

Property Taxes

- Iowa REALTORS® support meaningful, long-term property tax relief that improves housing affordability and predictability for property owners.
- Reforms should reduce the overall property tax burden without shifting costs onto homebuyers, renters, or local services.
- Property tax changes must be transparent, sustainable, and balanced, avoiding unintended consequences that disrupt the real estate market.
- Protecting private property rights and maintaining stable local funding are essential to strong communities and a healthy housing market.

First-Time Homebuyers

- Iowa REALTORS® support Governor Reynolds' proposal for FirstHome Iowa Accounts, modeled after 529 plans.
- These accounts provide a tax-advantaged way to save for down payments and eligible home buying costs.
- The proposal expands access to homeownership for first-time buyers and encourages responsible, long-term saving.
- Supporting first-time buyers strengthens housing stability, generational wealth, and Iowa's overall economy.

Homeowners Associations

- HOAs should provide certification of dues status and disclose pending or upcoming fees and assessments within 10 business days of a request.
- HOA document fees should be fair, reasonable, and tied to the actual cost of producing records and Iowans should have the right to request documentation for the fees charged to ensure transparency.

Deed & Title Fraud

- Iowa REALTORS® support stronger protections against deed and title fraud.
- Modernizing security for property records helps prevent fraudulent transfers.
- Increased penalties and criminal charges deter bad actors.
- Notification systems and identity-verification requirements protect property owners.
- These measures preserve trust in Iowa's real estate records and transaction system.

Property Insurance

- Iowa REALTORS® support reforms that ensure faster, fairer, and more transparent insurance claims handling.
- Establishing firm timelines for claim investigations, approvals, and payments reduces uncertainty.
- We support requiring repairs to meet reasonable matching and building-code standards.
- Property owners should receive clear documentation of depreciation, claim decisions, and policy requirements.
- Homeowners must have the ability to easily access policy information, reasonable deadlines for communication, and the right to hire a public adjuster.
- Guidelines on insurers' use of aerial imagery are needed to ensure notice, evidence, and opportunities to remedy concerns.

Industry Professionalism

- Iowa REALTORS® oppose efforts to reduce real estate education requirements and industry professionalism.
- Education standards protect Iowa consumers and ensure competent, ethical representation while weakening requirements could increase errors, risk, and harm to buyers and sellers.
- Maintaining strong education standards preserves public trust and professionalism in the real estate industry.

Home Inspections

- Iowa REALTORS® support a seller's right to request inspection report sections tied to buyer repair or remediation requests.
- Sellers need access to relevant information to evaluate repair demands accurately.
- We support allowing sellers to cancel a contract without penalty if required inspection information is not provided.

Utility Bills for Rental Properties

- Iowa REALTORS® support clear rules assigning responsibility for utility bills in rental properties.
- A tenant's notice to a city utility should serve as valid written notice of service responsibility.
- This approach prevents incorrect billing and disputes, creating clear accountability that benefits tenants, property owners, and municipalities alike.