for this Contest, entrants relinquish and give CHFA all rights, title, and interests in and to the submitted entries, including any copyright. This consent and release shall be binding on the entrants' heirs, successors, assigns and legal representatives. Contest entrants may only revoke this consent in writing and only with respect to the future use of submitted entries by CHFA after the date CHFA receives written notice of entrants' or winner's request of revocation of consent pursuant to this section.

CHFA will use the submitted entries in accordance with these Official Rules and with standards of good judgment; however, CHFA does not warrant or guarantee that any further dissemination of submitted entries will be subject to CHFA's supervision or control. Additionally, please note that records held by CHFA may be subject to the Colorado Open Records Act (CORA), C.R.S. 24-72-201, et seq. By submitting an entry in this Contest, entrants release CHFA and all Released Parties from any and all liability related to the dissemination of the submitted entries, reproduction, distribution, and display of the submitted entries in print or any and all other media, and any alteration, blurring, use in composite form, distortion, or illusionary effect, whether intentional or otherwise, that may be produced in taking, processing, reduction, or production of the finished product, its publication, or distribution.

The Contest winner must agree to be interviewed and featured in communication pieces related to CHFA's mission, including art, publicity, marketing, trade, and promotion of CHFA and its various programs without compensation to the Contest.