

RECHARGE BALTIMORE

2026 RECHARGE Baltimore Housing Summit

MAGNETIC CHARM

Baltimore Photography Contest

Official Rules & Photographer Submission Agreement

Magnetic Charm is a Baltimore photography contest presented as part of the 2026 RECHARGE Baltimore Housing Summit (“RECHARGE”), an initiative presented by the Maryland Mortgage Bankers & Brokers Association (“Presenting Organization”).

For purposes of these Official Rules, references to “RECHARGE” mean the Presenting Organization and the individuals or committees authorized by it to administer the Contest.

Magnetic Charm invites photographers to answer one simple question:

“What makes Baltimore magnetic?”

We are looking for photographs that capture the people, places, neighborhoods, architecture, moments, traditions, character, culture, and energy that make Baltimore compelling.

By submitting one or more photographs, you agree to the following rules and terms.

1. Contest Dates

- Submission Deadline: October 16, 2026
- Finalist Selection: Late October 2026
- Finalist Exhibition and Voting: **November 5, 2026**
- Location: 2026 RECHARGE Baltimore Housing Summit, Coppin State University

Finalists will be notified before the Summit.

RECHARGE reserves the right to adjust Contest dates or procedures if circumstances reasonably require a change.

2. Eligibility

Magnetic Charm welcomes professional photographers, hobbyists, and anyone who simply loves Baltimore.

The Contest is open to individuals who are at least 18 years old as of the submission deadline.

The Contest is open to legal residents of Maryland, the District of Columbia, Virginia, and Pennsylvania who are otherwise eligible under these Official Rules.

- Each participant may submit up to three photographs.
- Participants are not required to submit three photographs. Each photograph will be considered separately.
- A participant may have more than one photograph selected as a finalist, but no participant may receive more than one Contest prize.
- Individuals directly involved in administering or judging the Contest are not eligible to enter.
- The Contest is void where prohibited or restricted by law. It is each participant's responsibility to confirm that entry is permitted under the laws applicable to their location.

3. Submission Requirements

Each photograph must:

- Be an original photograph taken by the person submitting it.
- Respond in some way to the question: What makes Baltimore magnetic?
- Be submitted in JPEG, PNG, or HEIC format.
- Meet a minimum resolution of 3,000 pixels on the longest side, with a maximum file size of 100MB per photo (files under 25MB are appreciated where possible). This is typically satisfied automatically by uploading the original photo file straight from your camera or phone, rather than a copy that has been resized, screenshotted, or sent through text message or social media.
- Include a title and a brief statement describing the image or why the photographer believes it reflects Baltimore's Magnetic Charm.

Normal photographic editing, including cropping, exposure adjustment, color correction, sharpening, noise reduction, masking, and similar enhancements, is permitted.

Images created by generative AI, or materially generated, altered, or manipulated using generative AI, are not eligible.

AI-assisted tools used only for ordinary photographic adjustments are permitted, provided they do not materially create, replace, or alter the subject matter of the photograph.

RECHARGE reserves the right to determine, in its sole and final discretion, whether editing or digital alteration materially changes the authenticity of an image and may disqualify an image that does not meet the spirit of the Contest. RECHARGE's determination on this question is final.

RECHARGE is not responsible for lost, late, misdirected, incomplete, or technically corrupted submissions, or for any technical, hardware, software, or network failure of any kind, and is under no obligation to accept, consider, or restore a submission affected by any such issue.

4. Photographs Featuring People

Photographs may include people, including individuals who are part of a public scene, event, neighborhood, gathering, or other setting.

If, during finalist selection, RECHARGE is considering a photograph that features a clearly identifiable individual as a principal subject, or that prominently features a minor, RECHARGE may request that the photographer provide a signed model release or other confirmation that appropriate consent has been obtained before the photograph is advanced, exhibited, or used.

If satisfactory confirmation is not provided within the timeframe requested, RECHARGE may select a different photograph in its place. RECHARGE is not obligated to provide feedback or an explanation regarding any submission that is not selected as a finalist.

Participants are responsible for having any permissions reasonably necessary for photographs in which an identifiable individual is intentionally featured as the principal subject.

5. Ownership of Submitted Photographs

You retain full ownership and copyright of every photograph you submit.

Submitting a photograph to Magnetic Charm does not transfer ownership of your work to RECHARGE or the Presenting Organization.

6. Permission to Use Submitted Photographs

By submitting a photograph, you grant RECHARGE and the Presenting Organization a non-exclusive, royalty-free license to use the photograph for purposes directly related to Magnetic Charm, RECHARGE Baltimore, the RECHARGE Baltimore Housing Summit, and related RECHARGE programming.

Permitted uses may include:

- Reviewing and judging Contest submissions.
- Displaying finalist photographs at the RECHARGE Baltimore Housing Summit.
- Conducting audience voting.
- Announcing and recognizing finalists and winners.
- Sharing photographs through RECHARGE websites, social media, email communications, press materials, promotional materials, and related media.
- Documenting the Contest and the RECHARGE Baltimore Housing Summit.
- Including selected photographs in future RECHARGE exhibitions, archives, publications, recaps, or programming.

RECHARGE may make reasonable formatting adjustments, including cropping, resizing, or adapting an image for print, digital, social media, or exhibition formats, but will not materially alter the substance of the photograph without the photographer's permission.

RECHARGE may provide photographs to printers, designers, media outlets, event partners, technology providers, and other service providers solely as reasonably necessary to carry out the permitted uses described above.

RECHARGE will credit the photographer by name wherever reasonably practicable.

This license begins when the photograph is submitted and continues for five (5) years from the date of submission.

No compensation is provided for submitting or licensing a photograph unless the participant is selected to receive a prize as described below.

7. Participant Representations

By submitting a photograph, you confirm that:

- You took the photograph and own the copyright to it.
- You have the legal right to submit the photograph and grant the permissions described in these rules.
- To the best of your knowledge, the photograph does not violate another person's copyright, trademark, privacy, publicity, or other legal rights.
- You were lawfully permitted to take the photograph.
- Any information you provide in connection with your submission is accurate.

8. Finalist Selection and Judging

A judging panel selected by RECHARGE will review eligible submissions and select a group of finalists.

Submissions will be presented to judges without the photographer's identifying information.

Judges may consider factors including:

- Connection to the theme What makes Baltimore magnetic?
- Originality
- Visual impact
- Storytelling
- Composition
- Emotional resonance
- Overall strength of the image

The number of finalists will be determined by RECHARGE.

RECHARGE reserves the right to determine whether a submission meets the eligibility, technical, content, and consent requirements of the Contest before it is selected or displayed.

9. Finalist Exhibition and Voting

Finalist photographs will be displayed at the November 5, 2026 RECHARGE Baltimore Housing Summit.

Summit attendees will vote to determine the Contest winners.

RECHARGE reserves the right to establish reasonable voting procedures, resolve ties, reject fraudulent or improper votes, and make final determinations concerning Contest administration.

If the Summit is postponed, relocated, canceled, or materially changed, RECHARGE may modify the exhibition, voting, or winner-selection process as reasonably necessary.

10. Prizes

The Contest prizes are:

Place	Prize Amount
First Place	\$1,000
Second Place	\$500
Third Place	\$500

- No participant may receive more than one prize.
- Winners are responsible for any applicable taxes and may be required to provide information reasonably requested for tax reporting or prize administration purposes, including a completed IRS Form W-9 where required.
- Prizes are not transferable.
- If a selected winner cannot be verified, does not respond, or does not complete required paperwork within 14 days of notification, RECHARGE may select an alternate winner or, if no timely alternate is available, decline to award that prize.

11. Disqualification and Removal

RECHARGE reserves the right to disqualify any submission that:

- Does not comply with these Official Rules.
- Contains false or misleading information.
- Raises legitimate concerns regarding ownership, consent, permissions, or third-party rights.
- Contains unlawful, defamatory, obscene, hateful, threatening, or otherwise inappropriate material.
- Does not reflect the spirit or purpose of Magnetic Charm.

RECHARGE may also decline to exhibit or continue using a photograph if information later arises that creates a reasonable concern regarding ownership, consent, permissions, or legal rights.

A participant may request that a submission be withdrawn at any time before finalists are announced by contacting RECHARGE using the information below. RECHARGE will use reasonable efforts to honor a withdrawal request but cannot guarantee removal from materials already printed, published, or distributed.

12. Liability and Indemnification

Participants are responsible for the photographs they submit and for obtaining any rights or permissions required under these rules.

To the fullest extent permitted by law, each participant agrees to release and hold harmless RECHARGE, the Presenting Organization, sponsors, partners, officers, directors, employees, volunteers, and agents from claims

arising directly from the participant's submission of a photograph or RECHARGE's authorized use of that photograph in accordance with these rules.

Participants also agree to indemnify the foregoing parties from reasonable losses, claims, or expenses arising from a third-party claim that the participant did not own the photograph or did not have the rights or permissions the participant represented that they possessed.

This release does not apply to claims arising from the gross negligence or willful misconduct of RECHARGE, the Presenting Organization, or the other parties named above, to the extent such a limitation is required by law.

Nothing in these rules is intended to waive liability that cannot legally be waived under applicable law.

13. Privacy

Information provided through the submission form, including name, email address, telephone number, and other contact information, will be used to administer the Contest, communicate with participants and finalists, coordinate exhibition and voting, and award prizes.

Participant information will not be sold.

If RECHARGE wishes to use participant contact information for future marketing or communications unrelated to administration of the Contest, participants will be given a separate opportunity to opt in.

Photographs submitted by participants who are not selected as finalists will be retained only as reasonably necessary to administer the Contest and will not be exhibited, published, or otherwise used by RECHARGE.

14. Changes or Cancellation

RECHARGE reserves the right to modify Contest dates, procedures, finalist selection, voting procedures, exhibition plans, or other administrative details if circumstances reasonably require a change.

RECHARGE also reserves the right to suspend, modify, or cancel the Contest if circumstances outside its reasonable control prevent the Contest from being conducted as intended.

15. Governing Law

These Official Rules and this Photographer Submission Agreement are governed by the laws of the State of Maryland, without regard to its conflict-of-laws principles.

Any dispute arising out of or relating to the Contest or these Official Rules shall be brought exclusively in the state or federal courts located in Baltimore, Maryland, and each participant consents to the personal jurisdiction of those courts.

16. General Provisions

If any provision of these Official Rules is found to be invalid or unenforceable, that provision will be enforced to the maximum extent permissible and the remaining provisions will remain in full force and effect.

These Official Rules, together with the submission form, constitute the entire agreement between each participant and RECHARGE regarding the Contest and supersede any prior understandings relating to the subject matter.

Participant Acknowledgment

Before submitting photographs, each participant must confirm the following:

- I have read and agree to the Magnetic Charm Official Rules & Photographer Submission Agreement.
- I confirm that I took each photograph I am submitting and have the right to submit it.
- I understand that I retain ownership and copyright of my photographs while granting RECHARGE permission to use them for the purposes described above.
- I understand that images created by generative AI, or materially generated, altered, or manipulated using generative AI, are not eligible.
- I understand that if RECHARGE is considering a photograph of mine as a finalist and it features a clearly identifiable principal subject or prominently features a minor, RECHARGE may request a signed model release or other confirmation of consent, and that RECHARGE is not obligated to explain why any submission is not selected.
- I agree to release and indemnify RECHARGE as described in Section 12, and I understand that disputes are governed by Maryland law and the courts of Baltimore, Maryland, as described in Section 15.

Agreement is given electronically: by checking the acknowledgment box on the official submission form at the time of upload, the participant confirms each of the items above and agrees to be bound by these Official Rules. No printed or physical signature is required.

Questions regarding the Contest may be directed to:

info@baltimoremagneticcharm.com

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