

2026 Legislative Agenda

Each year, Iowa REALTORS® champion legislative priorities related to important issues facing REALTORS® across the state of Iowa.

These priorities showcase that your voice matters in the vital role REALTORS® play in the state and in protecting the rights of current and future property owners.

Property Insurance

Iowa REALTORS® supports legislation to ensure faster, fairer, and more transparent property insurance practices in Iowa. These policies aim to reduce uncertainty in real estate transactions, prevent insurance disruptions and strengthen consumer confidence in both the property insurance and real estate industries.

These legislative updates should directly benefit Iowa property owners and the real estate market by:

- Establishing firm timelines for insurers to investigate, approve, and pay claims.
- Requiring repairs to meet reasonable matching and building-code standards.
- Mandating clear documentation of depreciation and claim decisions.

Legislative updates should serve to protect property owners from unreasonable policy deadlines, provide access to policy and claim information, and preserve the right of a property owner to hire a public adjuster.

Additionally, we advocate for policies which place guidelines on insurers' use of aerial imagery for underwriting and claims, ensuring homeowners receive notice, evidence, and opportunities to remedy concerns.

Industry Professionalism

Iowa REALTORS® strongly opposes any legislation that reduces or weakens professional education requirements for real estate licensees and brokers. Maintaining education standards is essential to protecting consumers, ensuring competent representation, and upholding the integrity of Iowa's real estate market. Any measures to cut educational requirements would undermine public trust, increase the risk of errors that harm buyers and sellers, and lower the overall professionalism of the industry.

Iowa REALTORS® advocates for policies that preserve and when appropriate, strengthen educational standards so that every Iowan can rely on knowledgeable, ethical, and well-trained real estate professionals in one of the most significant financial transactions of their lives.

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Homeowners Associations

Iowa REALTORS® supports stronger transparency and timely access to information in transactions involving properties belonging to a homeowners association. We advocate for requiring HOAs to provide a certification confirming whether dues and fees are current or delinquent and disclosing any ongoing or upcoming fees and assessments within 10 business days of a request for the information.

We also support ensuring fairness in the cost of obtaining HOA records. Unit owners, or their authorized agents, should be able to request documentation justifying any fees charged for accessing HOA documents, helping ensure those fees do not exceed the actual cost of producing or reproducing the records.

Home Inspections

Iowa REALTORS® supports a seller's right to request the portions of a home inspection report that relate directly to the buyer's remediation or repair requests. We also support allowing the seller to cancel the purchase agreement without penalty if the buyer, or the buyer's authorized agent, fails to provide the relevant sections of the inspection report.

Utility Bills For Rental Properties

To ensure that utility charges for residential rentals are properly assigned, Iowa REALTORS® supports allowing a tenant's notification to a city utility or municipal enterprise, whether assuming or ending responsibility for service, to serve as valid written notice of who is responsible for the utility bills. This helps prevent incorrect billing and maintains clear, accurate accountability for utility charges.

Deed & Title Fraud

Iowa REALTORS® supports efforts to strengthen protections against deed and title fraud by modernizing property record security, increasing penalties for fraudulent transfers, and ensuring swift remedies for victims. We support legislation that enhances identity-verification requirements for recording documents, expands notification systems that alert property owners of attempted filings, and establishes criminal charges for fraudulent property transfers. These measures will help safeguard property owners, preserve the integrity of Iowa's real estate records, and maintain confidence in real estate transactions statewide.