

**Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025**

H1075	.....	2
H1076	.....	7
H1077	.....	9
H1078	.....	10
H1079	.....	11
H1080	.....	12
H1081	.....	13
H1082	.....	14
H1083	.....	15
H1084	.....	17
H1085	.....	19
H1086	.....	20
H1087	.....	21
H1088	.....	26
HF957	.....	27
HF958	.....	131
HF959	.....	134
HF960	.....	136
HF961	.....	138
HSB317	.....	141
SF608	.....	154
SR6	.....	172

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

House File 437

H-1075

1 Amend House File 437 as follows:

2 1. By striking everything after the enacting clause and  
3 inserting:

4 <Section 1. SHORT TITLE. This Act shall be known and may be  
5 cited as the "Center for Intellectual Freedom Act".

6 Sec. 2. NEW SECTION. **263C.1 Definitions.**

7 As used in this chapter, unless the context otherwise  
8 requires:

9 1. "*Board*" means the state board of regents.

10 2. "*Center*" means the center for intellectual freedom  
11 established by section 263C.2.

12 3. "*Regents institution*" means an institution specified in  
13 section 262.7, subsections 1 through 3.

14 4. "*University*" means the state university of Iowa.

15 Sec. 3. NEW SECTION. **263C.2 Center for intellectual  
16 freedom.**

17 1. A center for intellectual freedom is established as an  
18 independent academic center under the board at the university.

19 2. The center shall conduct teaching and research in the  
20 historical ideas, traditions, and texts that have shaped the  
21 American constitutional order and society.

22 3. The board may name the center in accordance with any  
23 philanthropic naming policies or practices of the board or  
24 university.

25 Sec. 4. NEW SECTION. **263C.3 Functions of the center.**

26 1. The center shall provide scholarship in all of the  
27 following subjects:

28 *a.* The texts and major debates that form the intellectual  
29 foundation of free societies, especially that of the United  
30 States.

31 *b.* The principles, ideals, and institutions of the American  
32 constitutional order.

33 *c.* The foundations of responsible leadership and informed  
34 citizenship.

35 2. The center shall offer university-wide programming

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

1 related to the values of free speech and civil discourse.

2 3. The center shall work to do all of the following:

3 a. Expand the intellectual diversity of the university's  
4 academic community.

5 b. Foster civic engagement among university students and  
6 faculty.

7 c. Coordinate with the center for cyclone civics at Iowa  
8 state university and the center for civic education at the  
9 university of northern Iowa to enable academic offerings that  
10 may be offered to students at any of the regents institutions  
11 either in person or online.

12 4. The center, in collaboration with any of the regents  
13 institutions, may offer courses; develop certificate, minor,  
14 and major programs as well as graduate programs; and offer  
15 degrees.

16 5. The center shall offer at least one three-semester  
17 credit hour course in American history and civil government.  
18 If a regents institution has established general education  
19 requirements for undergraduate students that include an  
20 American heritage course requirement, the center shall ensure  
21 that the course satisfies that requirement. The center shall  
22 coordinate with the center for cyclone civics at Iowa state  
23 university and the center for civic education at the university  
24 of northern Iowa to ensure that the course is offered to  
25 students at each regents institution either in person or  
26 online.

27 **Sec. 5. NEW SECTION. 263C.4 Bylaws.**

28 The center shall establish bylaws governing the center  
29 subject to the approval of the board. In addition to any  
30 other bylaws established, the bylaws must include all of the  
31 following requirements, which shall take precedence over any  
32 other requirements in the bylaws:

33 1. The center shall educate students by means of free, open,  
34 and rigorous intellectual inquiry to seek the truth.

35 2. The center affirms its duty to equip students with

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

1 the skills, habits, and dispositions of mind they need to  
2 reach their own informed conclusions on matters of social and  
3 political importance.

4 3. The center affirms the value of intellectual diversity  
5 in higher education and aspires to enhance the intellectual  
6 diversity of the university.

7 4. The center affirms a commitment to create a community  
8 dedicated to an ethic of civil and free inquiry, which respects  
9 the intellectual freedom of each member, supports individual  
10 capacities for growth, and welcomes the differences of opinion  
11 that naturally exist in a public university community.

12 Sec. 6. NEW SECTION. **263C.5 Funding — use.**

13 1. The center may accept and administer private and  
14 external donations and gifts. The university of Iowa center  
15 for advancement shall be the designated foundation for  
16 philanthropic gifts or funding for the center.

17 2. Any moneys appropriated to the center, and any private  
18 and external donations to the center, shall be used only for  
19 the direct operation of the center.

20 3. Any additional funding required to operate the center  
21 shall be proportionally provided by the regents institutions,  
22 subject to approval of the board.

23 Sec. 7. NEW SECTION. **263C.6 Center faculty.**

24 The university shall employ tenure-eligible faculty members  
25 to provide instruction through the center. The university  
26 shall incrementally increase the number of such faculty to five  
27 based on market research and student demand. Faculty members  
28 appointed to the center may hold joint appointments to other  
29 academic units of the university. Faculty members who are not  
30 affiliated with the center shall have no authority to approve,  
31 deny, or modify the terms of appointment of faculty to the  
32 center.

33 Sec. 8. NEW SECTION. **263C.7 Advisory council.**

34 1. No later than December 31, 2025, the board shall appoint  
35 an advisory council for the center.

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

1     2. The board shall appoint a minimum of nine members to the  
2 council. A majority of the members appointed to the council  
3 shall constitute a quorum. No more than one member of the  
4 council may be an employee of the university.

5     3. The board shall determine the initial length of each  
6 member's term in accordance with this subsection. A majority  
7 of the members initially appointed to the council shall serve  
8 initial terms of four years. The remaining initially appointed  
9 members shall serve initial terms of two years. The board  
10 shall appoint new members to fill vacancies on the council in  
11 accordance with this section.

12     Sec. 9. NEW SECTION. **263C.8 Appointment of director.**

13     1. The advisory council established under section 263C.7  
14 shall conduct a nationwide search for candidates for the  
15 director of the center. The council shall adhere to all  
16 relevant state and federal laws in conducting the search. The  
17 council shall submit finalists for the position to the board.  
18 The board, upon approval of a candidate, shall appoint the  
19 candidate as the director. All subsequent directors shall be  
20 chosen in the same manner.

21     2. The director shall have the academic standing to be  
22 eligible for tenure at a regents institution.

23     Sec. 10. NEW SECTION. **263C.9 Duties of director.**

24     1. The director of the center shall have the sole and  
25 exclusive authority to manage the recruitment and hiring  
26 process, and to extend offers for employment, of the center  
27 and to terminate employment of all staff of the center in  
28 accordance with state and federal law.

29     2. The director shall conduct a market assessment to  
30 determine course demand and the number of faculty required to  
31 meet any unmet needs of the center and may conduct additional  
32 market assessments as needed. A market assessment shall  
33 include the subjects described in section 263C.3, subsections 1  
34 and 2.

35     3. The director shall have the authority to invite guest

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

1 speakers to the university on behalf of the center.

2 4. The director shall report directly to the board.

3 Sec. 11. NEW SECTION. 263C.10 Annual report.

4 Beginning in 2026, the director of the center shall submit an  
5 annual report to the governor, the general assembly, and the  
6 board of regents by December 31. The report shall provide a  
7 full account of the center's achievements and shall identify  
8 any opportunities, challenges, and obstacles in the development  
9 of the center.>

10 2. Title page, by striking line 1 and inserting <An Act  
11 establishing a center for intellectual freedom at the>

---

COLLINS of Des Moines

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

House File 700

H-1076

1 Amend House File 700 as follows:

2 1. Page 1, line 5, by striking <in the dwelling unit> and  
3 inserting <once every two years for a single-family residence  
4 or individual unit of a duplex>

5 2. Page 1, by striking line 8 and inserting <written copy of  
6 the those test results within twenty-one days of receiving such  
7 results. If a new tenant takes possession during the two-year  
8 time frame, the landlord shall notify the new tenant of the  
9 prior radon test results.>

10 3. Page 1, line 10, after <chapter 136B> by inserting  
11 <within thirty days of receiving the radon test results from  
12 the tenant>

13 4. Page 1, line 17, after <chapter 136B> by inserting  
14 <within sixty days of receiving the test results>

15 5. Page 1, line 18, after <retested> by inserting  
16 <within thirty days following the completion of the system  
17 installation>

18 6. Page 1, lines 20 and 21, by striking <from the day the  
19 tenant provided notification of elevated radon levels to the  
20 landlord>

21 7. Page 1, line 22, by striking <ninety-day> and inserting  
22 <sixty-day>

23 8. Page 1, line 28, after <lease> by inserting <in writing>

24 9. Page 1, line 29, after <deposit> by inserting <, provided  
25 there is no demonstrable damage to the dwelling unit,>

26 10. Page 1, line 31, after <lease> by inserting <and the  
27 date the termination shall be effective>

28 11. Page 1, after line 34 by inserting:

29 <d. For properties with more than two dwelling units, the  
30 landlord shall have a radon test conducted on the property at  
31 least once every two years and shall provide the tenants a  
32 written copy of those test results. If the results of the test  
33 show a radon level equal to or greater than four picocuries  
34 per liter, the landlord may have a confirmatory radon test  
35 conducted by a person certified in accordance with chapter

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

1 136B within thirty days of receiving the initial radon test  
2 result. If the confirmatory test result is equal to or greater  
3 than four picocuries per liter, or if the landlord chooses  
4 not to have a confirmatory test conducted, the landlord shall  
5 have a radon mitigation system installed in the building by a  
6 person certified in accordance with chapter 136B within sixty  
7 days of receiving the test results. Once a radon mitigation  
8 system has been installed, the landlord shall have the building  
9 retested within thirty days following the completion of the  
10 system installation and the landlord shall provide the tenant a  
11 written copy of those new test results within ninety days.>

12 12. Page 1, line 35, by striking <d.> and inserting <e.>

---

WILZ of Wapello

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

House File 524

H-1077

1 Amend House File 524 as follows:

2 1. By striking everything after the enacting clause and  
3 inserting:

4 <Section 1. NEW SECTION. 136D.5 Minors' use of tanning  
5 devices — restrictions.

6 1. A tanning facility shall not allow a person under  
7 eighteen years of age to use a tanning device unless the parent  
8 or guardian of the person first provides written consent in  
9 person to the tanning facility for the person to use a tanning  
10 device, which must include the following statement:  
11 UV tanning devices increase the risk of melanoma, a  
12 particularly deadly type of skin cancer. UV radiation is most  
13 dangerous when exposed at a young age.

14 2. A written consent provided pursuant to subsection 1 shall  
15 remain valid for subsequent visits to the tanning facility.  
16 However, the written consent may be revoked at any time by the  
17 parent or guardian who provided it.>

---

WILZ of Wapello

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

House File 165

H-1078

- 1 Amend the amendment, H-1007, to House File 165, as follows:  
2 1. Page 2, after line 3 by inserting:  
3 <Sec. \_\_\_\_ . APPLICABILITY. This Act applies to school years  
4 beginning on or after July 1, 2026.>  
5 2. Page 2, line 7, after <twelve> by inserting <, and  
6 including applicability provisions>  
7 3. By renumbering as necessary.

---

INGELS of Fayette

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

House File 784

H-1079

1 Amend House File 784 as follows:

2 1. Page 3, after line 21 by inserting:

3 <Sec. \_\_\_\_ . APPLICABILITY. The following applies to school  
4 years beginning on or after July 1, 2026:

5 The section of this Act enacting section 279.68A.>

6 2. Title page, line 4, after <education> by inserting <, and  
7 including applicability provisions>

8 3. By renumbering as necessary.

---

KURTH of Scott

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

House File 785

H-1080

1 Amend House File 785 as follows:

2 1. Page 1, after line 9 by inserting:

3 <Sec. \_\_\_\_ . Section 256E.7, Code 2025, is amended by adding  
4 the following new subsection:

5 NEW SUBSECTION. 11A. Each member of a charter school's  
6 governing board shall be subject to and comply with the  
7 requirements of section 279.7A in the same manner as a member  
8 of the board of directors of a school district.>

9 2. By renumbering as necessary.

---

KURTH of Scott

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

House File 785

H-1081

1 Amend House File 785 as follows:

2 1. Page 1, by striking lines 1 through 9.

3 2. Title page, by striking lines 1 through 3 and inserting  
4 <An Act relating to charter school student participation in>

5 3. By renumbering as necessary.

---

KURTH of Scott

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

House File 269

H-1082

1 Amend House File 269 as follows:

- 2 1. Page 1, by striking lines 15 through 22.
- 3 2. Page 1, line 23, by striking <b.> and inserting <a.>
- 4 3. Page 1, line 28, by striking <c.> and inserting <b.>
- 5 4. Page 1, line 31, by striking <d.> and inserting <c.>

---

HOLT of Crawford

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

House File 950

H-1083

1 Amend House File 950 as follows:

2 1. Page 3, after line 19 by inserting:

3 <Sec. \_\_\_\_\_. Section 204.2, subsection 2, paragraph e, Code  
4 2025, is amended by striking the paragraph.

5 Sec. \_\_\_\_\_. Section 204.14A, subsection 1, unnumbered  
6 paragraph 1, Code 2025, is amended to read as follows:

7 A Except as provided in subsection 6, a person shall not  
8 possess, use, manufacture, market, transport, deliver, or  
9 distribute harvested hemp or a hemp product if the intended use  
10 of the harvested hemp or hemp product is introduction into the  
11 body of a human by any method of inhalation, including any of  
12 the following:

13 Sec. \_\_\_\_\_. Section 204.14A, subsection 2, unnumbered  
14 paragraph 1, Code 2025, is amended to read as follows:

15 A Except as provided in subsection 6, a person shall not  
16 use, market, or distribute a raw or dried flower form of hemp  
17 for the purposes of inhalation as described in subsection 1,  
18 paragraph "b" or "c". Any raw or dried flower form of hemp  
19 marketed or distributed within this state shall contain the  
20 following notice on the raw or dried product container:  
21 This is a raw or dried agricultural commodity not suitable or  
22 intended for human consumption in conjunction with Iowa Code  
23 section 204.14A, subsection 1, paragraph "b" or "c".

24 Sec. \_\_\_\_\_. Section 204.14A, Code 2025, is amended by adding  
25 the following new subsection:

26 NEW SUBSECTION. 6. a. A person may possess, use,  
27 manufacture, market, transport, deliver, or distribute  
28 harvested hemp or a hemp product in the form of the flowers of  
29 the plant Cannabis sativa L. or Cannabis indica in inhalable  
30 form, including nebulizable forms, vaporizable dried raw hemp,  
31 and other vaporizable forms of hemp.

32 b. A person shall not possess hemp or hemp product  
33 containing more than four and one-half grams of total  
34 tetrahydrocannabinol under this subsection.>

35 2. By renumbering as necessary.

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

---

SORENSEN of Adair

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

House File 440

H-1084

1 Amend House File 440 as follows:

2 1. Page 1, line 23, by striking <December 31> and inserting  
3 <April 30>

4 2. Page 1, by striking lines 25 through 30.

5 3. By striking page 1, line 33, through page 2, line 14.

6 4. Page 2, line 15, by striking <40.> and inserting <39.>

7 5. Page 2, line 16, before <offer> by inserting <begin  
8 efforts to>

9 6. Page 2, line 18, by striking <by the academic year  
10 beginning in 2027>

11 7. Page 2, line 19, by striking <41.> and inserting <40.>

12 8. Page 2, line 19, by striking <a.>

13 9. By striking page 2, line 20, through page 3, line  
14 9, and inserting <education governed by the board to begin  
15 implementation of at least one work study program whereby  
16 a student engages in part-time employment while pursuing a  
17 degree with the employer being financially responsible for the  
18 student's tuition and mandatory fees during semesters in which  
19 the student is employed by the employer.>

20 10. Page 3, after line 9 by inserting:

21 <Sec. \_\_\_\_ . INSTITUTIONS OF HIGHER EDUCATION GOVERNED BY THE  
22 STATE BOARD OF REGENTS — UNDERGRADUATE TUITION — STUDY.

23 1. The state board of regents shall conduct a study on  
24 establishing a policy whereby the tuition amount charged  
25 to students classified as residents that is charged to an  
26 undergraduate student in the student's first academic year  
27 of enrollment will not increase in the student's subsequent  
28 academic years of undergraduate enrollment for three  
29 consecutive academic years.

30 2. The study shall include projections of how much such a  
31 policy would increase enrollment at each of the institutions  
32 of higher education governed by the board, the technical  
33 feasibility of such a policy, the cost of implementation of  
34 such a policy, and the results of implementation of similar  
35 policies in other states.

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

1 3. The board shall submit a report on the results of the  
2 study to the governor and the general assembly no later than  
3 November 30, 2025.>

4 11. By renumbering as necessary.

---

COLLINS of Des Moines

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

House File 401

H-1085

1 Amend House File 401 as follows:

2 1. Page 2, lines 18 and 19, by striking <school of> and  
3 inserting <center for>

4 2. Page 2, line 20, by striking <school or>

---

HOLT of Crawford

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

House File 876

H-1086

1 Amend House File 876 as follows:

2 1. Page 1, lines 4 and 5, by striking <For the purposes of  
3 this subsection, a> and inserting <A>

4 2. Page 1, line 7, after <material.> by inserting <For the  
5 purposes of this subsection, "downstream" means the section  
6 of the service line between a lead service line and the water  
7 meter.>

8 3. Page 1, line 10, after <building.> by inserting <For the  
9 purposes of this subsection, "service line" includes the pipe  
10 from the water main to the water meter, not including interior  
11 plumbing.>

12 4. Page 1, after line 22 by inserting:

13 <Sec. \_\_\_\_ . EFFECTIVE DATE. This Act takes effect January 1,  
14 2026.>

15 5. Title page, line 2, after <disclosures> by inserting <and  
16 including effective date provisions>

17 6. By renumbering as necessary.

---

JENEARY of Plymouth

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

House File 856

H-1087

1 Amend House File 856 as follows:

2 1. Page 1, before line 1 by inserting:

3 <DIVISION I  
4 STATE ENTITIES — DIVERSITY, EQUITY, AND INCLUSION ACTIVITIES  
5 PROHIBITED>

6 2. Page 5, line 3, after <This> by inserting <division of  
7 this>

8 3. Page 5, after line 4 by inserting:

9 <DIVISION \_\_\_\_  
10 COMMUNITY COLLEGES — DIVERSITY, EQUITY, AND INCLUSION  
11 ACTIVITIES PROHIBITED

12 Sec. \_\_\_\_\_. Section 261J.1, subsection 3, as enacted by 2024  
13 Iowa Acts, chapter 1152, section 31, is amended to read as  
14 follows:

15 3. *“Public institution of higher education”* means an  
16 institution of higher learning governed by the state board of  
17 regents or a community college.

18 Sec. \_\_\_\_\_. Section 261J.4, as enacted by 2024 Iowa Acts,  
19 chapter 1152, section 34, is amended to read as follows:

20 **261J.4 Reporting.**

21 Each ~~public~~ institution of higher education governed by  
22 the state board of regents shall, on or before December 1 of  
23 each year, submit an annual report to the general assembly and  
24 the governor that certifies the ~~public institution of higher~~  
25 ~~education’s~~ institution’s compliance with [this chapter](#).

26 Sec. \_\_\_\_\_. 2024 Iowa Acts, chapter 1152, section 36, is  
27 amended to read as follows:

28 SEC. 36. FY 2025-2026 APPROPRIATIONS — REALLOCATION. At  
29 the close of the fiscal year beginning July 1, 2025, all  
30 unexpended moneys appropriated by the general assembly for the  
31 fiscal year that would have been expended by an institution  
32 of higher learning governed by the state board of regents on  
33 diversity, equity, and inclusion offices or diversity, equity,  
34 and inclusion officers on or after the effective date of this  
35 division of this Act are reallocated to the Iowa workforce

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

1 grant and incentive program fund established pursuant to  
2 section 256.230, subsection 8.

3

DIVISION \_\_\_\_

4 PRIVATE INSTITUTIONS OF HIGHER EDUCATION — DIVERSITY, EQUITY,  
5 AND INCLUSION ACTIVITIES PROHIBITED

6 Sec. \_\_\_\_ . Section 256.183, subsection 1, unnumbered  
7 paragraph 1, Code 2025, is amended to read as follows:

8 *“Accredited private institution”* means an institution of  
9 higher learning located in Iowa which is operated privately  
10 and not controlled or administered by any state agency or  
11 any subdivision of the state and which meets the criteria in  
12 paragraphs *“a”* and *“b”* and all of the criteria in paragraphs *“d”*  
13 through *“j”* *“k”*, except that institutions defined in paragraph  
14 *“c”* of [this subsection](#) are exempt from the requirements of  
15 paragraphs *“a”* and *“b”*:

16 Sec. \_\_\_\_ . Section 256.183, subsection 1, Code 2025, is  
17 amended by adding the following new paragraph:

18 NEW PARAGRAPH. *k.* Adopt a policy for compliance with  
19 chapter 261K.

20 Sec. \_\_\_\_ . Section 256.183, subsection 3, Code 2025, is  
21 amended to read as follows:

22 3. *“Eligible institution”* means an institution of higher  
23 learning located in Iowa which is operated privately and  
24 not controlled or administered by any state agency or any  
25 subdivision of the state, which is not exempt from taxation  
26 under section 501(c)(3) of the Internal Revenue Code, and which  
27 meets all of the criteria in [subsection 1](#), paragraphs *“d”*  
28 through *“j”* *“k”*, and is a school of barbering and cosmetology  
29 arts and sciences licensed under [chapter 157](#) and is accredited  
30 by a national accrediting agency recognized by the United  
31 States department of education. For the fiscal year beginning  
32 July 1, 2017, such a school of barbering and cosmetology arts  
33 and sciences shall provide a matching aggregate amount of  
34 institutional financial aid equal to at least seventy-five  
35 percent of the amount received by the institution’s students

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

1 for Iowa tuition grant assistance under [section 256.191](#). For  
2 the fiscal year beginning July 1, 2018, the school of barbering  
3 and cosmetology arts and sciences shall provide a matching  
4 aggregate amount of institutional financial aid equal to at  
5 least eighty-five percent of the amount received in that fiscal  
6 year. Commencing with the fiscal year beginning July 1, 2019,  
7 and each succeeding fiscal year, the matching aggregate amount  
8 of institutional financial aid shall be at least equal to the  
9 match provided by eligible institutions under section 261.9,  
10 subsection 3, paragraph "a", Code 2023.

11 Sec. \_\_\_\_ . NEW SECTION. **261K.1 Definitions.**

12 As used in this chapter, unless the context otherwise  
13 requires:

14 1. "*Department*" means the department of education.

15 2. "*Diversity, equity, and inclusion*" means the same as  
16 defined in section 261J.1, as enacted by 2024 Iowa Acts, ch.  
17 1152, §31.

18 3. "*Diversity, equity, and inclusion office*" means the same  
19 as defined in section 261J.1, as enacted by 2024 Iowa Acts, ch.  
20 1152, §31.

21 4. "*Private institution of higher education*" means an  
22 accredited private institution as defined in section 256.183 or  
23 an eligible institution as defined in section 256.183.

24 Sec. \_\_\_\_ . NEW SECTION. **261K.2 Diversity, equity, and  
25 inclusion office prohibited.**

26 1. A private institution of higher education shall not,  
27 except as otherwise provided by federal or state law or  
28 accreditation standards, establish, sustain, support, or staff  
29 a diversity, equity, and inclusion office.

30 2. Subsection 1 shall not be construed to cover or affect a  
31 private institution of higher education's funding of any of the  
32 following:

33 *a.* Academic course instruction.

34 *b.* Research or creative works by the private institution  
35 of higher education's students, faculty, or other research

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

1 personnel, and the dissemination of such research or creative  
2 works.

3 *c.* Activities of registered student organizations.

4 *d.* Arrangements for guest speakers and performers with  
5 short-term engagements.

6 *e.* Mental or physical health services provided by licensed  
7 professionals.

8 3. Subsection 1 shall not be construed as prohibiting bona  
9 fide qualifications based on sex that are reasonably necessary  
10 to the normal operation of private higher education.

11 Sec. \_\_\_\_ . NEW SECTION. **261K.3 Enforcement.**

12 1. Any person may report a private institution of higher  
13 education's potential violation of section 261K.2 to the  
14 attorney general. The attorney general shall provide notice  
15 of such report to the department and the institution within  
16 fifteen days. No later than thirty days after receiving such  
17 notice, the institution shall do one of the following:

18 *a.* Correct the violation and provide documentation of the  
19 correction to the attorney general and the department.

20 *b.* Provide documentation to the attorney general and the  
21 department demonstrating that the action of the institution  
22 upon which the report was based was not a violation of section  
23 261K.2.

24 2. If, upon the conclusion of the thirty-day period  
25 provided in subsection 1, the institution has not complied  
26 with subsection 1, paragraph "a", or provided documentation  
27 under subsection 1, paragraph "b", that demonstrates to  
28 the satisfaction of the attorney general that a violation  
29 of section 261K.2 did not occur, the institution shall be  
30 ineligible to participate in the tuition grant program under  
31 chapter 256, subchapter VII, part 4, subpart B, as of the  
32 next academic year beginning thereafter. If either action is  
33 carried out by the institution by October 1 of an academic  
34 year, eligibility shall be restored as of the next academic  
35 year beginning after such action is carried out. The attorney

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

1 general shall notify the college student aid commission to this  
2 effect.>

3 4. Title page, by striking lines 1 through 4 and inserting  
4 <An Act prohibiting public entities from engaging in certain  
5 activities relating to diversity, equity, and inclusion,  
6 creating a private cause of action, and including>

7 5. By renumbering as necessary.

---

COLLINS of Des Moines

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

House File 706

H-1088

- 1 Amend House File 706 as follows:
- 2 1. Page 2, after line 8 by inserting:
- 3 <c. Is elected to the office.>

---

SMITH of Dubuque

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

House File 957 - Introduced

HOUSE FILE 957  
BY COMMITTEE ON LOCAL  
GOVERNMENT

(SUCCESSOR TO HSB 246)

**A BILL FOR**

1 An Act relating to the natural hazard mitigation financing  
2 program, the disaster recovery housing assistance program,  
3 the disaster recovery new housing program, post-loss  
4 assignment of benefits, the licensing and regulation  
5 of adjusters, appraisers, and umpires, and the Iowa  
6 economic emergency fund, and providing penalties, making  
7 appropriations, and including effective date and retroactive  
8 applicability provisions.

9 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

DIVISION I

NATURAL HAZARD MITIGATION FINANCING PROGRAM

Section 1. NEW SECTION. 16.230 **Definitions.**

1. "*Department*" means the department of homeland security and emergency management.

2. "*Fund*" means the natural hazard mitigation revolving loan fund created in section 29D.4.

3. "*Loan recipient*" means the same as defined in section 29D.2.

4. "*Program*" means the natural hazard mitigation financing program created in section 29D.3.

5. "*Project*" means the same as defined in section 29D.2.

Sec. 2. NEW SECTION. 16.231 **Funds and accounts — program funds and accounts not part of state general fund.**

1. The department, in consultation with the authority, may establish and maintain funds or accounts determined to be necessary to carry out the purposes of chapter 29D and shall provide for the funding, administration, investment, restrictions, and disposition of the funds and accounts. Any moneys appropriated to the department and the authority for purposes of paying the costs and expenses associated with the administration of the program shall be administered as determined by the department in consultation with the authority.

2. The funds or accounts held by the department or the authority, or a trustee acting on behalf of the department or the authority pursuant to a trust agreement related to the program, shall not be considered part of the general fund of the state, are not subject to appropriation for any other purpose by the general assembly, and in determining a general fund balance shall not be included in the general fund of the state, but shall remain in the funds and accounts maintained by the department or the authority, or a trustee pursuant to a trust agreement. Funds and accounts held by the department or the authority, or a trustee acting on behalf of the department

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 or the authority pursuant to a trust agreement related to the  
2 program, are separate dedicated funds and accounts under the  
3 administration and control of the department in consultation  
4 with the authority.

5 Sec. 3. NEW SECTION. 16.232 Program funding — bonds and  
6 notes.

7 1. The authority shall cooperate with the department in the  
8 creation, administration, and financing of the program.

9 2. The authority may issue bonds and notes for the purpose  
10 of funding the fund and the state matching funds required  
11 pursuant to the federal Robert T. Stafford Disaster Relief  
12 and Emergency Assistance Act, Pub. L. No. 93-288, as amended,  
13 42 U.S.C. §5121 et seq. The authority may enter into one or  
14 more loan agreements or purchase agreements with one or more  
15 bondholders or noteholders containing the terms and conditions  
16 of the repayment of, and the security for, each bond or note.  
17 The authority and each bondholder or noteholder, or a trustee  
18 agent designated by the authority, may enter into an agreement  
19 to provide for any of the following:

20 a. That the proceeds of the bond or note and the investments  
21 of the proceeds may be received, held, and disbursed by the  
22 authority or by a trustee or agent designated by the authority.

23 b. That the bondholder or noteholder, or a trustee or  
24 agent designated by the authority, may collect, invest, and  
25 apply the amount payable under the loan agreement or any other  
26 instruments securing the debt obligations under the loan  
27 agreement.

28 c. That the bondholder or noteholder may enforce the  
29 remedies provided in the loan agreement or other instruments on  
30 the bondholder's or noteholder's behalf without the appointment  
31 or designation of a trustee. If there is a default in the  
32 principal of, or interest on, the bond or note or in the  
33 performance of any agreement contained in the loan agreement or  
34 other instrument, the payment or performance may be enforced in  
35 accordance with the loan agreement or other instrument.

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1     *d.* Other terms and conditions as deemed necessary or  
2 appropriate by the authority.

3     3. Chapter 16, except to the extent inconsistent with this  
4 section, shall apply to bonds or notes issued, and powers  
5 granted to the authority, under this section. Section 16.28,  
6 subsection 4, shall not apply to this section.

7     4. All bonds or notes issued by the authority in connection  
8 with the program are exempt from taxation by this state and the  
9 interest on the bonds or notes is exempt from state income tax.

10    Sec. 4. NEW SECTION. 16.233 Security — reserve funds —  
11 **pledges — nonliability.**

12    1. The authority may provide in the resolution, trust  
13 agreement, or other instrument authorizing the issuance of  
14 bonds or notes pursuant to chapter 29D that the principal of,  
15 premium, and interest on the bonds or notes are payable from  
16 any of the following and may pledge the same to the authority's  
17 bonds or notes:

18    *a.* The income and receipts or other moneys derived from the  
19 projects financed with the proceeds of the bonds or notes.

20    *b.* The income and receipts or other moneys derived from  
21 designated projects whether or not the projects are financed in  
22 whole or in part with the proceeds of the bonds or notes.

23    *c.* The amounts on deposit in the fund.

24    *d.* The amounts payable to the authority by loan recipients  
25 pursuant to loan agreements with loan recipients.

26    *e.* Any other funds or accounts established by the authority  
27 in connection with the program or the sale and issuance of the  
28 authority's bonds or notes.

29    2. The authority may establish reserve funds to secure  
30 one or more issues of its bonds or notes. The authority may  
31 deposit in a reserve fund established under this subsection  
32 the proceeds of the sale of the authority's bonds or notes and  
33 other moneys which are made available from any other source.

34    3. It is the intention of the general assembly that a pledge  
35 made in respect of bonds or notes shall be valid and binding

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 from the time the pledge is made, that the moneys or property  
2 so pledged and received after the pledge by the authority  
3 shall immediately be subject to the lien of the pledge without  
4 physical delivery or further act, and that the lien of the  
5 pledge shall be valid and binding as against all parties having  
6 claims of any kind in tort, contract, or otherwise against  
7 the authority whether or not the parties have notice of the  
8 lien. Neither the resolution, trust agreement, nor any other  
9 instrument by which a pledge is created needs to be recorded or  
10 filed under the Iowa uniform commercial code, chapter 554, to  
11 be valid, binding, or effective against the parties.

12 4. Neither the members of the authority nor persons  
13 executing the bonds or notes are liable personally on the bonds  
14 or notes or are subject to personal liability or accountability  
15 by reason of the issuance of the bonds or notes.

16 5. The bonds or notes issued by the authority are not  
17 an indebtedness or other liability of the state or of a  
18 political subdivision of the state within the meaning of any  
19 constitutional or statutory debt limitations but are special  
20 obligations of the authority, and are payable solely from  
21 the income and receipts or other funds or property of the  
22 authority, and the amounts on deposit in the revolving loan  
23 funds, and the amounts payable to the authority under the  
24 authority's loan agreements with loan recipients to the extent  
25 that the amounts are designated in the resolution, trust  
26 agreement, or other instrument of the authority authorizing the  
27 issuance of the bonds or notes as being available as security  
28 for such bonds or notes. The authority shall not pledge the  
29 faith or credit of the state or of a political subdivision of  
30 the state to the payment of any bonds or notes. The issuance  
31 of any bonds or notes by the authority does not directly,  
32 indirectly, or contingently obligate the state or a political  
33 subdivision of the state to apply moneys from, or levy or  
34 pledge any form of taxation to the payment of the bonds or  
35 notes.

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 Sec. 5. NEW SECTION. 29D.1 Short title.

2 This chapter shall be known and may be cited as the "*Natural*  
3 *Hazard Mitigation Financing Program*".

4 Sec. 6. NEW SECTION. 29D.2 Definitions.

5 As used in this chapter, unless the context otherwise  
6 requires:

7 1. "*Authority*" means the Iowa finance authority created in  
8 section 16.1A.

9 2. "*Cost*" means all costs or indebtedness incurred by a loan  
10 recipient and determined by the department as reasonable and  
11 necessary for carrying out all work necessary or incidental to  
12 the accomplishment of a project.

13 3. "*Department*" means the department of homeland security  
14 and emergency management.

15 4. "*Director*" means the director of the department of  
16 homeland security and emergency management.

17 5. "*Eligible entity*" means a person that is eligible under  
18 the STORM Act to receive a loan under the program.

19 6. "*Fund*" means the natural hazard mitigation revolving loan  
20 fund created in section 29D.4.

21 7. "*Loan recipient*" means an eligible entity that has  
22 received a loan from the fund.

23 8. "*Municipality*" means a city, county, sanitary district,  
24 state agency, or other governmental body or corporation, or any  
25 combination of two or more governmental bodies or corporations  
26 acting jointly, in connection with a project.

27 9. "*Private entity*" means a corporation, limited liability  
28 company, trust, estate, partnership, association, or any  
29 other legal entity or a legal representative, agent, officer,  
30 employee, or assignee of such entity. "*Private entity*" does not  
31 include any of the following:

32 a. An individual, municipality, or city utility as that term  
33 is defined in section 362.2.

34 b. A public water supply system as defined in section  
35 455B.171.

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1     *c.* A qualified entity as defined in section 384.84,  
2 subsection 2.

3     10. *"Program"* means the natural hazard mitigation financing  
4 program created in section 29D.3.

5     11. *a.* *"Project"* means an activity or set of activities,  
6 in accordance with the limitations set forth in the STORM Act,  
7 that mitigate the impact of natural hazards, including but not  
8 limited to:

9         (1) Drought and prolonged episodes of intense heat.

10        (2) Severe storms, including tornadoes, windstorms, and  
11 severe winter storms.

12        (3) Wildfires.

13        (4) Earthquakes.

14        (5) Flooding.

15        (6) Shoreline erosion.

16        (7) High water levels.

17        (8) Storm surges.

18     *b.* *"Project"* may include but is not limited to any of the  
19 following:

20        (1) The construction, repair, or replacement of a  
21 nonfederal levee or other flood control structure, provided  
22 that the administrator of the federal emergency management  
23 agency, in consultation with the United States army corps of  
24 engineers, if appropriate, requires an eligible entity to  
25 determine that such levee or other flood control structure is  
26 designed, constructed, and maintained in accordance with sound  
27 engineering practices and standards equivalent to the purpose  
28 for which such levee or structure is intended.

29        (2) Zoning and land use planning changes.

30        (3) Establishing and enforcing building codes.

31     12. *"Safeguarding tomorrow through ongoing risk mitigation*  
32 *Act"*, or *"STORM Act"*, means the federal Robert T. Stafford  
33 Disaster Relief and Emergency Assistance Act, Pub. L. No.  
34 93-288, as amended, 42 U.S.C. §5121 et seq.

35     Sec. 7. NEW SECTION. 29D.3 Natural hazard mitigation

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 **financing program.**

2 1. The natural hazard mitigation financing program is  
3 created for the purpose of making loans available to eligible  
4 entities to finance all or part of the costs of a project.

5 2. The program shall be a joint and cooperative undertaking  
6 of the department and the authority. The department and  
7 the authority may enter into any agreements, documents,  
8 instruments, certificates, data, or information as necessary  
9 for the operation, administration, and financing of the program  
10 consistent with this chapter, chapter 16, subchapter X, part  
11 11, the STORM Act, the rules promulgated under chapter 17A by  
12 the department in consultation with the authority, and any  
13 other applicable federal or state laws. The authority and the  
14 department may act to conform the program to the applicable  
15 guidance and regulations adopted by the federal emergency  
16 management agency.

17 **Sec. 8. NEW SECTION. 29D.4 Natural hazard mitigation**  
18 **revolving loan fund.**

19 1. A natural hazard mitigation revolving loan fund is  
20 created in the state treasury under the control of the  
21 department in consultation with the authority. The revolving  
22 loan fund is a separate dedicated fund under the administration  
23 and control of the department in consultation with the  
24 authority and shall be subject to section 16.31. Moneys  
25 on deposit in the revolving loan fund shall be invested by  
26 the treasurer of state in cooperation with the department,  
27 in consultation with the authority, and the income from the  
28 investments shall be credited to and deposited in the revolving  
29 loan fund.

30 2. a. The fund shall consist of moneys appropriated by  
31 the general assembly, moneys received by the fund through the  
32 federal emergency management agency and the STORM Act, moneys  
33 received as repayment of loan principal and interest from loans  
34 paid for by the fund, and all other moneys received by the fund  
35 from any other source. Notwithstanding section 8.33, moneys in

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 the fund that remain unencumbered or unobligated at the close  
2 of the fiscal year shall not revert but shall remain available  
3 for expenditure for the purposes designated. Notwithstanding  
4 section 12C.7, subsection 2, interest or earnings on moneys in  
5 the fund shall be credited to the fund.

6     **b.** Moneys in the fund are appropriated to the department to  
7 provide loans to eligible entities pursuant to section 29D.9,  
8 and for administration of the program as permitted under the  
9 STORM Act. Moneys in the fund shall not be used to provide a  
10 loan to a private entity for the acquisition of real property.  
11 Moneys in the fund shall not be considered part of the general  
12 fund of the state subject to appropriation for any other  
13 purpose by the general assembly, and in determining a general  
14 fund balance, shall not be included in the general fund of  
15 the state subject to section 16.31, insofar as section 16.31  
16 complies with the STORM Act.

17     **Sec. 9. NEW SECTION. 29D.5 Director — powers and duties.**

18     The director shall do all of the following:

19     1. Process and review each intended use plan application  
20 to determine if the intended use plan application meets the  
21 eligibility requirements promulgated by the department by rule,  
22 and approve or deny the application.

23     2. Process and review all documents relating to the  
24 planning, design, construction, and operation of each project.

25     3. Prepare and process, in coordination with the authority,  
26 documents relating to the administration of the program.

27     4. Prepare an annual budget for administration of the  
28 program.

29     5. Receive program fees as determined in conjunction with  
30 the authority.

31     6. Perform other acts and assume other duties and  
32 responsibilities necessary for the administration of the  
33 program and compliance with the STORM Act.

34     **Sec. 10. NEW SECTION. 29D.6 Intended use plans —**  
35 **capitalization grants — accounting.**

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 1. For the fiscal year beginning July 1, 2025, and each  
2 fiscal year thereafter, the department may prepare and deliver  
3 intended use plans to, and enter into capitalization grant  
4 agreements with, the administrator of the federal emergency  
5 management agency under the terms and conditions set forth  
6 in the STORM Act and federal regulations adopted pursuant to  
7 the STORM Act, and may accept capitalization grants for the  
8 fund in accordance with payment schedules established by the  
9 administrator. All payments from the administrator shall be  
10 deposited into the fund.

11 2. The department, in consultation with the authority,  
12 shall establish fiscal controls and accounting procedures  
13 during appropriate accounting periods for payments received for  
14 deposit into, and disbursements made from, the fund, and to  
15 fund balances at the beginning and end of an accounting period.

16 Sec. 11. NEW SECTION. 29D.7 Authority — loan application  
17 review and approval.

18 1. The department and the authority shall review each  
19 loan application to determine if the applicant is an eligible  
20 entity and qualifies for a loan pursuant to eligibility  
21 requirements established by rule promulgated by the department  
22 and the authority, and in accordance with the intended use plan  
23 applications approved by the director under section 29D.6.

24 2. The authority, in cooperation with the department, shall  
25 determine the interest rate and repayment terms for each loan  
26 made under the program and the authority shall enter into a  
27 loan agreement with each loan recipient in compliance with  
28 the Clean Water Act as defined in section 455B.291, the Safe  
29 Drinking Water Act as defined in section 455B.291, the STORM  
30 Act, and any other applicable state or federal law.

31 3. The authority may charge loan recipients fees and assess  
32 costs as deemed necessary by the authority for the continued  
33 operation of the program. Fees and costs collected pursuant  
34 to this subsection shall be deposited in the fund described in  
35 section 29D.4.

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1     Sec. 12. NEW SECTION. 29D.8 Loans to eligible entities.

2     1. Moneys deposited in the fund shall be used for the  
3 primary purpose of making loans to eligible entities to finance  
4 eligible costs of projects in accordance with the intended  
5 use plans prepared and delivered to the administrator of the  
6 federal emergency management system by the department under  
7 section 29D.6. The loan recipients and the purpose and amount  
8 of the loans shall be determined by the director, in compliance  
9 with the STORM Act and other applicable federal law, and any  
10 resolution, agreement, indenture, or other document of the  
11 authority, and rules adopted by the authority relating to any  
12 bonds, notes, or other obligations issued for the program which  
13 may be applicable to the loan.

14     2. Notwithstanding any provision of this chapter to the  
15 contrary, moneys received under the federal American Recovery  
16 and Reinvestment Act of 2009, Pub. L. No. 111-5, and deposited  
17 in the fund may be used in any manner permitted or required by  
18 applicable federal law.

19     Sec. 13. NEW SECTION. 29D.9 Rules.

20     The department, in consultation with the authority, shall  
21 adopt rules pursuant to chapter 17A to administer this chapter.

22     Sec. 14. Section 422.7, subsection 2, Code 2025, is amended  
23 by adding the following new paragraph:

24     NEW PARAGRAPH. *u.* Natural hazard mitigation financing  
25 program bonds pursuant to section 16.232, subsection 4.

26     Sec. 15. CODE EDITOR DIRECTIVE. The Code editor shall  
27 designate sections 16.230 through 16.233, as enacted in this  
28 division of this Act, as part 11 of chapter 16, subchapter X,  
29 entitled "Natural Hazard Mitigation Financing Program".

30                                   DIVISION II

31                   DISASTER RECOVERY HOUSING ASSISTANCE PROGRAM

32     Sec. 16. Section 16.57B, subsection 1, paragraph a, Code  
33 2025, is amended to read as follows:

34     *a.* "Disaster-affected home" means a primary residence  
35 that is destroyed or damaged due to a natural disaster that

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 occurs on or after June 16, 2021, and the primary residence  
2 is located in a county that is the subject of a state of  
3 disaster emergency proclamation by the governor that authorizes  
4 disaster recovery housing assistance. The state of disaster  
5 emergency proclamation shall specify if disaster recovery  
6 housing assistance is available to homeowners, renters, or both  
7 homeowners and renters.

8 Sec. 17. Section 16.57B, subsection 1, Code 2025, is amended  
9 by adding the following new paragraph:

10 NEW PARAGRAPH. *Ob.* "Financial assistance" means assistance  
11 provided only from the funds, rights, and assets legally  
12 available to the authority pursuant to this chapter and  
13 includes but is not limited to assistance in the form of  
14 grants, loans, and forgivable loans.

15 Sec. 18. Section 16.57B, subsection 2, paragraph a,  
16 subparagraph (1), Code 2025, is amended to read as follows:

17 (1) A disaster recovery housing assistance fund is created  
18 within the authority. The moneys in the fund shall be used by  
19 the authority ~~for the development and operation of a forgivable~~  
20 ~~loan and grant program for~~ to award financial assistance to  
21 homeowners and renters with disaster-affected homes, and for  
22 the eviction prevention program pursuant to [section 16.57C](#).

23 Sec. 19. Section 16.57B, subsection 2, paragraph c, Code  
24 2025, is amended to read as follows:

25 *c.* The authority shall not use more than five percent of the  
26 moneys ~~in deposited into~~ the fund on July 1 of a fiscal year  
27 under paragraph "b" for purposes of administrative costs and  
28 other program support ~~during the fiscal year.~~

29 Sec. 20. Section 16.57B, subsection 3, paragraph a, Code  
30 2025, is amended to read as follows:

31 *a.* The authority shall establish and administer a disaster  
32 recovery housing assistance program and shall use moneys in the  
33 fund to award ~~forgivable loans~~ financial assistance to eligible  
34 homeowners and ~~grants to~~ eligible renters of disaster-affected  
35 homes. Moneys in the fund may be expended following a state

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 of disaster emergency proclamation by the governor pursuant  
2 to [section 29C.6](#) that authorizes disaster recovery housing  
3 assistance. The governor, by state of disaster emergency  
4 proclamation, shall specify if disaster recovery housing  
5 assistance is available to homeowners, renters, or both  
6 homeowners and renters.

7 Sec. 21. Section 16.57B, subsections 4, 5, 6, and 7, Code  
8 2025, are amended to read as follows:

9 4. *Registration required.* ~~To be considered for a forgivable~~  
10 ~~loan or grant under the program, a~~ A homeowner or renter must  
11 may register for the disaster case advocacy program established  
12 pursuant to [section 29C.20B](#). The disaster case manager may  
13 refer the homeowner or renter to the appropriate local program  
14 administrator.

15 5. *Homeowners.*

16 a. ~~To be eligible for a forgivable loan~~ financial assistance  
17 under the program, all of the following requirements shall  
18 apply:

19 (1) The homeowner's disaster-affected home must have  
20 sustained damage greater than the damage that is covered by the  
21 homeowner's property and casualty insurance policy insuring the  
22 home plus any other state or federal disaster-related financial  
23 assistance that the homeowner is eligible to receive.

24 (2) A local official must either deem the disaster-affected  
25 home suitable for rehabilitation or damaged beyond reasonable  
26 repair.

27 (3) The disaster-affected home is not eligible for buyout by  
28 the county or city where the disaster-affected home is located,  
29 or the disaster-affected home is eligible for a buyout by the  
30 county or city where the disaster-affected home is located,  
31 but the homeowner is requesting ~~a forgivable loan~~ financial  
32 assistance for the repair or rehabilitation of the homeowner's  
33 disaster-affected home in lieu of a buyout.

34 (4) ~~Assistance~~ Financial assistance under the program must  
35 not duplicate benefits provided by any local, state, or federal

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 disaster recovery assistance program.

2 ~~b. If a homeowner is referred to the authority or to a~~  
3 ~~local program administrator by the disaster case manager of~~  
4 ~~the homeowner, the~~ The authority may award a forgivable loan  
5 financial assistance to the eligible homeowner for any of the  
6 following purposes:

7 (1) Repair or rehabilitation of the disaster-affected home.  
8 The disaster-affected home to be repaired or rehabilitated  
9 shall not be located in a one-hundred-year floodplain.

10 (2) (a) Down payment assistance on the purchase of  
11 replacement housing, and the cost of reasonable repairs to be  
12 performed on the replacement housing to render the replacement  
13 housing decent, safe, sanitary, and in good repair.

14 (b) Replacement housing shall not be located in a  
15 one-hundred-year floodplain.

16 (c) For purposes of this subparagraph, "*decent, safe,*  
17 *sanitary, and in good repair*" means the same as described in 24  
18 C.F.R. §5.703.

19 *c.* The authority shall determine the interest rate for ~~the~~  
20 any financial assistance awarded in the form of a loan or a  
21 forgivable loan.

22 *d.* If a homeowner who has been awarded a loan or a  
23 forgivable loan sells a disaster-affected home or replacement  
24 housing for which the homeowner received the loan or forgivable  
25 loan prior to the end of the loan term, the remaining principal  
26 on the loan or forgivable loan shall be due and payable  
27 pursuant to rules adopted by the authority.

28 6. *Renters.*

29 *a.* To be eligible for a ~~grant~~ financial assistance under the  
30 program, all of the following requirements shall apply:

31 (1) A local program administrator either deems  
32 the disaster-affected home of the renter suitable for  
33 rehabilitation but unsuitable for current short-term  
34 habitation, or the disaster-affected home is damaged beyond  
35 reasonable repair.

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 (2) ~~Assistance~~ Financial assistance under the program must  
2 not duplicate benefits provided by any local, state, or federal  
3 disaster recovery assistance program.

4 ~~b. If a renter is referred to the authority or to a~~  
5 ~~local program administrator by the disaster case manager of~~  
6 ~~the renter, the~~ The authority may award a ~~grant~~ financial  
7 assistance to the eligible renter to provide short-term  
8 financial assistance for the payment of rent for replacement  
9 housing.

10 7. *Report.* On or before January 31 of each year, or as part  
11 of the annual report under [section 16.7](#), the authority shall  
12 submit a report to the general assembly that identifies all of  
13 the following for the calendar year immediately preceding the  
14 year of the report:

15 *a.* The date of each state of disaster emergency proclamation  
16 by the governor that authorized disaster recovery housing  
17 assistance under [this section](#), and if disaster recovery housing  
18 assistance was made available to homeowners, renters, or both  
19 homeowners and renters.

20 *b.* The total number of ~~forgivable loans and grants~~ financial  
21 assistance awards awarded.

22 *c.* The total number of ~~forgivable loans~~ financial assistance  
23 awards, and the amount of each ~~loan~~ financial assistance award  
24 awarded for repair or rehabilitation.

25 *d.* The total number of ~~forgivable loans~~ financial assistance  
26 awards, and the amount of each ~~loan~~ financial assistance  
27 award, awarded for down payment assistance on the purchase of  
28 replacement housing and the cost of reasonable repairs to be  
29 performed on the replacement housing to render the replacement  
30 housing decent, safe, sanitary, and in good repair.

31 *e.* The total number of grants, and the amount of each grant,  
32 awarded for rental assistance.

33 *f.* The total number of loans, forgivable loans, and grants  
34 awarded in each county in which at least one homeowner or  
35 renter has been awarded a loan, forgivable loan, or grant.

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 g. Each local program administrator involved in the  
2 administration of the program.

3 h. The total amount of loan and forgivable loan principal  
4 repaid.

5 Sec. 22. Section 16.57D, subsections 1 and 2, Code 2025, are  
6 amended to read as follows:

7 1. Establish the maximum loan, forgivable loan, and grant  
8 amounts awarded under the program.

9 2. Establish the terms of any loan or forgivable loan  
10 provided under the program.

11 DIVISION III

12 DISASTER RECOVERY NEW HOUSING PROGRAM

13 Sec. 23. Section 422.7, Code 2025, is amended by adding the  
14 following new subsection:

15 NEW SUBSECTION. 45. a. Subtract, to the extent included,  
16 the amount of any qualifying state disaster recovery new  
17 housing grant issued to an individual or business by the  
18 economic development authority.

19 b. For purposes of this subsection, "*qualifying state*  
20 *disaster recovery new housing grant*" means an award of a state  
21 disaster recovery new housing grant that was applied for  
22 between August 20, 2024, and December 31, 2024, and approved  
23 and issued by the economic development authority.

24 Sec. 24. Section 422.35, Code 2025, is amended by adding the  
25 following new subsection:

26 NEW SUBSECTION. 14. a. Subtract, to the extent included,  
27 the amount of any qualifying state disaster recovery new  
28 housing grant issued to a business by the economic development  
29 authority.

30 b. For purposes of this subsection, "*qualifying state*  
31 *disaster recovery new housing grant*" means an award of a state  
32 disaster recovery new housing grant that was applied for  
33 between August 20, 2024, and December 31, 2024, and approved  
34 and issued by the economic development authority.

35 Sec. 25. EFFECTIVE DATE. This division of this Act, being

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 deemed of immediate importance, takes effect upon enactment.

2 Sec. 26. RETROACTIVE APPLICABILITY. This division of this  
3 Act applies retroactively to tax years beginning on or after  
4 January 1, 2024.

5 DIVISION IV

6 POST-LOSS ASSIGNMENT OF BENEFITS — RESIDENTIAL CONTRACTOR

7 Sec. 27. Section 507B.4, subsection 3, Code 2025, is amended  
8 by adding the following new paragraph:

9 NEW PARAGRAPH. *v. Post-loss assignment of benefits.* Any  
10 violation of section 515.137A by a residential contractor.

11 Sec. 28. Section 515.137A, subsection 2, Code 2025, is  
12 amended by adding the following new paragraphs:

13 NEW PARAGRAPH. *0b. "Catastrophic disaster"* includes a major  
14 disaster declaration by the president of the United States or a  
15 state of disaster emergency proclamation by the governor.

16 NEW PARAGRAPH. *00b. "Consumer advocate"* means a consumer  
17 advocate appointed pursuant to section 505.8, subsection 6,  
18 paragraph "b", subparagraph (1).

19 NEW PARAGRAPH. *000b. "Post-loss assignment"* means any  
20 instrument by which post-loss benefits, rights, or duties of  
21 a named insured under a residential property and casualty  
22 insurance policy are assigned or transferred to a residential  
23 contractor. The post-loss assignment must only assign the  
24 insurance proceeds a named insured is entitled to receive  
25 from the named insured's insurer for the repair, replacement  
26 construction, or reconstruction of the named insured's  
27 property.

28 Sec. 29. Section 515.137A, subsections 3, 4, and 5, Code  
29 2025, are amended by striking the subsections and inserting in  
30 lieu thereof the following:

31 3. A residential contractor shall be prohibited from all of  
32 the following under a post-loss assignment by a named insured  
33 to the residential contractor:

34 *a.* Rebating or offering to rebate any portion of the named  
35 insured's insurance deductible as an inducement for the named

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 insured to purchase a good or service.

2     *b.* Imposing an administrative fee on the named insured  
3 for canceling the post-loss assignment, or imposing a fee to  
4 process the insurance check or to interact with the named  
5 insured's mortgage company.

6     *c.* Acting as a public adjuster without being licensed under  
7 chapter 522C.

8     *d.* Receiving payments from the named insured's insurer  
9 that are unrelated to the repair, replacement construction,  
10 or reconstruction work on the covered insured's property,  
11 including but not limited to all of the following:

12         (1) Additional living expenses.

13         (2) Loss of use.

14     4. *a.* A post-loss assignment must include all of the  
15 following:

16         (1) An itemized description of the work to be performed.

17         (2) An itemized description of the materials, labor, and  
18 fees for the work to be performed.

19         (3) A total itemized amount to be paid for the work to be  
20 performed.

21         (4) A statement that the residential contractor has made  
22 no assurances that the claimed loss will be fully covered by  
23 the named insured's insurance contract and shall include the  
24 following notice in capitalized fourteen point type:

25         YOU ARE AGREEING TO GIVE UP CERTAIN RIGHTS YOU HAVE UNDER  
26 YOUR INSURANCE POLICY. PLEASE READ AND UNDERSTAND THIS  
27 DOCUMENT BEFORE SIGNING.

28         THE ITEMIZED DESCRIPTION OF THE WORK TO BE DONE SHOWN IN THIS  
29 ASSIGNMENT FORM HAS NOT BEEN AGREED TO BY THE INSURER. THE  
30 INSURER HAS THE RIGHT TO PAY ONLY FOR THE COST TO REPAIR OR  
31 REPLACE DAMAGED PROPERTY CAUSED BY A COVERED PERIL. POST-LOSS  
32 ASSIGNMENTS ARE SUBJECT TO THE AUTHORITY OF THE IOWA INSURANCE  
33 DIVISION. YOU MAY FILE A COMPLAINT WITH THE DIVISION ON THE  
34 DIVISION'S INTERNET SITE OR CALL THE DIVISION AT (telephone  
35 number).

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 (5) In capitalized fourteen point type and located in the  
2 immediate proximity of the space reserved in the assignment for  
3 the signature of the named insured, the following notice:

4 YOU MAY CANCEL THIS POST-LOSS ASSIGNMENT FOR ANY REASON  
5 WITHOUT PENALTY WITHIN FIVE (5) BUSINESS DAYS FROM THE LATER OF  
6 THE DATE THE POST-LOSS ASSIGNMENT IS FULLY EXECUTED OR THE DATE  
7 ON WHICH YOU RECEIVE A COPY OF THE FULLY EXECUTED POST-LOSS  
8 ASSIGNMENT. IF MAILED, THE CANCELLATION MUST BE POSTMARKED  
9 BEFORE THE FIVE (5) BUSINESS DAY DEADLINE.

10 YOU MUST CANCEL THE POST-LOSS ASSIGNMENT IN WRITING AND  
11 THE CANCELLATION MUST BE DELIVERED TO (name and address  
12 of residential contractor as provided by the residential  
13 contractor). IF THE ASSIGNEE HAS NOT BEGUN SUBSTANTIALLY  
14 PERFORMING WORK ON THE PROPERTY, YOU MAY CANCEL THIS POST-LOSS  
15 ASSIGNMENT WITHOUT PENALTY AFTER AT LEAST THIRTY (30) CALENDAR  
16 DAYS AFTER THE DATE WORK ON THE PROPERTY IS SCHEDULED TO  
17 COMMENCE, OR AFTER AT LEAST THIRTY (30) CALENDAR DAYS AFTER  
18 THE POST-LOSS ASSIGNMENT IS FULLY EXECUTED IF THE POST-LOSS  
19 ASSIGNMENT DOES NOT CONTAIN A COMMENCEMENT DATE.

20 IF YOU CANCEL THIS POST-LOSS ASSIGNMENT, THE RESIDENTIAL  
21 CONTRACTOR HAS UP TO TEN (10) BUSINESS DAYS TO RETURN ALL  
22 PAYMENTS OR DEPOSITS YOU HAVE MADE.

23 (6) A provision that requires the assignee to indemnify and  
24 hold harmless the assignor from liabilities, damages, losses,  
25 and costs, including but not limited to attorney fees related  
26 to the loss claim.

27 *b.* A post-loss assignment shall not impair the interest of  
28 a mortgagee listed on the declarations page of the property and  
29 casualty insurance policy that is the subject of the post-loss  
30 assignment. All mortgagees shall be named as a co-payee for  
31 the payment of benefits under a property and casualty insurance  
32 policy covering residential real estate.

33 *c.* A post-loss assignment shall only authorize a residential  
34 contractor to be named as a co-payee, along with the named  
35 insured and all mortgagees, for the payment of benefits under

LSB 1094HV (2) 91

-18-

nls/ko

18/103

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 a property and casualty insurance policy covering residential  
2 real estate.

3 *d.* A post-loss assignment shall not prevent or inhibit  
4 an insurer from communicating with the named insured or a  
5 mortgagee listed on the declarations page of the property and  
6 casualty insurance policy that is the subject of the post-loss  
7 assignment.

8 *e.* An electronic copy of the fully executed post-loss  
9 assignment shall be provided to the insurer of the residential  
10 real estate, the named insured, and all mortgagees of the  
11 damaged residential real estate within five business days after  
12 execution of the post-loss assignment. A paper copy shall be  
13 provided to the insurer, a named insured, and any mortgagee of  
14 the damaged residential real estate within five business days  
15 of a request by the insurer, the named insured, or a mortgagee.

16 *f.* A residential contractor named in a post-loss assignment  
17 must cooperate with the insurer of the damaged residential  
18 real estate in a claim investigation by providing documents  
19 and records requested by the insurer and complying with each  
20 post-loss duty included in the named insured's insurance  
21 policy.

22 5. *a.* A named insured shall have the right to cancel a  
23 post-loss assignment without penalty or fee under all of the  
24 following circumstances:

25 (1) For any reason within five business days from the  
26 date on which the named insured receives a copy of the fully  
27 executed post-loss agreement.

28 (2) The assignee has not substantially performed work on  
29 the property that is the subject of the post-loss assignment at  
30 least thirty calendar days after the date work on the property  
31 was scheduled to commence.

32 (3) The assignee has not begun substantial work on the  
33 property that is the subject of the post-loss assignment at  
34 least thirty calendar days after the date the insured received  
35 a fully executed copy of the executed post-loss assignment and

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 the post-loss assignment does not contain a commencement date.

2     **b.** The cancellation shall be made in writing. Within ten  
3 business days of the date of the written cancellation, the  
4 residential contractor shall tender to the named insured, the  
5 landowner, or the possessor of the real estate, all payments,  
6 partial payments, or deposits that have been made by such  
7 person.

8     6. Any written contract, repair estimate, or work order  
9 prepared by a residential contractor to provide goods or  
10 services to be paid from the proceeds of a property and  
11 casualty insurance policy pursuant to a post-loss assignment  
12 shall include, in capitalized fourteen point type, the notice  
13 as provided in section 103A.71, subsection 4, paragraph "a",  
14 which shall be signed by the named insured, and sent to the  
15 named insured's insurer prior to payment to the residential  
16 contractor of proceeds under the applicable insurance policy.

17     7. For a minimum of seventy-two hours following a  
18 catastrophic disaster, a residential contractor shall  
19 not enter into a contract with an insured that includes a  
20 post-loss assignment. If the commissioner deems the severity  
21 of the catastrophic disaster to have placed people under  
22 duress, the commissioner shall immediately dispatch the  
23 consumer advocate and other personnel to the disaster area to  
24 provide consumer guidance. If, after a public hearing, the  
25 commissioner determines that, due to the scope and severity  
26 of the catastrophic disaster, additional time is necessary to  
27 safely deploy additional consumer protection resources, the  
28 commissioner may extend the time period that a residential  
29 contractor shall not enter into a contract with an insured that  
30 includes a post-loss assignment for an additional seventy-two  
31 hours.

32     8. A post-loss assignment entered into with a residential  
33 contractor shall be void if the residential contractor violates  
34 this section.

35     9. A violation of this section by a residential contractor

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 shall be an unfair practice pursuant to section 507B.4.

2 10. If any provision of this section or the application  
3 thereof to any person or circumstance is held invalid, the  
4 invalidity does not affect other provisions or applications  
5 of this section which can be given effect without the invalid  
6 provision or application, and to this end the provisions of  
7 this section are severable.

8 DIVISION V

9 PUBLIC, INDEPENDENT, AND STAFF ADJUSTERS

10 Sec. 30. Section 507B.4, subsection 3, Code 2025, is amended  
11 by adding the following new paragraph:

12 NEW PARAGRAPH. *v. Adjuster financial responsibility.*

13 Failure of an adjuster to comply with section 522C.7.

14 Sec. 31. Section 522B.5A, subsection 2, paragraphs c and e,  
15 Code 2025, are amended to read as follows:

16 *c.* A renewal, reinstatement, or reissuance of a license  
17 if the license of a producer has been revoked or suspended  
18 pursuant to [section 522B.11](#), the license of a ~~public~~ an  
19 adjuster has been revoked or suspended pursuant to section  
20 ~~522C.6~~ [522C.13](#), or the license of a viatical settlement  
21 provider or viatical settlement broker has been revoked or  
22 suspended pursuant to [section 508E.4](#).

23 *e.* An initial license as a ~~public~~ an adjuster in this state.

24 Sec. 32. Section 522C.1, Code 2025, is amended to read as  
25 follows:

26 **522C.1 Purpose.**

27 The purpose of [this chapter](#) is to govern the qualifications  
28 and procedures for licensing ~~public~~ adjusters in this state,  
29 and to specify the duties of and restrictions on public  
30 adjusters, including limitation of such licensure to assisting  
31 insureds only with first-party claims.

32 Sec. 33. Section 522C.2, Code 2025, is amended by striking  
33 the section and inserting in lieu thereof the following:

34 **522C.2 Definitions.**

35 As used in this chapter, unless the context otherwise

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 requires:

2 1. *“Adjuster”* means a public adjuster, an independent  
3 adjuster, or a licensed staff adjuster. A person that acts as  
4 an adjuster solely for a crop hail insurance or a multiperil  
5 crop insurance claim shall not be subject to this chapter.

6 2. *“Amount of loss”* means the monetary amount determined to  
7 be necessary to properly repair or replace damage related to a  
8 covered peril, and is limited to all applicable coverages for  
9 covered items associated with the claim.

10 3. *“Business entity”* means a corporation, association,  
11 partnership, limited liability company, limited liability  
12 partnership, or any other legal entity.

13 4. a. *“Catastrophic disaster”* means an event that results  
14 in all of the following:

15 (1) A large number of deaths or injuries.

16 (2) Extensive damage or destruction of facilities that  
17 provide and sustain human needs.

18 (3) An overwhelming demand on state and local response  
19 resources and mechanisms.

20 (4) A severe long-term effect on general economic activity.

21 (5) A severe effect on state, local, and private sector  
22 capabilities to commence and sustain disaster response  
23 activities.

24 b. *“Catastrophic disaster”* includes a major disaster  
25 declaration by the president of the United States or a state of  
26 disaster emergency proclamation by the governor.

27 5. *“Commissioner”* means the commissioner of insurance.

28 6. *“Consumer advocate”* means a consumer advocate appointed  
29 pursuant to section 505.8, subsection 6, paragraph *“b”*,  
30 subparagraph (1).

31 7. *“Disciplinary matter”* means but is not limited to a  
32 person who is the subject of an investigation, complaint, or  
33 pending administrative action in this state or any other state.

34 8. *“Financial interest”* means but is not limited to a fee,  
35 commission, or other valuable consideration.

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 9. "*First-party claim*" means a claim filed by a named  
2 insured under an insurance policy against which the claim is  
3 made.

4 10. "*Home state*" means the District of Columbia, or any  
5 state or territory of the United States in which an adjuster  
6 maintains the adjuster's principal place of residence or  
7 principal place of business.

8 11. "*Independent adjuster*" means a person who does all of  
9 the following:

10 a. Contracts for compensation with insurers or  
11 self-insurers, and is treated by the insurer or self-insurer as  
12 an independent contractor and not as an employee as that term  
13 is described in 26 C.F.R. §31.3121(d)(1).

14 b. Investigates, negotiates, or settles property,  
15 casualty, or workers' compensation claims for insurers or for  
16 self-insurers.

17 12. "*Insured*" means a person covered under an insurance  
18 policy against which a claim is made.

19 13. "*NAIC*" means the national association of insurance  
20 commissioners.

21 14. "*NIPR gateway*" means the communication network developed  
22 and operated by the national insurance producer registry that  
23 links state insurance regulators with regulated entities to  
24 facilitate the electronic exchange of adjuster information,  
25 including but not limited to license applications, license  
26 renewals, appointments, and terminations.

27 15. "*Person*" means an individual or a business entity.

28 16. "*Producer database*" means the national database of  
29 insurance producers maintained by the NAIC.

30 17. "*Public adjuster*" means a person who, for compensation  
31 or other thing of value, does any of the following:

32 a. Acts for or aids an insured in negotiating or affecting  
33 the settlement of a first-party claim for loss or damage to  
34 real or personal property of an insured.

35 b. Advertises for employment as a public adjuster of

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 first-party insurance claims or otherwise solicits business or  
2 represents to the public that the person is a public adjuster  
3 of first-party insurance claims for loss or damage to real or  
4 personal property of an insured.

5 *c.* Directly or indirectly solicits business investigating  
6 or adjusting losses, or advising an insured about first-party  
7 claims for loss or damage to real or personal property of the  
8 insured.

9 18. "*Reinstatement*" means the reinstatement of a suspended  
10 license which was suspended in connection with a disciplinary  
11 matter, and that has not expired or been terminated during the  
12 suspension period.

13 19. "*Reissuance*" means the issuance of a new license  
14 following the revocation of a license, the suspension and  
15 subsequent termination of a license, or the forfeiture of a  
16 license in connection with a disciplinary matter.

17 20. "*Staff adjuster*" means a person who is directly employed  
18 by an insurer or self-insurer to investigate, negotiate, or  
19 settle property, casualty, or workers' compensation claims.

20 21. "*Uniform business entity application*" means the most  
21 recent version of NAIC's uniform application for business  
22 entity license and registration.

23 22. "*Uniform individual application*" means the most recent  
24 version of NAIC's uniform application for individual adjuster  
25 or apprentice license and registration.

26 Sec. 34. Section 522C.3, Code 2025, is amended by striking  
27 the section and inserting in lieu thereof the following:

28 **522C.3 Authority of the commissioner.**

29 The commissioner may adopt rules pursuant to chapter 17A as  
30 necessary to administer and enforce this chapter, which may  
31 include but are not limited to all of the following:

- 32 1. Advertising standards.
- 33 2. Continuing education requirements for licensees.
- 34 3. Contracts between public adjusters and insureds.
- 35 4. Required disclosures by licensees.

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

- 1 5. Examinations for licensure.
- 2 6. Exemptions.
- 3 7. License bonds, and errors and omissions insurance
- 4 requirements.
- 5 8. License requirements and exclusions.
- 6 9. Prohibited practices.
- 7 10. Record retention requirements.
- 8 11. Reporting requirements.
- 9 12. Requirements and limitations on fees charged by public
- 10 adjusters.
- 11 13. Standards for reasonableness of payment.
- 12 14. Standards of conduct.
- 13 15. Penalties.
- 14 Sec. 35. Section 522C.4, Code 2025, is amended by striking
- 15 the section and inserting in lieu thereof the following:
- 16 **522C.4 License required.**
- 17 1. A person shall not act as, or represent that the person
- 18 is, a public adjuster or an independent adjuster in this state
- 19 unless the person is licensed under this chapter.
- 20 2. A license as an adjuster shall not be required of any of
- 21 the following:
- 22 a. A staff adjuster; however, staff adjusters shall comply
- 23 with all other provisions of this chapter not including section
- 24 522C.7.
- 25 b. An attorney licensed to practice law in the state when
- 26 acting within their professional capacity as an attorney.
- 27 c. A person employed only for the purpose of obtaining facts
- 28 surrounding a loss, or furnishing technical assistance to a
- 29 licensed adjuster, including but not limited to a photographer,
- 30 estimator, private investigator, engineer, and handwriting
- 31 expert.
- 32 Sec. 36. Section 522C.5, Code 2025, is amended by striking
- 33 the section and inserting in lieu thereof the following:
- 34 **522C.5 Application for license.**
- 35 1. A person applying for an adjuster license shall complete

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 a uniform individual application or a uniform business entity  
2 application through the NIPR gateway or as otherwise prescribed  
3 by the commissioner.

4 2. To determine an applicant's eligibility for licensure,  
5 the commissioner may require a criminal history check pursuant  
6 to section 522B.5A.

7 Sec. 37. NEW SECTION. **522C.5A Individual applicants —**  
8 **resident adjuster.**

9 Prior to approving an individual's application for a  
10 resident adjuster license, the commissioner shall find that the  
11 applicant meets all of the following requirements:

12 1. This state is the applicant's home state.

13 2. The applicant has not committed any act that is a ground  
14 for denial, suspension, or revocation of a license under  
15 section 522C.13.

16 3. The applicant has the requisite character and competence  
17 to be licensed as an adjuster, as may be determined by the  
18 commissioner.

19 4. The applicant is financially responsible pursuant to  
20 section 522C.7.

21 5. The applicant has paid all fees required under this  
22 chapter.

23 6. The applicant maintains an office in the applicant's home  
24 state with public access by reasonable appointment or regular  
25 business hours.

26 7. The applicant is at least eighteen years of age.

27 8. The applicant successfully passed the adjuster  
28 examination pursuant to section 522C.8.

29 9. The applicant submitted contracts and any subsequent  
30 contract modification to the commissioner for review and  
31 approval prior to use. A contract that has been filed is  
32 deemed to be approved unless disapproved or additional  
33 information is requested by the commissioner within thirty  
34 calendar days of receipt of the filing by the commissioner.

35 10. The applicant has obtained any necessary authority from

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 the secretary of state to transact business in this state.

2 Sec. 38. NEW SECTION. **522C.5B Individual applicants —**  
3 **nonresident adjuster.**

4 Before approving a nonresident applicant's application for  
5 a nonresident adjuster license, the commissioner shall find  
6 that the nonresident applicant meets all of the following  
7 requirements:

8 1. The nonresident applicant has not committed any act that  
9 is a ground for denial, suspension, or revocation of a license  
10 under section 522C.13.

11 2. The nonresident applicant is licensed as a resident  
12 adjuster and in good standing in the nonresident applicant's  
13 home state. If the nonresident applicant's resident license  
14 in the nonresident applicant's home state terminates for any  
15 reason, a license issued to a nonresident applicant under this  
16 section shall become inactive, unless the termination is due to  
17 the nonresident applicant being issued a new resident adjuster  
18 license in the nonresident applicant's home state and the home  
19 state has reciprocity with this state.

20 3. The nonresident applicant has submitted a request for  
21 licensure to the division in a form and manner prescribed by  
22 the commissioner.

23 4. The nonresident applicant has the requisite character  
24 and competence to be licensed as an adjuster, as may be  
25 determined by the commissioner.

26 5. The nonresident applicant is financially responsible  
27 pursuant to section 522C.7.

28 6. The nonresident applicant has paid all fees required  
29 under this chapter.

30 7. The nonresident applicant has obtained any necessary  
31 authority from the Iowa secretary of state to transact business  
32 in this state.

33 8. The nonresident applicant filed contracts with the  
34 commissioner for review and approval prior to use. A contract  
35 that has been filed is deemed to be approved unless disapproved

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 or additional information is requested by the commissioner  
2 within thirty calendar days of receipt of the filing by the  
3 commissioner.

4 9. The nonresident applicant successfully passed the  
5 adjuster examination pursuant to section 522C.8.

6 Sec. 39. NEW SECTION. **522C.5C Business applicants —**  
7 **resident public adjuster or independent adjuster.**

8 Prior to approving a business entity's application for a  
9 license for a resident public adjuster or resident independent  
10 adjuster, the commissioner shall find that the business entity  
11 meets all of the following requirements:

12 1. The business entity has designated an individual  
13 adjuster licensed in this state to be responsible for the  
14 business entity's compliance with the insurance laws and  
15 administrative rules of this state.

16 2. The business entity has not committed any act that is a  
17 ground for denial, suspension, or revocation of a license under  
18 section 522C.13.

19 3. The business entity has the requisite character and  
20 competence to be licensed as an adjuster, as may be determined  
21 by the commissioner.

22 4. The business entity is financially responsible pursuant  
23 to section 522C.7.

24 5. The business entity has paid all fees required under this  
25 chapter.

26 6. The business entity maintains an office in the  
27 business entity's home state with public access by reasonable  
28 appointment or regular business hours.

29 7. The business entity submitted contracts and any  
30 subsequent contract modification to the commissioner for review  
31 and approval prior to use. A contract that has been filed  
32 is deemed to be approved unless disapproved or additional  
33 information is requested by the commissioner within thirty  
34 calendar days of receipt of the filing by the commissioner.

35 8. The business entity has obtained any necessary authority

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 from the Iowa secretary of state to transact business in this  
2 state.

3 Sec. 40. NEW SECTION. **522C.5D Business applicants —**  
4 **nonresident business entity.**

5 Before approving a nonresident business entity's application  
6 for a nonresident public adjuster license or a nonresident  
7 independent adjuster license, the commissioner shall find that  
8 the nonresident business entity meets all of the following  
9 requirements:

10 1. The nonresident business applicant has designated an  
11 individual adjuster licensed in this state to be responsible  
12 for the nonresident business applicant's compliance with the  
13 insurance laws and administrative rules of this state.

14 2. The nonresident business applicant has not committed any  
15 act that is a ground for denial, suspension, or revocation of a  
16 license under section 522C.13.

17 3. The nonresident business applicant has the requisite  
18 character and competence to be licensed as an adjuster, as may  
19 be determined by the commissioner.

20 4. The nonresident business applicant is financially  
21 responsible pursuant to section 522C.7.

22 5. The nonresident business applicant has paid all fees  
23 required under this chapter.

24 6. The nonresident business applicant maintains an office  
25 in the nonresident business applicant's home state with public  
26 access by reasonable appointment or regular business hours.

27 7. The nonresident business applicant submitted contracts  
28 and any subsequent contract modification to the commissioner  
29 for review and approval prior to use. A contract that has been  
30 filed is deemed to be approved unless disapproved or additional  
31 information is requested by the commissioner within thirty  
32 calendar days of receipt of the filing by the commissioner.

33 8. The nonresident business applicant has obtained any  
34 necessary authority from the Iowa secretary of state to  
35 transact business in this state.

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 Sec. 41. Section 522C.6, Code 2025, is amended by striking  
2 the section and inserting in lieu thereof the following:

3 **522C.6 Fees — license issuance, renewal, or reinstatement,**  
4 **and examination.**

5 Fees for a license as an adjuster shall be as follows:

6 1. Any applicable fee for a criminal history check pursuant  
7 to section 522B.5A.

8 2. The fee for issuance or renewal of an adjuster license is  
9 fifty dollars for a consecutive twenty-four-month period.

10 3. The fee for reinstatement of an adjuster license is fifty  
11 dollars.

12 4. The fee for a reinstatement or reissuance of an adjuster  
13 license due to a disciplinary action under section 522C.15 is  
14 one hundred dollars.

15 5. The commissioner may charge a reasonable fee for the  
16 compilation and production of adjuster licensing records.

17 6. The fee for an examination under section 522C.8 may  
18 be set by a third-party testing service under contract with  
19 the division to administer the examination. The fee must be  
20 approved by the division.

21 7. Fees shall be paid electronically through the NIPR  
22 gateway.

23 Sec. 42. NEW SECTION. **522C.7 Financial responsibility.**

24 1. Prior to issuance of a license under section 522C.5A,  
25 522C.5B, 522C.5C, or 522C.5D, an applicant shall secure  
26 evidence of financial responsibility through a surety bond  
27 as prescribed by the commissioner. The surety bond shall be  
28 executed and issued by an insurer authorized to issue surety  
29 bonds in this state and meet the following requirements:

30 a. The surety bond shall be a minimum of fifty thousand  
31 dollars.

32 b. The surety bond shall be in favor of the state and  
33 specifically authorize recovery by the commissioner on behalf  
34 of any person in this state who sustains damages as the result  
35 of an adjuster's erroneous act, failure to act, fraud, or

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 unfair or deceptive act or practice under section 507B.4.

2 c. The surety bond shall not be terminated without prior  
3 written notice filed with the division a minimum of thirty  
4 calendar days prior to termination.

5 2. The division may request that an adjuster provide  
6 evidence of financial responsibility at any time the division  
7 deems relevant.

8 3. An adjuster shall immediately notify the division if the  
9 adjuster's evidence of financial responsibility terminates in  
10 violation of subsection 1, paragraph "c", or becomes impaired,  
11 and the adjuster's license shall become inactive until the  
12 adjuster provides the division with evidence of financial  
13 responsibility.

14 Sec. 43. NEW SECTION. **522C.8 Examination.**

15 1. An individual applying for a license under this chapter  
16 shall pass a written examination, unless exempt pursuant to  
17 section 522C.9. The examination shall test the knowledge of  
18 the individual concerning the duties and responsibilities of  
19 an adjuster and the insurance laws and administrative rules  
20 of this state, and shall be conducted as prescribed by the  
21 division.

22 2. Each individual applying for examination shall remit the  
23 examination fee under section 522C.6.

24 3. An individual who fails to appear for a scheduled  
25 examination, or who fails to pass the examination, may reapply  
26 for examination and must remit the required fee to be scheduled  
27 for another examination.

28 4. The results of an examination shall be valid to submit  
29 for licensure for ninety calendar days after the date of the  
30 examination.

31 Sec. 44. NEW SECTION. **522C.9 Examination — exemption.**

32 1. An individual who applies for a nonresident license  
33 under this chapter and who was previously a licensed adjuster  
34 in another state that required an examination that included  
35 Iowa-specific statutes and administrative rules shall not be

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 required to apply for examination under section 522C.8.

2 2. An individual who relocates to this state and who was a  
3 licensed adjuster in another state that required an examination  
4 that included Iowa-specific statutes and administrative rules  
5 shall not be required to apply for examination under section  
6 522C.8 if the individual submits an application for a resident  
7 adjuster license under section 522C.5A within ninety calendar  
8 days of establishing legal residency, and any of the following  
9 apply:

10 a. The individual is currently a licensed adjuster in the  
11 state from which the applicant relocated.

12 b. The state from which the applicant relocated issues  
13 a certification that the applicant is licensed and in good  
14 standing.

15 c. The producer database records of the state from which  
16 the applicant relocated, or records maintained by the NAIC or  
17 a NAIC affiliate or subsidiary, indicate that the adjuster  
18 is currently licensed or had been licensed, and is in good  
19 standing.

20 Sec. 45. NEW SECTION. **522C.10 Public adjuster and insured**  
21 **— contract for services.**

22 1. a. A public adjuster shall not provide services to an  
23 insured until a written contract with the insured has been  
24 executed on a form filed with and approved by the commissioner  
25 pursuant to section 522C.5A, subsection 9, section 522C.5B,  
26 subsection 8, section 522C.5C, subsection 7, or section  
27 522C.5D, subsection 7. The contract must have a heading that  
28 indicates the contract is a public adjuster contract and must  
29 contain all of the following:

30 (1) The full name, address, telephone number, and license  
31 number of the public adjuster presenting and negotiating the  
32 contract and, if applicable, the full name, address, telephone  
33 number, and license number of the business entity the public  
34 adjuster is associated with.

35 (2) The insured's full name, street address, insurance

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 company name, and, if known or upon notification, the insurance  
2 policy number and claim number.

3 (3) A description of the insured's loss claim and the  
4 address at which the loss is located, if applicable.

5 (4) A description of services to be provided by the public  
6 adjuster on behalf of the insured.

7 (5) A signature of the public adjuster and of the insured,  
8 and the date the public adjuster and the insured each signed  
9 the contract.

10 (6) An attestation that the public adjuster has a surety  
11 bond pursuant to section 522C.7.

12 (7) An explanation of the amount payable to the public  
13 adjuster, and how the amount is calculated, which may include  
14 any of the following:

15 (a) If an hourly rate, the contract shall state the hourly  
16 rate and how the rate is applied to the hours of service  
17 provided by the public adjuster to calculate the amount  
18 payable.

19 (b) If a flat fee, the contract must state the exact amount  
20 payable to the public adjuster.

21 (c) If a percentage of settlement, the contract must state  
22 the exact percentage applied to the settlement on the claim.

23 (d) If any other consideration, the contract must detail how  
24 the amount payable is calculated or determined.

25 (8) A public adjuster may charge a reasonable fee that shall  
26 not exceed any of the following:

27 (a) Fifteen percent of all claim payments approved by  
28 the insurer for any noncatastrophic disaster insurance claim  
29 settlement.

30 (b) Ten percent of all claim payments approved by the  
31 insurer for any catastrophic disaster insurance claim  
32 settlement.

33 (9) That compensation for any reopened or supplemental  
34 claim may not exceed the limitations set forth in the contract.

35 (10) That the insured has the right to agree to or reject

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 a loss settlement even if the public adjuster objects to the  
2 insured's decision.

3 (11) The initial expenses of the public adjuster that will  
4 be reimbursed from the proceeds of the claim payment shall be  
5 specified by expense type, with reimbursement estimates set  
6 forth in the contract. Any additional expenses for which the  
7 public adjuster requests reimbursement shall be disclosed in  
8 writing to the insured, and must be approved by the insured  
9 prior to reimbursement.

10 (12) A statement that the public adjuster shall not render  
11 services or perform acts that constitute the practice of law.

12 (13) A statement that the public adjuster shall not act on  
13 behalf of or aid any person in negotiation or settlement of a  
14 claim related to bodily injury, death, or noneconomic damages.

15 (14) The process for rescinding the contract, including  
16 the date by which rescission of the contract by the public  
17 adjuster or the insured must occur. The public adjuster  
18 shall provide notice of the insured's rights under chapter  
19 555A, and the insured may rescind the contract as provided in  
20 chapter 555A. A contract shall not be construed to prevent an  
21 insured from pursuing a civil remedy after the revocation or  
22 cancellation period. If the insured rescinds the contract,  
23 anything of value given by the insured shall be returned to the  
24 insured within fifteen business days following receipt of the  
25 cancellation notice by the public adjuster.

26 *b.* A contract provision shall not be redacted in a copy of  
27 the contract submitted to the commissioner. Such redaction  
28 shall constitute a violation of this chapter, and shall be  
29 subject to penalties under sections 522C.13 and 522C.14.

30 2. If the insurer, no later than five calendar days  
31 after the date on which the insured's loss is reported to  
32 the insurer, either pays or commits in writing to pay to the  
33 insured the policy limit of the insured's insurance policy, the  
34 public adjuster shall:

35 *a.* Inform the insured that the total amount of loss claimed

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 by the insured may not be agreed to by the insurer.

2 *b.* Only be entitled to reasonable compensation from the  
3 insured for services provided on behalf of the insured based on  
4 the time spent on the claim, and the expenses incurred by the  
5 public adjuster, until the date the insurer pays the claim or  
6 provides the insured with a written commitment that the insurer  
7 will pay the claim.

8 3. A public adjuster contract shall not contain a provision  
9 that does any of the following:

10 *a.* Allows the public adjuster's percentage of a settlement  
11 to be collected if money is still due from an insurer, or that  
12 allows the public adjuster to collect the entire percentage  
13 of a settlement from any single payment issued by an insurer  
14 rather than as a percentage of each payment issued by the  
15 insurer.

16 *b.* Requires or permits the insured to authorize an insurer  
17 to issue a check only in the name of the public adjuster.

18 *c.* Imposes collection costs or late fees.

19 *d.* Allows the public adjuster's compensation to be increased  
20 based on the fact that a claim is litigated.

21 *e.* Precludes either an insured or the public adjuster from  
22 pursuing civil remedies.

23 *f.* Restricts an insured's right to initiate or maintain  
24 direct communication with the insured's attorney or insurer,  
25 with the insurer's adjuster or attorney, or any other person  
26 regarding settlement of the insured's claim.

27 *g.* Grants the public adjuster power of attorney or limited  
28 power of attorney of the insured.

29 *h.* Requires the insured to use a particular business entity  
30 or individual for the reconstruction, repair, or restoration of  
31 the insured's damaged property.

32 4. Prior to execution of the contract, the public adjuster  
33 shall review the terms of the contract with the insured  
34 and provide the insured with a separate disclosure document  
35 regarding the claim process that shall include the following:

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 DISCLOSURE DOCUMENT  
2 REGARDING THE CLAIM PROCESS  
3 1. PROPERTY INSURANCE POLICIES OBLIGATE THE INSURED TO  
4 PRESENT A CLAIM TO THE INSURED'S INSURER FOR CONSIDERATION.  
5 THERE ARE THREE TYPES OF ADJUSTERS THAT MAY BE INVOLVED IN THAT  
6 PROCESS. THE THREE TYPES ARE AS FOLLOWS:  
7 (A) "STAFF ADJUSTER" IS DEFINED IN IOWA CODE SECTION 522C.2.  
8 A STAFF ADJUSTER IS EMPLOYED BY THE INSURER. THEY WILL NOT  
9 CHARGE THE INSURED A FEE.  
10 (B) "INDEPENDENT ADJUSTER" IS DEFINED IN IOWA CODE SECTION  
11 522C.2. AN INDEPENDENT ADJUSTER IS CONTRACTED BY THE INSURER  
12 TO REPRESENT THE INSURER. THEY WILL NOT CHARGE THE INSURED A  
13 FEE.  
14 (C) "PUBLIC ADJUSTER" IS DEFINED IN IOWA CODE SECTION  
15 522C.2. A PUBLIC ADJUSTER IS NOT AN EMPLOYEE OR REPRESENTATIVE  
16 OF THE INSURER. THEY ARE HIRED BY THE INSURED TO ASSIST IN THE  
17 PREPARATION, PRESENTATION, AND SETTLEMENT OF A CLAIM.  
18 2. THE INSURED IS NOT REQUIRED TO HIRE A PUBLIC ADJUSTER  
19 TO HELP THE INSURED MEET THE INSURED'S OBLIGATIONS UNDER THE  
20 INSURED'S POLICY, BUT HAS THE RIGHT TO DO SO.  
21 3. THE INSURED HAS THE RIGHT TO INITIATE DIRECT  
22 COMMUNICATIONS WITH THE INSURED'S ATTORNEY, THE INSURED'S  
23 INSURANCE COMPANY, THE INSURANCE COMPANY'S STAFF ADJUSTER OR  
24 INDEPENDENT ADJUSTER, THE INSURANCE COMPANY'S ATTORNEY, OR ANY  
25 OTHER PERSON REGARDING THE SETTLEMENT OF THE INSURED'S CLAIM.  
26 4. THE INSURED MAY BE RESPONSIBLE FOR ANY AMOUNT PAYABLE TO  
27 A PUBLIC ADJUSTER RELATED TO ANY PORTION OF A CLAIM THAT WAS  
28 PREVIOUSLY PAID IN PART, IN FULL, OR SETTLED BY THE INSURER  
29 PRIOR TO A CONTRACT BEING ENTERED INTO BETWEEN THE PUBLIC  
30 ADJUSTER AND THE INSURED.  
31 5. THE AMOUNT PAYABLE TO A PUBLIC ADJUSTER, WHICH CAN  
32 INCLUDE A SALARY, FEE, COMMISSION, OR OTHER CONSIDERATION AS  
33 OUTLINED IN THE CONTRACT, IS THE OBLIGATION OF THE INSURED, NOT  
34 THE INSURER.  
35 6. THE INSURED MAY FILE A COMPLAINT WITH THE IOWA INSURANCE

LSB 1094HV (2) 91

-36-

nls/ko

36/103

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 DIVISION BY CALLING (877) 955-1212 OR VISITING IID.IOWA.GOV.

2 5. An original copy of a completed contract shall be  
3 provided to the public adjuster and to the insured. The  
4 commissioner may inspect the original contract in possession of  
5 the public adjuster at any time without prior notice.

6 6. Within seventy-two hours of executing a contract with an  
7 insured under this section, the public adjuster shall provide  
8 the insured's insurer a notification letter, which has been  
9 signed by the insured, authorizing the public adjuster to  
10 represent the insured's interest. The insurer shall verify  
11 that the public adjuster is currently licensed with the  
12 division.

13 7. A contract between a public adjuster and an insured  
14 executed on a form in violation of subsection 1, paragraph "a",  
15 shall not be enforceable in this state.

16 Sec. 46. NEW SECTION. 522C.11 Adjusters — standards of  
17 conduct.

18 1. A public adjuster shall serve with objectivity and  
19 complete loyalty to the interest of the insured. A public  
20 adjuster shall render to the insured in good faith information,  
21 counsel, and service, that in the opinion of the public  
22 adjuster will best serve the insured's insurance claim needs  
23 and interest. These duties extend to the claims process and  
24 include providing timely responses to both the insurer and the  
25 insured.

26 2. For a minimum of seventy-two hours following a  
27 catastrophic disaster, to allow time for the commissioner  
28 to safely deploy consumer protection resources, a public  
29 adjuster shall not, in person or by telephone, directly offer  
30 to contract, attempt to offer to contract, or enter into an  
31 adjuster contract with an insured unless the offer to contract,  
32 the attempt to offer to contract, or entering into a contract  
33 is initiated by a consumer. If the commissioner deems the  
34 severity of the catastrophic disaster to have placed people  
35 under duress, the commissioner shall immediately dispatch the

LSB 1094HV (2) 91

-37-

nls/ko

37/103

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 consumer advocate and other personnel to the disaster area to  
2 provide consumer guidance. If, after a public hearing, the  
3 commissioner determines that, due to the scope and severity  
4 of the catastrophic disaster, additional time is necessary to  
5 safely deploy additional consumer protection resources, the  
6 commissioner may extend the time period that a public adjuster  
7 shall not offer to contract, attempt to offer to contract, or  
8 enter into a contract for an additional seventy-two hours.

9 3. A public adjuster shall not solicit between the hours  
10 of 8:00 p.m. and 9:00 a.m. Solicitation shall include but is  
11 not limited to a door-to-door sale as that term is defined in  
12 section 555A.1.

13 4. A public adjuster, or an independent adjuster, shall not  
14 permit an unlicensed employee or representative of the public  
15 adjuster or independent adjuster, nor any person associated  
16 with a claim, to conduct business for which a license is  
17 required under this chapter.

18 5. An adjuster shall not have a direct or indirect financial  
19 interest in any aspect of a claim other than the amount payable  
20 pursuant to the written contract with an insured under section  
21 522C.10.

22 6. An adjuster shall not acquire any interest in salvage of  
23 property.

24 7. An adjuster shall not undertake the adjustment of any  
25 claim if the adjuster is not competent and knowledgeable as  
26 to the terms and conditions of the insurance coverage, or if  
27 the loss or coverage otherwise exceeds the adjuster's current  
28 expertise.

29 8. An independent adjuster or public adjuster shall  
30 maintain all documentation relating to all estimates and  
31 coverage determinations for a minimum of five years from the  
32 date of completion of a settlement.

33 9. An adjuster shall not knowingly make any false oral or  
34 written material statements regarding any person engaged in the  
35 business of insurance, or any other adjuster, to an insured who

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 is a client or potential client.

2 10. *a.* An adjuster shall not reasonably act, or fail to  
3 act, in any manner that obstructs or prevents an insurer or  
4 adjuster from timely conducting an inspection of any part of  
5 an insured's property for which there is a claim for loss or  
6 damage.

7 *b.* If a public adjuster is unavailable after reasonable  
8 request by an insurer, resulting in delay of the insurer's  
9 timely inspection of the property, the insured shall allow  
10 the insurer to have access to the property without the  
11 participation or presence of the public adjuster to facilitate  
12 the insurer's prompt inspection of the loss or damage.

13 11. An adjuster shall respond to an inquiry from an insurer  
14 or an insured regarding a claim within fifteen business days  
15 of the date of the inquiry unless good cause exists for delay.  
16 The adjuster shall reply within fifteen business days to all  
17 pertinent communications from the insured, the insurer, or a  
18 representative of the insured or the insurer that reasonably  
19 suggest that a response is expected.

20 12. Upon receiving notification of a claim, an insurer shall  
21 provide necessary claim forms, instructions, and reasonable  
22 assistance within fifteen business days of notification of the  
23 claim so that first-party claimants can comply with the policy  
24 conditions and the insurer's reasonable requirements.

25 13. An adjuster shall not act as an appraiser and as an  
26 adjuster on the same claim.

27 14. An adjuster shall not act as an umpire and as an  
28 adjuster on the same claim.

29 15. A public adjuster shall not enter into a contract or  
30 accept a power of attorney or limited power of attorney for an  
31 insured.

32 16. *a.* An independent adjuster shall not act as an  
33 independent adjuster and a public adjuster on the same claim.

34 *b.* A public adjuster shall not act as a public adjuster and  
35 an independent adjuster on the same claim.

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 17. A staff adjuster may be licensed as a public adjuster  
2 or as an independent adjuster, but shall be prohibited from  
3 providing services as an independent adjuster or a public  
4 adjuster while employed as a staff adjuster.

5 18. A public adjuster shall not agree to, or reject, any  
6 loss settlement without the insured's express knowledge and  
7 written consent.

8 19. An adjuster shall not engage in any act or practice  
9 that is a conflict of interest. A conflict of interest shall  
10 include but is not limited to the following:

11 *a.* A direct or indirect financial interest with a person  
12 responsible for the reconstruction, repair, or restoration of  
13 damaged property that is the subject of a claim, or with a  
14 person involved in resolving a claim valuation dispute.

15 *b.* A direct or indirect financial interest, or other  
16 valuable consideration regardless of form or amount paid to an  
17 adjuster in exchange for referring an insured to an appraiser,  
18 umpire, construction company, contractor, salvage company, or  
19 attorney.

20 *c.* Being an owner, employee, agent, investor, or having  
21 other financial interest in a business entity responsible for  
22 the reconstruction, repair, or restoration of damaged property  
23 that is the subject of a claim, or having an immediate family  
24 member who is an owner, employee, agent, or investor in a  
25 business entity responsible for the reconstruction, repair,  
26 or restoration of a damaged property that is the subject of a  
27 claim.

28 *d.* Entering into a written or verbal contract, or formal  
29 or informal agreement, with any person that compromises the  
30 adjuster's duty of loyalty to the insured.

31 *e.* Using claim information obtained in the course of a claim  
32 investigation for commercial purposes including marketing or  
33 advertising for the benefit of the adjuster.

34 20. A public adjuster shall not file a complaint with  
35 the division on behalf of an insured without the insured's

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 knowledge and written consent.

2 21. An adjuster shall not represent, directly or  
3 indirectly, that damage has occurred at a property unless the  
4 adjuster has inspected the damaged areas of the property.

5 22. An adjuster shall produce a detailed written estimate to  
6 repair or replace covered damages and provide a copy to both  
7 the insured and the insurer in a timely manner.

8 23. A public adjuster shall not offer to pay an insured's  
9 deductible, or claim that the insured's deductible will be  
10 waived, as an inducement to use the services of the public  
11 adjuster.

12 24. An adjuster shall respond reasonably promptly to  
13 inquiries by the division.

14 25. A public adjuster shall provide a detailed invoice for  
15 completed services to an insured prior to requesting payment  
16 for services pursuant to a contract under section 522C.10.

17 26. Funds received or held by a public adjuster on behalf of  
18 an insured toward the settlement of a claim shall be:

19 *a.* Held in a fiduciary capacity.

20 *b.* Deposited by the adjuster into one or more separate  
21 noninterest-bearing fiduciary trust accounts in a financial  
22 institution licensed to do business in this state no later  
23 than the close of the second business day from the date the  
24 public adjuster received the funds, and either deposited in the  
25 insured's name or in the name of the public adjuster as trustee  
26 for the insured, to be held and administered as a trust account  
27 for the benefit and protection of the insured.

28 *c.* Held separately from personal or nonbusiness funds.

29 *d.* Held separately from other business funds.

30 *e.* Listed specifically and separately, by the insured's name  
31 and the amount in trust in the book of accounts and records of  
32 the public adjuster. The book of accounts and records must  
33 indicate the fiduciary nature of the account and any amounts  
34 deposited or withdrawn.

35 *f.* Disbursed within thirty calendar days of receipt of an

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 invoice by the public adjuster from a contractor that completed  
2 work, if the public adjuster receives approval of the insured  
3 that the work was satisfactorily completed.

4 27. A public adjuster shall comply with all applicable local  
5 ordinances.

6 28. An adjuster who fails to comply with this section shall  
7 be subject to penalties under sections 522C.13 and 522C.14.

8 Sec. 47. NEW SECTION. **522C.12 Adjusters — records.**

9 1. An adjuster shall have a continuing duty to keep, at  
10 the adjuster's place of business, usual and customary records  
11 pertaining to transactions undertaken by the adjuster. All  
12 such records shall be kept available and open for inspection  
13 by the division at any time during regular business hours;  
14 however, the division is not entitled to inspect any records  
15 prepared in anticipation of litigation or that are subject to  
16 any privilege recognized in chapter 622. The records shall be  
17 maintained for a minimum of five years from the date of the  
18 adjuster transaction.

19 2. An adjuster who fails to comply with this section shall  
20 be subject to penalties under sections 522C.13 and 522C.14.

21 Sec. 48. NEW SECTION. **522C.13 License denial, nonrenewal,  
22 suspension, or revocation.**

23 1. The division may place on probation, suspend, revoke, or  
24 refuse to issue or renew an adjuster's license, and may levy a  
25 civil penalty as provided in section 522C.14, for one or more  
26 of the following causes:

27 *a.* The adjuster provided incorrect, misleading, incomplete,  
28 or materially untrue information in a license application.

29 *b.* The adjuster violated an insurance law, regulation,  
30 subpoena, or order of the commissioner or of a commissioner of  
31 another state.

32 *c.* The adjuster obtained or attempted to obtain a license  
33 through misrepresentation or fraud.

34 *d.* The adjuster improperly withheld, misappropriated, or  
35 converted money or property received in the course of doing

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 business.

2 *e.* The adjuster was convicted of a felony.

3 *f.* The adjuster admitted to, or was found to have committed,  
4 any unfair trade practice or fraud.

5 *g.* The adjuster used fraudulent, coercive, or dishonest  
6 practices, or demonstrated incompetence, untrustworthiness, or  
7 financial irresponsibility, or was a source of injury or loss  
8 in the conduct of business in this state or elsewhere.

9 *h.* The adjuster had any professional license, or its  
10 equivalent, denied, suspended, or revoked in this state or any  
11 other state, province, district, or territory.

12 *i.* The adjuster forged another's name to any document  
13 related to the adjuster's work as an adjuster.

14 *j.* The adjuster improperly used notes or any other reference  
15 material to complete an examination for an adjuster license.

16 *k.* The adjuster knowingly negotiated as an adjuster with an  
17 individual or business entity who is not, but is required to  
18 be, licensed as an adjuster, appraiser, or umpire.

19 *l.* The adjuster failed to comply with an administrative or  
20 court order imposing a child support obligation.

21 *m.* The adjuster failed to comply with an administrative  
22 or court order related to repayment of loans to the college  
23 student aid commission.

24 *n.* The adjuster failed to pay state income tax or to comply  
25 with any administrative or court order directing payment of  
26 state income tax.

27 *o.* The adjuster failed or refused to cooperate in  
28 an investigation conducted by the commissioner or the  
29 commissioner's designee.

30 *p.* The adjuster intentionally misrepresented the terms of an  
31 actual or proposed contract for services.

32 2. If the commissioner does not renew an adjuster's license  
33 or denies an application for a license, the commissioner shall  
34 notify the adjuster or applicant and advise, in writing, of  
35 the reason for the nonrenewal of the license or denial of

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 the application for a license. The adjuster or applicant  
2 may request a hearing on the nonrenewal or denial by filing  
3 a written request for a hearing within thirty calendar days  
4 from the date of notice of the nonrenewal or denial. A hearing  
5 shall be conducted according to section 522C.15.

6 3. The license of a business entity may be suspended,  
7 revoked, placed on probation, or refused if the commissioner  
8 finds, after hearing, that an individual adjuster's violation  
9 was known or should have been known by a licensed partner,  
10 officer, or manager of the business entity and the violation  
11 was not reported to the commissioner and corrective action was  
12 not taken.

13 4. The license of a nonresident adjuster shall be  
14 immediately inactive if the nonresident adjuster is placed on  
15 probation, suspended, revoked, refused, or denied licensure in  
16 any other state. The nonresident adjuster shall have seven  
17 calendar days to alert the commissioner that the nonresident  
18 adjuster has been placed on probation, suspended, revoked,  
19 refused, nonrenewed, or denied licensure in another state.  
20 Failure to meet the reporting deadline shall be a violation of  
21 this section.

22 5. In addition to, or in lieu of, denial, probation,  
23 suspension, or revocation of a license under this section, an  
24 adjuster, after hearing, may be subject to a civil penalty as  
25 provided in section 522C.14.

26 6. The commissioner may enforce this chapter, may conduct  
27 an investigation of any suspected violation of this chapter,  
28 and may impose any penalty or remedy authorized by this chapter  
29 against any person who is under investigation for, or charged  
30 with, a violation of this chapter even if the person's license  
31 has been surrendered or has lapsed by operation of law.

32 7. a. All complaint files, investigation files,  
33 investigation reports, and other investigative information  
34 in the possession of the commissioner or the commissioner's  
35 agents that relates to adjuster discipline shall be privileged

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 and confidential, and shall not be subject to discovery,  
2 subpoena, or other means of legal compulsion for release to a  
3 person other than the adjuster, and shall not be admissible in  
4 evidence in a judicial or administrative proceeding other than  
5 a proceeding involving adjuster discipline. A final written  
6 decision of the commissioner in a disciplinary proceeding shall  
7 be a public record.

8     *b.* Investigative information in the possession of the  
9 commissioner or the commissioner's agents that relates to  
10 adjuster discipline may be disclosed, at the commissioner's  
11 discretion. The commissioner may share documents, materials,  
12 or other information, including confidential and privileged  
13 documents and materials subject to this subsection, with other  
14 state, federal, and international regulatory agencies, with  
15 NAIC, its affiliates or subsidiaries, and with state, federal,  
16 and international law enforcement authorities, provided  
17 that the recipient agrees to maintain the confidentiality  
18 and privileged status of the document, material, or other  
19 information.

20     *c.* If the investigative information in the possession of the  
21 commissioner or the commissioner's agents indicates a crime has  
22 been committed, the information shall be reported to the proper  
23 law enforcement agency.

24     8. *a.* Pursuant to section 17A.19, subsection 6, upon an  
25 appeal by the adjuster, the commissioner shall transmit the  
26 entire record of the contested case to the reviewing court.

27     *b.* Notwithstanding section 17A.19, subsection 6, if a  
28 waiver of privilege has been involuntary and evidence has been  
29 received at a disciplinary hearing, the court shall issue  
30 an order to withhold the identity of the individual whose  
31 privilege was waived.

32     Sec. 49. NEW SECTION. **522C.14 Civil and criminal penalties.**

33     1. *a.* Upon a determination by the commissioner after a  
34 hearing conducted pursuant to chapter 17A that an adjuster has  
35 violated a provision of this chapter, the commissioner shall

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 reduce the findings of the hearing to writing and deliver a  
2 copy of the findings to the adjuster.

3     *b.* Upon a determination by the commissioner that an adjuster  
4 has engaged, is engaging, or is about to engage in any act or  
5 practice constituting a violation of this chapter or a rule  
6 adopted or order issued under this chapter, the commissioner  
7 may take the following actions:

8     (1) Issue an order requiring the adjuster to cease and  
9 desist from engaging in the conduct resulting in the violation.

10     (2) Assess a civil penalty against the adjuster of not more  
11 than one thousand dollars for each violation of this chapter,  
12 not to exceed an aggregate of ten thousand dollars.

13     (3) If the adjuster knew or reasonably should have known  
14 the adjuster was in violation of this chapter, assess a  
15 civil penalty of not more than five thousand dollars for each  
16 violation of this chapter, not to exceed an aggregate penalty  
17 of fifty thousand dollars in any one six-month period.

18     (4) (a) Issue a summary order, including a brief statement  
19 of findings of fact, conclusions of law, and policy reasons for  
20 the decision, and directing the adjuster to cease and desist  
21 from engaging in the act or practice or to take affirmative  
22 action as is necessary in the judgment of the commissioner to  
23 comply with the requirements of this chapter.

24     (b) An adjuster may contest a summary order by filing,  
25 within thirty calendar days from the date of the issuance of  
26 the summary order, a written request for a contested case  
27 proceeding and hearing as provided in chapter 17A and in  
28 accordance with rules adopted by the commissioner. Section  
29 17A.18A shall be inapplicable to a summary order issued under  
30 this subsection. If a hearing is not requested within thirty  
31 calendar days from the date of issuance of the summary order,  
32 the summary order shall become final by operation of law. A  
33 summary order shall remain effective from the date of issuance  
34 until the date the order becomes final by operation of law,  
35 or is modified or overturned by a presiding officer or court

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 following a request for hearing.

2 (c) An adjuster violating a summary order issued under this  
3 subsection shall be deemed in contempt of the summary order.  
4 The commissioner may petition the district court to enforce the  
5 order as certified by the commissioner. The district court  
6 shall find the adjuster in contempt of the order if the court  
7 finds, after conducting a hearing, that the adjuster is not  
8 in compliance with the order. The court may assess a civil  
9 penalty against the adjuster and may issue further orders as  
10 the court deems appropriate.

11 c. In addition to any other penalty under this section,  
12 if the commissioner finds that a violation of this chapter  
13 was directed, encouraged, condoned, ignored, or ratified by  
14 the employer of the adjuster, the commissioner shall assess a  
15 penalty to the employer. Penalties under this paragraph may be  
16 retained by the commissioner under section 505.7, subsection 9.

17 2. a. A person acting as an adjuster without proper  
18 licensure, or an adjuster who willfully violates any provision  
19 of this chapter or an order issued under this chapter, is  
20 guilty of a class "D" felony. If the violation results in a  
21 loss of more than ten thousand dollars, the person or adjuster  
22 is guilty of a class "C" felony.

23 b. An adjuster who steals, converts, or misappropriates  
24 funds that should be held in trust under section 522C.11, is  
25 guilty of a class "D" felony. If the violation results in a  
26 loss of more than ten thousand dollars, the adjuster is guilty  
27 of a class "C" felony.

28 c. The commissioner may refer such evidence as is available  
29 concerning a violation of this chapter, or of any rule adopted  
30 or order issued under this chapter, or of the failure of a  
31 person to comply with the licensing requirements of this  
32 chapter, to the attorney general or the proper county attorney  
33 who may institute the appropriate criminal proceedings under  
34 this chapter.

35 d. This chapter does not limit the power of the state to

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 punish any person for conduct that constitutes a crime under  
2 any other statute.

3 3. Any contract regulated by this chapter that is entered  
4 into by an insured with a person who is not a licensed public  
5 adjuster in this state shall be void. If a contract is void,  
6 the insured is not liable for the payment for any past services  
7 rendered, or future services to be rendered, by that person.

8 Sec. 50. NEW SECTION. **522C.15 Reinstatement or reissuance**  
9 **of a license after disciplinary matters — forfeiture in lieu of**  
10 **compliance.**

11 1. a. A person licensed as an adjuster under this chapter  
12 whose license has been revoked or suspended by order, or who  
13 forfeited a license in connection with a disciplinary matter,  
14 may apply to the commissioner for reinstatement or reissuance  
15 in accordance with the terms of the order of revocation or  
16 suspension, or the order accepting the forfeiture, and submit  
17 to a criminal history check under section 522B.5A.

18 b. Proceedings for reinstatement or reissuance shall be  
19 initiated by the applicant who shall file with the commissioner  
20 an application for reinstatement or reissuance after  
21 disciplinary action. An applicant shall not be eligible for  
22 reinstatement or reissuance until the applicant satisfies the  
23 requirements under section 522C.5, 522C.5A, 522C.5B, 522C.5C,  
24 or 522C.5D, as applicable, and the examination requirements  
25 under section 522C.8. An applicant may also be required to  
26 submit a new or renewal adjuster application under section  
27 522C.5A, 522C.5B, 522C.5C, or 522C.5D, as applicable.

28 c. An application for reinstatement or reissuance shall  
29 allege facts which, if established, are sufficient to enable  
30 the commissioner to determine that the basis of revocation,  
31 suspension, or forfeiture of the applicant's license no longer  
32 exists, and must disclose if the applicant has engaged in  
33 any conduct listed as a cause for licensing action that was  
34 not included in the order for suspension, revocation, or  
35 forfeiture.

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1     *d.* An application for reinstatement or reissuance shall  
2 allege facts which, if established, are sufficient to enable  
3 the commissioner to determine that it is in the public  
4 interest for the application to be granted. The commissioner  
5 may determine that it is not in the public interest if the  
6 applicant has engaged in any conduct listed as a cause for  
7 licensing action that was not included in the order for  
8 suspension, revocation, or forfeiture, or if the applicant does  
9 not have the character and fitness to be a licensed adjuster  
10 in this state.

11     *e.* The burden of proof to establish facts identified in  
12 paragraphs "*c*" and "*d*" shall be on the applicant.

13     *f.* An adjuster may request reinstatement of a suspended  
14 license prior to the end of the suspension term.

15     *g.* Unless otherwise provided by law, if an order of  
16 revocation or suspension did not establish terms on which  
17 reinstatement or reissuance may occur, or if the license  
18 was forfeited, an initial application for reinstatement or  
19 reissuance shall not be made until at least one year from the  
20 date of the order of the suspension, revocation, or acceptance  
21 of the forfeiture of a license.

22     2. All proceedings on an application for reinstatement or  
23 reissuance, including preliminary and ancillary matters, shall  
24 be held in accordance with chapter 17A. The application shall  
25 be docketed in the original case in which the original license  
26 was suspended, revoked, or forfeited, if the case exists.

27     3. An order of reinstatement or reissuance shall be based  
28 on a written decision which incorporates findings of fact  
29 and conclusions of law. An order granting an application  
30 for reinstatement or reissuance may impose such terms and  
31 conditions as the commissioner or the commissioner's designee  
32 deems appropriate, and may include one or more penalties  
33 provided under section 522C.14. The order shall be a public  
34 record and may be disseminated in compliance with chapter 22.

35     4. If an adjuster's ordered suspension period ends prior to

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 the adjuster's license expiration date and the adjuster applies  
2 for reinstatement prior to the license expiration date and  
3 meets all applicable requirements, the division shall reinstate  
4 the license as soon as practicable but no earlier than the end  
5 of the suspension period if the division, after a complete  
6 review, determines the license should be reinstated.

7 5. If an adjuster's license is suspended beyond the  
8 adjuster's license expiration date, whether due to an ordered  
9 suspension time period or failure to apply for reinstatement  
10 prior to expiration, the adjuster must apply for reissuance.

11 6. A submission of voluntary forfeiture of a license  
12 shall be made in writing to the commissioner. Forfeiture of  
13 a license is effective on the date of submission unless a  
14 contested case proceeding is pending on the date of submission.  
15 If a contested case proceeding is pending, the forfeiture  
16 shall become effective upon conditions as ordered by the  
17 commissioner. A forfeiture made during the pendency of a  
18 contested case proceeding shall be considered a disciplinary  
19 action and shall be published in the same manner as is  
20 applicable to any other form of disciplinary order.

21 7. The commissioner shall not be prohibited from denying an  
22 application for reinstatement or reissuance, or from bringing  
23 an additional immediate action, if an adjuster has engaged in  
24 an additional violation of chapter 507B or 522C, or otherwise  
25 failed to meet all applicable requirements.

26 8. This section shall not apply to reinstatement of an  
27 expired license or issuance of a new license that is not in  
28 connection with a disciplinary matter.

29 **Sec. 51. NEW SECTION. 522C.16 Suspension for failure to**  
30 **pay child support or state debt.**

31 1. The commissioner shall deny an adjuster's application  
32 for license issuance, renewal, reinstatement, or reissuance;  
33 suspend a current license; or revoke a currently suspended  
34 license, upon receipt of a certificate of noncompliance from  
35 the child support recovery unit pursuant to chapter 252J,

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 or upon receipt of a certificate of noncompliance from the  
2 centralized collection unit of the department of revenue  
3 pursuant to chapter 272D.

4 2. Upon receipt of a certificate of noncompliance under  
5 subsection 1, the commissioner shall issue a notice to the  
6 adjuster that the division will, unless the certificate of  
7 noncompliance is withdrawn, deny the adjuster's application  
8 for license issuance, renewal, reinstatement, or reissuance,  
9 suspend the adjuster's current license, or revoke the  
10 adjuster's currently suspended license, thirty calendar days  
11 after the date the notice is mailed. Notice shall be sent  
12 to the adjuster's last known address by restricted certified  
13 mail, return receipt requested, or in accordance with the  
14 division's rules for service. The notice shall contain all of  
15 the following:

16 a. A statement that the commissioner intends to deny  
17 the adjuster's application for license issuance, renewal,  
18 reinstatement, or reissuance; suspend the adjuster's current  
19 license; or revoke the adjuster's currently suspended license  
20 in thirty calendar days unless the certificate of noncompliance  
21 is withdrawn.

22 b. A statement that the adjuster must contact the agency  
23 that issued the certificate of noncompliance to request a  
24 withdrawal.

25 c. A statement that the adjuster does not have a right to  
26 a hearing before the division, but that the adjuster may file  
27 an application for a hearing in district court pursuant to  
28 section 252J.9 or 272D.9, as applicable, and that the filing  
29 of an application by the adjuster will stay the proceedings of  
30 the division.

31 d. A copy of the certificate of noncompliance.

32 3. An adjuster shall keep the commissioner informed of all  
33 actions taken by the district court or the issuing agency in  
34 connection with a certificate of noncompliance. Within seven  
35 calendar days of filing or issuance, an adjuster shall provide

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 to the commissioner a copy of all applications filed with the  
2 district court pursuant to an application or hearing, all  
3 court orders entered in such action, and all withdrawals of a  
4 certificate of noncompliance.

5 4. If an applicant or licensed adjuster timely files an  
6 application for hearing in district court and the division  
7 is notified of the filing, the commissioner's denial,  
8 suspension, or revocation proceedings shall be stayed until  
9 the division is notified by the district court, the issuing  
10 agency, the licensee, or the applicant of the resolution of  
11 the application. Upon receipt of a court order lifting the  
12 stay or otherwise directing the commissioner to proceed, the  
13 commissioner shall continue with the intended action described  
14 in the notice.

15 5. If the commissioner does not receive a withdrawal of  
16 the certificate of noncompliance from the issuing agency, or a  
17 notice from a clerk of court, the issuing agency, the licensee,  
18 or the applicant that an application for hearing has been filed  
19 within thirty calendar days after the notice is issued, the  
20 commissioner shall deny the adjuster's application for license  
21 issuance, renewal, reinstatement, or reissuance; suspend a  
22 current license; or revoke a currently suspended license.

23 6. Upon receipt of a withdrawal of a certificate of  
24 noncompliance from the issuing agency, suspension or revocation  
25 proceedings shall halt and the named adjuster shall be notified  
26 that the proceedings have halted. If the adjuster's license  
27 has already been suspended, the adjuster must apply for  
28 reinstatement in accordance with section 522C.15, and the  
29 license shall be reinstated if the adjuster is otherwise in  
30 compliance with this chapter. If the adjuster's application  
31 for licensure was stayed, application processing shall resume.  
32 All fees required for license renewal, reinstatement, or  
33 reissuance must be paid by the adjuster, and all continuing  
34 education requirements shall be satisfied, before the  
35 adjuster's license is renewed or reinstated after a license

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 suspension or revocation under this chapter.

2 7. The commissioner shall notify an adjuster in writing  
3 through regular first class mail, or such other means as the  
4 commissioner deems appropriate under the circumstances, within  
5 ten calendar days of the effective date of the suspension or  
6 revocation of the adjuster's license, and shall also notify the  
7 adjuster when the adjuster's license is reinstated following  
8 the commissioner's receipt of a withdrawal of the certificate  
9 of noncompliance.

10 8. Notwithstanding any provision of law to the contrary, the  
11 division may share information with the child support recovery  
12 unit or the centralized collection unit of the department of  
13 revenue for the sole purpose of identifying adjusters subject  
14 to enforcement under chapter 252J or 272D.

15 Sec. 52. NEW SECTION. 522C.17 Severability.

16 If any provision of this chapter or the application thereof  
17 to any person or circumstance is held invalid, the invalidity  
18 does not affect other provisions or applications of this  
19 chapter which can be given effect without the invalid provision  
20 or application, and to this end the provisions of this chapter  
21 are severable.

22 DIVISION VI

23 LICENSING AND REGULATION OF APPRAISERS AND UMPIRES

24 Sec. 53. Section 522B.5A, subsection 2, paragraph c, Code  
25 2025, is amended to read as follows:

26 c. A renewal, reinstatement, or reissuance of a license  
27 if the license of a producer has been revoked or suspended  
28 pursuant to [section 522B.11](#), the license of a public adjuster  
29 has been revoked or suspended pursuant to ~~section 522C.6~~  
30 [522C.13](#), ~~or~~ the license of a viatical settlement provider  
31 or viatical settlement broker has been revoked or suspended  
32 pursuant to [section 508E.4](#), or the license of an appraiser or  
33 an umpire has been revoked or suspended pursuant to section  
34 522F.20.

35 Sec. 54. Section 522B.5A, subsection 2, Code 2025, is

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 amended by adding the following new paragraphs:

2 NEW PARAGRAPH. *f.* An initial license as an appraiser in  
3 this state.

4 NEW PARAGRAPH. *g.* An initial license as an umpire in this  
5 state.

6 Sec. 55. NEW SECTION. **522F.1 Definitions.**

7 As used in this chapter, unless the context otherwise  
8 requires:

9 1. "*Adjuster*" means a person licensed pursuant to chapter  
10 522C.

11 2. "*Amount of loss*" means the monetary amount determined to  
12 be necessary to properly repair or replace damage related to a  
13 covered peril, and is limited to all applicable coverages for  
14 covered items associated with the claim.

15 3. "*Appraiser*" means a person licensed as an appraiser  
16 pursuant to section 522F.4.

17 4. "*Appraiser list*" means a list, maintained by the  
18 division, of all appraisers licensed by the division.

19 5. "*Claimant*" means a person who makes a first-party claim  
20 under a policy of property and casualty insurance.

21 6. "*Commissioner*" means the commissioner of insurance.

22 7. "*Disciplinary matter*" means an individual is the subject  
23 of an investigation, complaint, pending administrative action,  
24 or other such action in any state.

25 8. "*First-party claim*" means a claim filed by a named  
26 insured under an insurance policy against which a claim is  
27 made.

28 9. "*Good cause*" means a legally sufficient reason including  
29 but not limited to any of the following:

30 *a.* A conflict of interest.

31 *b.* A lack of independence or an inability to competently or  
32 promptly carry out the duties required under this chapter.

33 *c.* Any other reason that would reasonably be expected to  
34 impair an appraisal.

35 10. "*Immediate family*" means an individual's parent,

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 sibling, child, grandchild, spouse, spouses of the individual's  
2 children, or parents of the individual's spouse.

3 11. *"Insured"* means a person covered under an insurance  
4 policy against which a claim is made.

5 12. *"Insurer"* means a person engaged in the business of  
6 insurance and regulated under chapter 507A, 508, 512B, 515, or  
7 520.

8 13. *"NIPR gateway"* means the communication network developed  
9 and operated by the national insurance producer registry that  
10 links state insurance regulators with regulated entities to  
11 facilitate the electronic exchange of adjuster information,  
12 including but not limited to license applications, license  
13 renewals, appointments, and terminations.

14 14. *"Party"* means an insurer or a claimant, including an  
15 employee, contractor, and other representative of an insurer  
16 or claimant.

17 15. *"Person"* means an individual or a business entity.

18 16. *"Reinstatement"* means the reinstatement of a suspended  
19 license which was suspended in connection with a disciplinary  
20 matter, and that has not expired or been terminated during the  
21 suspension period.

22 17. *"Reissuance"* means the issuance of a new license  
23 following the revocation of a license, the suspension and  
24 subsequent termination of a license, or the forfeiture of a  
25 license in connection with a disciplinary matter.

26 18. *"Umpire"* means a person licensed as an umpire pursuant  
27 to section 522F.9.

28 19. *"Umpire list"* means a list, maintained by the division,  
29 of all umpires licensed by the division.

30 Sec. 56. NEW SECTION. **522F.2 Rules.**

31 The commissioner may adopt rules pursuant to chapter 17A to  
32 administer this chapter.

33 Sec. 57. NEW SECTION. **522F.3 Appraiser's license —**  
34 **eligibility.**

35 1. A person shall not act as, or represent that the person

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 is, an appraiser in this state unless the person is licensed  
2 under this chapter. A person that acts as an appraiser in this  
3 state solely for a crop hail or multiperil crop insurance claim  
4 shall not be subject to this chapter.

5 2. A person applying for an appraiser license shall submit  
6 an application on a uniform individual application or a uniform  
7 business entity application in the form and manner prescribed  
8 by the commissioner.

9 3. To be eligible for licensure under this chapter, a person  
10 shall meet all of the following criteria:

11 a. Have experience or training in building construction,  
12 repair, or estimating property damage.

13 b. Unless waived by the commissioner based on the person's  
14 other professional qualifications, have a minimum of three  
15 years' experience as any of the following:

16 (1) A professional engineer licensed under chapter 542B or  
17 similarly licensed in another state.

18 (2) An architect licensed under chapter 544A or similarly  
19 licensed in another state.

20 (3) An adjuster licensed under chapter 522C or similarly  
21 licensed in another state.

22 (4) A residential contractor as defined in section 103A.71.

23 (5) A contractor registered under chapter 91C or similarly  
24 registered in another state.

25 c. Pass a written examination as prescribed by the division.  
26 The examination shall test the knowledge of a person concerning  
27 the appraisal process, the duties and responsibilities of an  
28 appraiser, and the insurance laws and rules of this state.  
29 Examination results shall be valid for ninety calendar days  
30 from the date of examination.

31 d. Have the requisite character and competence, as  
32 determined by the division.

33 4. To determine an applicant's eligibility for licensure,  
34 the commissioner may require a criminal history check pursuant  
35 to section 522B.5A.

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1     Sec. 58. NEW SECTION. 522F.4 Appraisers — licensure,  
2 license renewal, and fees.

3     1. A person who meets the requirements under section 522F.3,  
4 unless otherwise denied licensure pursuant to section 522F.20,  
5 shall be issued an appraiser license that is valid for two  
6 years from the date of issue.

7     2. Any applicable fee for a criminal history check pursuant  
8 to section 522B.5A.

9     3. The fee for an initial appraiser license, or renewal of  
10 an appraiser license, shall be fifty dollars for a two-year  
11 license.

12    4. The fee for reinstatement of an expired appraiser license  
13 shall be one hundred dollars.

14    5. The fee for a reinstatement or reissuance of an appraiser  
15 license suspended or revoked due to a disciplinary action shall  
16 be one hundred dollars.

17    6. An appraiser's license shall contain the licensee's  
18 name, business address, appraisal license number, the date of  
19 issuance, the expiration date, and any other information the  
20 division deems necessary.

21    7. An appraiser licensed under this chapter shall be  
22 required to complete continuing education requirements, as  
23 prescribed by the division, to be eligible for license renewal  
24 or reinstatement.

25    8. An appraiser licensed under this chapter shall inform  
26 the division, in the manner and form specified by the division,  
27 of a change of legal name or business address within thirty  
28 calendar days of the change. Failure to timely inform the  
29 division may result in a penalty as specified in section  
30 522F.20.

31    9. The division shall publish an appraiser list on the  
32 division's internet site in a manner readily available to the  
33 public. The appraiser list shall include all of the following  
34 information for each licensed appraiser:

35    a. The business telephone number, business mailing address,

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 business email address, and the county and state of residence  
2 of the appraiser as provided to the division by the appraiser  
3 for licensure.

4 *b.* The appraiser's area of training or expertise.

5 *c.* The date of the appraiser's initial licensure and the  
6 date the license expires.

7 10. Prior to approving a business entity's application for  
8 a license as an appraiser, the commissioner shall find that the  
9 business entity has designated an individual appraiser licensed  
10 in this state to be responsible for the business entity's  
11 compliance with the insurance laws and rules of this state.

12 **Sec. 59. NEW SECTION. 522F.5 Appraiser license**  
13 **reinstatement — not related to disciplinary action.**

14 1. An appraiser may apply for reinstatement of an expired  
15 license up to one year after the license expiration date  
16 by submitting a request through the NIPR gateway, paying a  
17 reinstatement fee and a license renewal fee, and submitting  
18 evidence to the division that the appraiser met the continuing  
19 education requirements under section 522F.4. An appraiser who  
20 fails to apply for license reinstatement within one year of the  
21 date of expiration of the appraiser's license must apply for  
22 a new license.

23 2. An appraiser who surrendered a license, not in connection  
24 with a disciplinary matter, and stated an intent to exit the  
25 appraiser business may file a request with the division to  
26 reactivate the appraiser license. The request must be received  
27 by the division within ninety calendar days of the date the  
28 appraiser's license was placed on inactive status. The request  
29 shall be granted if the former appraiser is otherwise eligible  
30 to receive an appraiser license. If the appraiser's request to  
31 reactivate the license is not received within ninety calendar  
32 days of the date the appraiser's license was placed on inactive  
33 status, the appraiser must apply for a new license.

34 3. An appraiser whose license is suspended, revoked,  
35 or forfeited in connection with a disciplinary matter, or

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 forfeited in lieu of compliance, shall not be eligible for  
2 reinstatement under this section and must follow the procedures  
3 in section 522F.22.

4 Sec. 60. NEW SECTION. 522F.6 Appraisers — payment.

5 1. Each party to an appraisal shall be responsible for the  
6 following:

7 a. The party's own appraiser's fees and expenses.

8 b. An equal share of all reasonable and necessary fees and  
9 expenses incurred by an umpire, if necessary.

10 c. An equal share of all reasonable and necessary costs  
11 incurred in the course of conducting the appraisal.

12 2. a. An appraiser shall not charge any party on a basis  
13 dependent on the outcome of the written itemized award, or  
14 charge in a manner that relies on a barter arrangement, gift,  
15 favor, or in-kind exchange.

16 b. Prior to the conclusion of an appraisal process via  
17 final settlement or issuance of a written itemized award by  
18 an umpire, an appraiser shall not require, demand, or accept  
19 any fee, retainer, compensation, deposit, or other type  
20 of consideration, unless the loss is being handled by the  
21 appraiser on a time-plus-expense basis.

22 3. An appraiser shall not charge, and is not entitled to,  
23 a fee, compensation, deposit, or other type of consideration  
24 if the appraiser abandons the appraisal prior to the umpire  
25 issuing a written itemized award.

26 Sec. 61. NEW SECTION. 522F.7 Appraisers — standards of  
27 conduct.

28 1. An appraiser shall act with due diligence, including but  
29 not limited to demonstrating accuracy, fairness, and timeliness  
30 throughout an appraisal process.

31 2. a. (1) No later than five business days after being  
32 hired by a party to an appraisal and before beginning work as  
33 an appraiser, an appraiser shall disclose to all parties to the  
34 appraisal any potential conflict of interest.

35 (2) An appraiser shall not engage in any act or practice

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 that is a conflict of interest during the appraisal.

2 (3) If a conflict of interest arises after the start of the  
3 appraisal process, an appraiser shall disclose the conflict of  
4 interest to the parties and shall withdraw from the appraisal  
5 process no more than five business days after the conflict of  
6 interest arose.

7 *b.* A conflict of interest shall include but is not limited  
8 to all of the following:

9 (1) An appraiser is a party to a lawsuit against any party  
10 to an appraisal.

11 (2) An appraiser is a party to, or a member or employee  
12 of a law firm that represents a party to, a current lawsuit  
13 involving an insurer that is a party to the appraisal.

14 (3) An appraiser has personally investigated, prosecuted,  
15 or advocated in connection with the appraisal.

16 (4) An appraiser has acted as counsel to any party to  
17 an appraisal within the two years immediately preceding the  
18 appraisal.

19 (5) An appraiser has a personal financial interest in the  
20 outcome of the appraisal or any other significant interest  
21 that could be substantially affected by the outcome of the  
22 appraisal.

23 (6) A member of an appraiser's immediate family is any of  
24 the following:

25 (a) A party to the appraisal, or an officer, director, or  
26 trustee of a party.

27 (b) A current employee of an appraiser or an adjuster to the  
28 appraisal.

29 (c) A business entity licensed as an adjuster that adjusted  
30 the loss at issue in the appraisal.

31 (d) Known to have an interest that could be substantially  
32 affected by the outcome of the appraisal.

33 (e) An immediate family member that has a legally sufficient  
34 reason that requires the appraiser to withdraw from the  
35 appraisal.

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 3. An appraiser shall postpone an appraisal for a reasonable  
2 amount of time if any party demonstrates reasonable cause for  
3 a postponement. The appraiser shall notify all parties if  
4 the appraisal process is postponed. An appraiser's failure  
5 to timely notify all parties may result in a penalty under  
6 sections 522F.20 and 522F.21.

7 4. In the course of an appraisal, an appraiser shall  
8 consider all information provided by the parties and any  
9 other reasonably available evidence that is material to the  
10 appraisal.

11 5. In the course of an appraisal, an appraiser shall  
12 carefully decide all issues submitted for determination of the  
13 amount of loss and actual cash value.

14 6. In the course of an appraisal, an appraiser shall provide  
15 all parties a fair and reasonable itemized written appraisal  
16 detailing the amount of loss and actual cash value.

17 7. In the course of an appraisal, an appraiser shall ensure  
18 the appraiser's party is reasonably informed of all updates  
19 throughout the appraisal process.

20 8. An appraiser shall not permit outside influence to affect  
21 an appraisal.

22 9. An appraiser shall not allow a person other than the  
23 umpire for the appraisal to determine differences between the  
24 actual cash value and the amount of loss of each item on the  
25 appraisal.

26 10. a. An appraiser shall not communicate directly or  
27 indirectly with any of the following:

28 (1) An opposing party or representative of the opposing  
29 party other than the opposing party's appraiser.

30 (2) The umpire, unless reasonable notice and opportunity  
31 to participate in the communication is provided to an opposing  
32 appraiser.

33 b. Notwithstanding paragraph "a", an appraiser may  
34 communicate with an opposing party or an umpire in order to do  
35 any of the following:

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 (1) Identify the party's counsel or experts.

2 (2) Discuss logistical matters, including the time and  
3 place of a meeting or to make arrangements for the conduct  
4 of the appraisal. The appraiser initiating contact with the  
5 umpire shall promptly inform an opposing appraiser.

6 (3) If an opposing appraiser fails to participate in a  
7 meeting or conference call after receiving reasonable notice  
8 and opportunity to participate, or if all parties agree  
9 in writing in advance of a meeting or conference call, an  
10 appraiser may discuss a claim with the umpire.

11 11. An appraiser shall not act as, or have ever acted as, an  
12 adjuster or umpire on the same claim.

13 12. An appraiser shall not withdraw or abandon an appraisal  
14 unless compelled by unforeseen circumstances that would render  
15 it impossible or impracticable for the appraiser to continue.

16 Sec. 62. NEW SECTION. 522F.8 Umpire license — eligibility.

17 1. An individual shall not act as, or represent that the  
18 individual is, an umpire in this state unless the individual  
19 is licensed under this chapter. An individual that acts as an  
20 umpire in this state solely for a crop hail or multiperil crop  
21 insurance claim shall not be subject to this chapter.

22 2. An individual applying for an umpire license shall submit  
23 an application on a uniform individual application in the form  
24 and manner prescribed by the commissioner.

25 3. To be eligible for licensure under this chapter, an  
26 individual shall meet all of the following criteria:

27 a. Unless waived by the commissioner based on the  
28 individual's other professional qualifications, have a minimum  
29 of three years' experience as any of the following:

30 (1) A professional engineer licensed under chapter 542B or  
31 similarly licensed in another state.

32 (2) An architect licensed under chapter 544A or similarly  
33 licensed in another state.

34 (3) An adjuster licensed under chapter 522C or similarly  
35 licensed in another state.

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 (4) An appraiser licensed under this chapter or similarly  
2 licensed in another state.

3 (5) An attorney licensed in this state, or another state,  
4 with experience in first-party property damage litigation.

5 (6) An insurance regulator.

6 b. Pass a written examination as prescribed by the  
7 division. The examination shall test the knowledge of the  
8 individual concerning the appraisal process, the duties and  
9 responsibilities of an umpire, and the insurance laws and rules  
10 of this state. Examination results shall be valid for ninety  
11 calendar days from the date of examination.

12 c. Have the requisite character and competence, as  
13 determined by the division.

14 4. To determine an applicant's eligibility for licensure,  
15 the commissioner may require a criminal history check pursuant  
16 to section 522B.5A.

17 Sec. 63. NEW SECTION. 522F.9 Umpires — licensure, license  
18 renewal, and fees.

19 1. An individual who meets the requirements of section  
20 522F.8, unless otherwise denied licensure pursuant to section  
21 522F.20, shall be issued an umpire license that is valid for  
22 two years from the date of issue.

23 2. Any applicable fee for a criminal history check pursuant  
24 to section 522B.5A.

25 3. The fee for an initial umpire license, or renewal of an  
26 umpire license, shall be fifty dollars for a two-year license.

27 4. The fee for reinstatement of an expired umpire license  
28 shall be one hundred dollars.

29 5. The fee for a reinstatement or reissuance of an umpire  
30 license suspended or revoked due to a disciplinary action shall  
31 be one hundred dollars.

32 6. An umpire's license shall contain the licensee's name,  
33 business address, umpire license number, the date of issuance,  
34 the expiration date, and any other information the division  
35 deems necessary.

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 7. An umpire licensed under this chapter shall be required  
2 to complete continuing education requirements, as prescribed  
3 by the division to be eligible for license renewal or  
4 reinstatement.

5 8. An umpire licensed under this chapter shall inform the  
6 division, in the manner and form specified by the division,  
7 of a change of legal name or business address within thirty  
8 calendar days of the change. Failure to timely inform the  
9 division may result in a penalty as specified in sections  
10 522F.20 and 522F.21.

11 9. The division shall publish an umpire list on the  
12 division's internet site in a manner that is readily available  
13 to the public. The umpire list shall include all of the  
14 following information for each licensed umpire:

15 a. The business telephone number, business mailing address,  
16 business email address, and the county and state of residence  
17 of the umpire as provided to the division by the umpire for  
18 licensure.

19 b. The umpire's area of training and expertise.

20 c. The date of the umpire's initial licensure and the date  
21 the license expires.

22 Sec. 64. NEW SECTION. 522F.10 Umpire license reinstatement  
23 — not related to disciplinary action.

24 1. An umpire may apply for reinstatement of an expired  
25 license up to one year after the license expiration date  
26 by submitting a request through the NIPR gateway, paying a  
27 reinstatement fee, and submitting evidence to the division that  
28 the umpire met the continuing education requirements under  
29 section 522F.9. An umpire who fails to apply for license  
30 reinstatement within one year of the date of expiration of the  
31 umpire's license must apply for a new license.

32 2. An umpire who surrendered a license, not in connection  
33 with a disciplinary matter, and stated an intent to exit the  
34 umpire business, may file a request with the division to  
35 reactivate the umpire license. The request must be received

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 by the division within ninety calendar days of the date the  
2 umpire's license was placed on inactive status. The request  
3 shall be granted if the former umpire is otherwise eligible  
4 to receive an umpire license. If the umpire's request to  
5 reactivate the umpire's license is not received within ninety  
6 calendar days of the date the license was placed on inactive  
7 status, the umpire must apply for a new license.

8 3. An umpire whose license is suspended, revoked, or  
9 forfeited in connection with a disciplinary matter, or  
10 forfeited in lieu of compliance, shall not be eligible for  
11 reinstatement under this section and must follow the procedures  
12 in section 522F.22.

13 Sec. 65. NEW SECTION. 522F.11 Umpires — payment.

14 1. In addition to the costs each party is responsible  
15 for under section 522F.6, each party to an appraisal that  
16 requires an umpire shall be responsible for an equal share of  
17 all reasonable and necessary fees and expenses incurred by the  
18 umpire.

19 2. If the parties settle before the appraisers direct the  
20 umpire to begin work, the umpire shall not charge a fee.

21 3. An umpire shall not charge any party on a basis dependent  
22 on the outcome of the written itemized award, or charge in a  
23 manner that relies on a barter arrangement, gift, favor, or  
24 in-kind exchange.

25 4. Prior to the conclusion of an appraisal process via  
26 final settlement, or issuance of a written itemized award by  
27 an umpire, an umpire shall not require, demand, or accept  
28 any fee, retainer, compensation, deposit, or other type of  
29 consideration, unless the loss is being handled by the umpire  
30 on a time-plus-expense basis.

31 5. An umpire shall not charge, and is not entitled to, a  
32 fee, compensation, deposit, or other type of consideration if  
33 the umpire abandons the appraisal prior to the umpire issuing a  
34 written itemized award.

35 Sec. 66. NEW SECTION. 522F.12 Umpires — objections.

LSB 1094HV (2) 91

-65-

nls/ko

65/103

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 A party or appraiser that objects for good cause to a  
2 selected umpire within the time limit specified in section  
3 522F.14, subsection 3, paragraph "b", shall send the objection  
4 to all parties involved in the appraisal and, if applicable, to  
5 the judge who appointed the umpire from the umpire list under  
6 section 522F.14, subsection 3, paragraph "d". A copy of the  
7 objection shall be sent to the division electronically in the  
8 form and manner prescribed by the commissioner. The objection  
9 shall include all of the following information:

- 10 1. The names of all parties involved in the dispute.
- 11 2. The name of the person submitting the objection.
- 12 3. The insurer's claim number.
- 13 4. The name of the umpire that the party or appraiser  
14 objects to.
- 15 5. An explanation of the good cause basis for the objection.

16 Sec. 67. NEW SECTION. 522F.13 Umpires — standards of  
17 conduct.

18 1. An umpire shall act with due diligence, including but  
19 not limited to demonstrating accuracy, fairness, and timeliness  
20 throughout an appraisal process.

21 2. a. (1) No later than three business days after being  
22 hired by the parties to an appraisal and before beginning work  
23 as an umpire to the appraisal, an umpire shall disclose to all  
24 parties to the appraisal any potential conflict of interest.

25 If a conflict of interest exists, the umpire shall withdraw  
26 from the appraisal.

27 (2) An umpire shall not engage in any act or practice that  
28 is a conflict of interest during the appraisal.

29 (3) If a conflict of interest arises after the start of an  
30 appraisal process, an umpire shall disclose the conflict of  
31 interest to the parties and shall withdraw from the appraisal  
32 process.

33 b. A conflict of interest shall include but is not limited  
34 to the following:

35 (1) An umpire is a party to a lawsuit against any party to

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 an appraisal.

2 (2) An umpire is a party to, or a member or employee of  
3 a law firm that represents a party to, a current lawsuit  
4 involving an insurer that is party to the appraisal.

5 (3) An umpire has a personal open claim involving an insurer  
6 that is a party to the appraisal.

7 (4) An umpire has a personal bias or prejudice against a  
8 party.

9 (5) An umpire has personally investigated, prosecuted, or  
10 advocated in connection with the appraisal.

11 (6) An umpire has acted as counsel to any party to an  
12 appraisal within the two years immediately preceding the  
13 appraisal.

14 (7) An umpire has a personal financial interest in the  
15 outcome of the appraisal or any other significant interest  
16 that could be substantially affected by the outcome of the  
17 appraisal.

18 (8) A member of an umpire's immediate family is any of the  
19 following:

20 (a) A party to the appraisal, or an officer, director, or  
21 trustee of a party.

22 (b) A current employee of an appraiser or an adjuster to the  
23 appraisal.

24 (c) A business entity licensed as an adjuster that adjusted  
25 the loss at issue in the appraisal.

26 (d) Known to have an interest that could be substantially  
27 affected by the outcome of the appraisal.

28 (e) An immediate family member that has a legally sufficient  
29 reason that requires the umpire to withdraw from the appraisal.

30 3. Prior to beginning work as an umpire, an umpire shall  
31 enter into a written contract with all parties to the appraisal  
32 that requires the parties and the umpire to comply with this  
33 section, and provides that each party shall pay costs as  
34 required under section 522F.11.

35 4. An umpire shall not begin work on a claim until the

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 umpire receives each appraiser's differences in actual cash  
2 value and amount of loss of each item of the claim, and written  
3 approval from the parties for the umpire to begin work.

4 5. No later than three business days after receiving notice  
5 of selection for an appraisal, an umpire shall send notice  
6 to the parties and the appraisers that includes all of the  
7 following:

8 a. A statement informing each party if the umpire is insured  
9 by an insurer.

10 b. A statement informing each party of the party's  
11 respective right to object to the umpire under section 522F.12.

12 6. An umpire shall address only issues in an appraisal that  
13 the appraisers disagree on.

14 7. An umpire shall review all information submitted by the  
15 appraisers and parties related to the dispute, including but  
16 not limited to the itemized appraisals or estimates, supporting  
17 documents, photographs, and diagrams. The umpire shall review  
18 the differences between what each appraiser submitted and seek  
19 agreement by the appraisers regarding the disputed issues.

20 8. An umpire shall allow each appraiser to a claim a fair  
21 opportunity to present evidence and arguments regarding the  
22 appraisal.

23 9. An umpire shall ask questions, or request documents or  
24 other evidence, as the umpire deems necessary in the course of  
25 an appraisal.

26 10. An umpire may accept either appraiser's scope,  
27 quantity, value, or cost regarding an item in dispute, or  
28 develop an independent decision on each item in dispute.

29 11. An umpire shall decide all matters in an appraisal  
30 fairly, and shall exercise independent judgment and integrity.

31 12. An umpire shall prepare and distribute a written  
32 itemized award pursuant to section 522F.16.

33 13. An umpire shall not visit the claimant's damaged  
34 property without consent from all appraisers.

35 14. An umpire shall not withdraw or abandon an appraisal

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 unless compelled by unforeseen circumstances that would render  
2 it impossible or impracticable for the umpire to continue on a  
3 claim.

4 15. An umpire shall not attend or participate in settlement  
5 discussions unless requested to do so by all parties.

6 16. An umpire shall not permit outside influences to affect  
7 an appraisal.

8 17. An umpire shall not delegate the umpire's duty to decide  
9 a claim to any other person.

10 18. Unless reasonable notice and opportunity to participate  
11 in a communication is provided to an opposing party and the  
12 opposing party's appraiser, an umpire shall not communicate,  
13 directly or indirectly, with any party or appraiser regarding a  
14 pending appraisal.

15 19. Unless reasonable notice and opportunity to participate  
16 in a communication is provided to all parties, an umpire shall  
17 not communicate, directly or indirectly, with any party, a  
18 representative of any party, or any other person with a direct  
19 or indirect interest in the claim, regarding an issue of fact  
20 or law in the appraisal.

21 20. An umpire shall not act as, or have ever acted as, an  
22 adjuster or appraiser on the same claim.

23 Sec. 68. NEW SECTION. 522F.14 Appraisal process.

24 1. This section provides for the appraisal process if all  
25 of the following apply:

26 a. The claimant's insurance policy is delivered, issued for  
27 delivery, or renewed in this state.

28 b. The property that is the subject of the claimant's  
29 claim is located in this state, or the dispute is subject to  
30 jurisdiction in this state.

31 c. A claimant gave proper notice to the claimant's insurer  
32 of a loss claim, and the claimant and insurer dispute the  
33 actual cash value, or the amount of loss the insurer will pay,  
34 for the claimant's claim under the claimant's policy. The  
35 claimant and the insurer must both provide the other party with

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 a scope of loss of a covered peril, including a list stating  
2 separately the actual cash value and the amount of claimed loss  
3 for each item.

4 *d.* The claimant or insurer demands in writing an appraisal  
5 pursuant to the claimant's policy.

6 2. Within twenty calendar days following either the  
7 claimant's or insurer's receipt of the other party's written  
8 demand for an appraisal, the claimant and the insurer  
9 shall each select an appraiser from the appraiser list.  
10 Upon selection, the appraiser shall attest in writing to  
11 the selecting party that the appraiser is competent and  
12 disinterested with regards to the appraisal in question.

13 3. *a.* Within fifteen calendar days of the selection of  
14 appraisers pursuant to subsection 2, both appraisers shall  
15 agree on an umpire from the umpire list.

16 *b.* A party or an appraiser may object to the agreed-upon  
17 umpire for good cause pursuant to section 522F.12 no later  
18 than five business days after the umpire has been selected. A  
19 replacement umpire from the umpire list shall then be agreed  
20 upon by both appraisers.

21 *c.* If both appraisers fail to agree on an umpire, either the  
22 claimant or insurer shall immediately provide written notice  
23 to the division, in the form and manner prescribed by the  
24 division, and the division shall randomly select an umpire from  
25 the umpire list and notify the parties.

26 *d.* If either appraiser requests that an umpire be selected  
27 by a judge in the state in which the property that is the  
28 subject of the claim is located, a judge shall give deference  
29 to the randomly selected umpire from the umpire list by the  
30 division unless either the claimant or the insurer provides  
31 good cause for the judge to make an alternative selection from  
32 the umpire list.

33 4. Within forty-five calendar days from the date the  
34 umpire is selected, both appraisers shall appraise the loss,  
35 stating separately the actual cash value and the amount of

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 loss for each item. Each appraiser shall submit separately  
2 the appraiser's actual cash value and amount of loss of each  
3 item, along with any supporting information, to the umpire.  
4 Each appraiser shall also submit written authorization for the  
5 umpire to commence the umpire's work.  
6 5. No later than forty-five calendar days after receipt of  
7 the actual cash value and amount of loss under subsection 4,  
8 the umpire shall prepare and provide to the parties and each  
9 appraiser a written itemized award showing the actual cash  
10 value and amount of loss. The written itemized award shall  
11 include but is not limited to all of the following:  
12 a. Contact information for each appraiser and the umpire.  
13 b. The insured's policy number and the insured's claim  
14 number.  
15 c. The date of the insured's loss.  
16 d. The type of covered peril that caused the loss.  
17 e. The date the umpire commenced work.  
18 f. The legal name of the insurer.  
19 g. The physical address of the property on which the insured  
20 made a claim.  
21 h. The date of the umpire's written itemized award.  
22 i. (1) A description and itemization of the final written  
23 itemized award by coverage type, including but not limited to:  
24 (a) Coverage A — dwelling.  
25 (b) Coverage B — other structures.  
26 (c) Coverage C — personal property.  
27 (2) The description and itemization by coverage type shall  
28 include contested items that have been resolved, sublimits,  
29 and other disputed items. Items, including but not limited  
30 to items with sublimits, shall be separately noted to avoid  
31 ambiguity in the final written itemized award.  
32 j. The signature of the umpire and at least one appraiser.  
33 6. Prior to the umpire issuing the written itemized award,  
34 the parties may agree to conclude the appraisal process when  
35 the parties reach a final settlement.

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1     Sec. 69. NEW SECTION. 522F.15 **Appraisal clause.**

2     All property insurance policies delivered, issued for  
3 delivery, continued, or renewed in this state on or after  
4 January 1, 2026, shall contain an appraisal clause that  
5 complies with this chapter.

6     Sec. 70. NEW SECTION. 522F.16 **Appraisal award.**

7     1. An appraiser and umpire shall act with due diligence in  
8 achieving an appraisal award.

9     2. A insurer's payment of an appraisal award to an insured  
10 shall be subject to the limits of coverage, and other terms  
11 and conditions of the insured's policy, including reductions  
12 for deductibles and prior payments. Unless otherwise agreed  
13 upon by the parties in writing, an appraisal award shall be  
14 binding and paid by the insurer within sixty calendar days of  
15 the written itemized award being submitted to the insurer.

16     3. An insurer's motion to vacate an appraisal award for good  
17 cause shall be filed within thirty calendar days from the date  
18 the insurer receives the written itemized award in the court  
19 of record.

20     Sec. 71. NEW SECTION. 522F.17 **Reporting of actions.**

21     1. An appraiser or umpire shall report to the commissioner  
22 any administrative action taken against the appraiser or umpire  
23 in another jurisdiction or by another administrative agency in  
24 this state within thirty calendar days of the final disposition  
25 of the matter. This report shall include a copy of the order,  
26 consent to the order, and other relevant legal documents.

27     2. Within thirty calendar days of the initial pretrial  
28 hearing date, an appraiser or umpire shall report to the  
29 commissioner any criminal prosecution of the appraiser or  
30 umpire taken in any jurisdiction. The report shall include a  
31 copy of the initial complaint filed, the order resulting from  
32 the hearing, and any other relevant legal documents.

33     3. An appraiser or umpire who willfully fails to comply with  
34 this section is subject to penalty under section 522F.20.

35     Sec. 72. NEW SECTION. 522F.18 **Records — appraisers and**

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 umpires.

2 1. An appraiser or umpire shall have a continuing duty and  
3 obligation to keep, at the appraiser's or umpire's place of  
4 business, usual and customary records pertaining to appraisals  
5 undertaken by the appraiser or umpire. All such records  
6 shall be kept available for inspection by the commissioner or  
7 the commissioner's agent during regular business hours. The  
8 commissioner or the commissioner's agent shall not be entitled  
9 to inspect any records prepared in anticipation of litigation  
10 or that are subject to any privilege recognized in chapter 622.  
11 Such records shall be maintained for a minimum of three years  
12 following the date of final claim resolution.

13 2. An appraiser or umpire who willfully fails to comply with  
14 this section is subject to penalty under section 522F.20.

15 **Sec. 73. NEW SECTION. 522F.19 Hearings — service of**  
16 **process, attendance of witnesses, and production of documents.**

17 1. Whenever the commissioner believes that a person has  
18 been engaged, or is engaging, in a violation of this chapter  
19 or a rule adopted or an order issued under this chapter, and  
20 that a proceeding by the commissioner would be in the public  
21 interest, the commissioner shall issue and serve upon the  
22 person a statement of the charges and a notice of a hearing on  
23 the charges to be held at the time and place set in the notice,  
24 which shall not be less than ten business days after the date  
25 of service of such notice.

26 2. At the time and place of such hearing, the person shall  
27 have an opportunity to be heard and to show cause why an order  
28 should not be made by the commissioner requiring the person to  
29 cease and desist from the violation of the chapter, rule, or  
30 order. Upon a showing of good cause, the commissioner shall  
31 permit any person, by counsel or in person, to intervene,  
32 appear, and be heard at such hearing.

33 3. A hearing under this section shall not be required to  
34 observe formal rules of pleading or evidence.

35 4. The commissioner, at a hearing under this section, may

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 administer oaths, examine and cross-examine witnesses, receive  
2 oral and documentary evidence, and may subpoena witnesses,  
3 compel their attendance, and require the production of books,  
4 papers, records, correspondence, or other documents which the  
5 commissioner deems relevant. The commissioner may, and upon  
6 the request of any party shall, cause to be made a stenographic  
7 record of the evidence and proceedings of a hearing under this  
8 section. If no stenographic record is made and if a judicial  
9 review is sought, the commissioner shall prepare a statement  
10 of the evidence and proceeding for use on review. If a person  
11 refuses to comply with a subpoena issued under this section,  
12 or to testify to a matter for which the person may lawfully be  
13 interrogated, the district court of Polk county or the district  
14 court of the county where the person resides, on application of  
15 the commissioner, may issue an order requiring such person to  
16 comply with such subpoena or to testify. Failure of a person  
17 to obey such order of the court may be punished by the court as  
18 contempt.

19 5. Statements of charges, notices, orders, subpoenas, and  
20 other processes of the commissioner under this chapter may be  
21 served by anyone authorized by the commissioner, either in the  
22 manner provided by law for service of process in civil actions,  
23 or by mailing a copy by restricted certified mail to the person  
24 affected by the statement, notice, order, subpoena, or other  
25 process at the person's residence or principal office or place  
26 of business. The verified return by the person serving the  
27 statement, notice, order, subpoena, or other process, setting  
28 forth the manner of such service, shall be proof of service,  
29 and the return receipt for the statement, notice, order,  
30 subpoena, or other process, mailed by restricted certified  
31 mail, shall be proof of the service.

32 Sec. 74. NEW SECTION. **522F.20 License denial, nonrenewal,**  
33 **or revocation — penalties.**

34 1. The division may place on probation, suspend, revoke, or  
35 refuse to issue or renew an appraiser's license or an umpire's

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 license, and may levy a civil penalty against an appraiser or  
2 umpire as provided in section 522F.21, for one or more of the  
3 following causes:

4 *a.* The appraiser or umpire provided incorrect, misleading,  
5 incomplete, or materially untrue information in a license  
6 application.

7 *b.* The appraiser or umpire violated an insurance law,  
8 regulation, subpoena, or order of the commissioner or of a  
9 commissioner of another state.

10 *c.* The appraiser or umpire obtained or attempted to obtain a  
11 license through misrepresentation or fraud.

12 *d.* The appraiser or umpire improperly withheld,  
13 misappropriated, or converted money or property received from  
14 an insured in the course of doing business.

15 *e.* The appraiser or umpire was convicted of a felony.

16 *f.* The appraiser or umpire committed, or was found to have  
17 committed, any unfair trade practice or fraud.

18 *g.* The appraiser or umpire used fraudulent, coercive,  
19 or dishonest practices, or demonstrated incompetence,  
20 untrustworthiness, or financial irresponsibility in the conduct  
21 of business.

22 *h.* The appraiser or umpire had any professional license, or  
23 its equivalent, denied, suspended, or revoked in this state or  
24 any other state, province, district, or territory.

25 *i.* The appraiser or umpire forged another's name to any  
26 document related to an appraisal.

27 *j.* The appraiser or umpire improperly used notes or any  
28 other reference material to complete an examination for an  
29 appraisal license or umpire license.

30 *k.* The appraiser knowingly negotiated as an appraiser with  
31 an individual who is not, but is required to be, licensed as an  
32 appraiser during an appraisal.

33 *l.* The umpire knowingly acted as an umpire during the  
34 conduct of an appraisal with an individual who is not, but is  
35 required to be, licensed as an appraiser during an appraisal.

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1     *m.* The appraiser or umpire failed to comply with an  
2 administrative or court order related to repayment of loans to  
3 the college student aid commission.

4     *n.* The appraiser or umpire failed to pay state income tax or  
5 comply with any administrative or court order directing payment  
6 of state income tax.

7     *o.* The appraiser or umpire failed to comply with an  
8 administrative or court order imposing a child support  
9 obligation.

10    *p.* The appraiser or umpire failed or refused to cooperate  
11 in an investigation conducted by the commissioner or the  
12 commissioner's designee.

13    *q.* The appraiser or umpire used an appraiser license  
14 or umpire license for the principal purpose of procuring,  
15 receiving, or forwarding appraisals, or placing or affecting  
16 such appraisals, directly or indirectly, on or in connection  
17 with the property of the licensee or the property of a  
18 relative, employer, or employee of the licensee, or upon or in  
19 connection with property for which the licensee or a relative,  
20 employer, or employee of the licensee is an agent, custodian,  
21 vendor, bailee, trustee, or payee.

22    2. If the commissioner does not renew a license or denies an  
23 application for a license, the commissioner shall notify the  
24 applicant, appraiser, or umpire in writing of the reason for  
25 the nonrenewal of the license or denial of the application for  
26 a license. The applicant, appraiser, or umpire may request a  
27 hearing on the nonrenewal or denial. The applicant, appraiser,  
28 or umpire shall have thirty calendar days from the date of  
29 receipt of the notice to file a written request for a hearing.  
30 A hearing shall be conducted according to section 522F.19.

31    3. The license of an umpire, an appraiser, or an appraiser  
32 business entity may be suspended, revoked, placed on probation,  
33 or refused if the commissioner finds, after hearing, that an  
34 umpire's, appraiser's, or appraiser business entity's violation  
35 was known or should have been known by a partner, officer,

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 or manager of the business entity and the violation was not  
2 reported to the commissioner and corrective action was not  
3 taken.

4 4. In addition to, or in lieu of, denial, probation,  
5 suspension, or revocation of a license under this section, an  
6 appraiser or umpire, after hearing, may be subject to a civil  
7 penalty as provided in section 522F.21.

8 5. The commissioner may enforce this chapter, may conduct  
9 an investigation of any suspected violation of this chapter,  
10 and may impose any penalty or remedy authorized by this chapter  
11 against any person who is under investigation for, or charged  
12 with, a violation of this chapter even if the person's license  
13 has been surrendered or has lapsed by operation of law.

14 6. a. All complaint files, investigation files,  
15 investigation reports, and other investigative information  
16 in the possession of the commissioner or the commissioner's  
17 agents that relates to appraiser or umpire discipline shall  
18 be privileged and confidential, and shall not be subject  
19 to discovery, subpoena, or other means of legal compulsion  
20 for release to a person other than the appraiser or umpire,  
21 and shall not be admissible in evidence in a judicial or  
22 administrative proceeding other than the proceeding involving  
23 the appraiser or umpire discipline. A final written decision  
24 of the commissioner in a disciplinary proceeding shall be a  
25 public record.

26 b. Investigative information in the possession of the  
27 commissioner or the commissioner's agent that relates to  
28 appraiser or umpire discipline may be disclosed at the  
29 discretion of the commissioner. The commissioner may  
30 share documents, materials, or other information, including  
31 confidential and privileged documents, materials, or  
32 information under this subsection with other state, federal,  
33 and international regulatory agencies, with NAIC and its  
34 affiliates or subsidiaries, and with state, federal, and  
35 international law enforcement authorities, provided that the

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 recipient agrees to maintain the confidentiality and privileged  
2 status of the document, material, or other information.

3 *c.* If the investigative information in the possession of the  
4 commissioner or the commissioner's agents indicates a crime has  
5 been committed, the information shall be reported to the proper  
6 law enforcement agency.

7 7. *a.* Pursuant to section 17A.19, subsection 6, upon an  
8 appeal by the appraiser or umpire, the commissioner shall  
9 transmit the entire record of the contested case to the  
10 reviewing court.

11 *b.* Notwithstanding section 17A.19, subsection 6, if a  
12 waiver of privilege has been involuntary and evidence has been  
13 received at a disciplinary hearing, the court shall issue  
14 an order to withhold the identity of the individual whose  
15 privilege was waived.

16 Sec. 75. NEW SECTION. 522F.21 Civil and criminal penalties.

17 1. *a.* Upon a determination by the commissioner, after  
18 a hearing conducted pursuant to chapter 17A, that a person  
19 violated this chapter, the commissioner shall reduce the  
20 findings of the hearing to writing and deliver a copy of the  
21 findings to the person.

22 *b.* Upon a determination by the commissioner that a person  
23 has engaged, is engaging, or is about to engage in any act or  
24 practice constituting a violation of this chapter or a rule  
25 adopted or order issued under this chapter, the commissioner  
26 may take the following actions:

27 (1) Issue an order requiring the person to cease and desist  
28 from engaging in the conduct resulting in the violation.

29 (2) Assess a civil penalty against the person of not more  
30 than one thousand dollars for each violation not to exceed an  
31 aggregate of ten thousand dollars.

32 (3) If the person knew or reasonably should have known the  
33 person was in violation of this chapter, assess a civil penalty  
34 of not more than five thousand dollars for each violation  
35 of this chapter not to exceed an aggregate penalty of fifty

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 thousand dollars in any one six-month period.

2 (4) (a) Issue a summary order, including a brief statement  
3 of findings of fact, conclusions of law, and policy reasons for  
4 the decision, and directing the person to cease and desist from  
5 engaging in the act or practice or to take affirmative action  
6 as is necessary in the judgment of the commissioner to comply  
7 with the requirements of this chapter.

8 (b) A person may contest a summary order by filing,  
9 within thirty calendar days from the date of the issuance of  
10 the summary order, a written request for a contested case  
11 proceeding and hearing as provided in chapter 17A and in  
12 accordance with rules adopted by the commissioner. Section  
13 17A.18A shall be inapplicable to a summary order issued under  
14 this subsection. If a hearing is not requested within thirty  
15 calendar days from the date of issuance of the summary order,  
16 the summary order shall become final by operation of law. A  
17 summary order shall remain effective from the date of issuance  
18 until the date the order becomes final by operation of law,  
19 or is modified or overturned by a presiding officer or court  
20 following a request for hearing.

21 (c) A person violating a summary order issued under this  
22 subsection shall be deemed in contempt of the summary order.  
23 The commissioner may petition the district court to enforce the  
24 order as certified by the commissioner. The district court  
25 shall find the person in contempt of the order if the court  
26 finds, after conducting a hearing, that the person is not  
27 in compliance with the order. The court may assess a civil  
28 penalty against the person and may issue further orders as the  
29 court deems appropriate.

30 c. In addition to any other penalty under this section,  
31 if the commissioner finds that a violation of this chapter  
32 was directed, encouraged, condoned, ignored, or ratified by  
33 the employer of the appraiser or umpire, the commissioner  
34 shall assess a penalty to the employer. Penalties under this  
35 paragraph may be retained by the commissioner under the fund

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 described in section 505.7, subsection 9.

2 2. a. A person acting as an appraiser or an umpire without  
3 proper licensure, or an appraiser or an umpire who willfully  
4 violates any provision of this chapter or an order issued  
5 under this chapter, is guilty of a class "D" felony. If the  
6 violation results in a loss of more than ten thousand dollars,  
7 the appraiser or an umpire is guilty of a class "C" felony.

8 b. The commissioner may refer such evidence as is available  
9 concerning a violation of this chapter, or of any rule adopted  
10 or order issued under this chapter, or of the failure of a  
11 person to comply with the licensing requirements of this  
12 chapter, to the attorney general or the proper district  
13 attorney who may institute the appropriate criminal proceedings  
14 under this chapter.

15 c. This chapter shall not limit the power of the state to  
16 punish any person for any conduct that constitutes a crime  
17 under any other statute.

18 Sec. 76. NEW SECTION. 522F.22 Reinstatement or reissuance  
19 of a license after disciplinary matters — forfeiture in lieu of  
20 compliance.

21 1. a. A person licensed under this chapter as an appraiser  
22 or umpire whose license has been revoked or suspended by order,  
23 or who forfeited a license in connection with a disciplinary  
24 matter, may apply to the commissioner for reinstatement  
25 or reissuance in accordance with the terms of the order  
26 of revocation or suspension, or the order accepting the  
27 forfeiture, and submit to a criminal history check under  
28 section 522B.5A.

29 b. (1) Proceedings for reinstatement or reissuance  
30 shall be initiated by the applicant who shall file with the  
31 commissioner an application for reinstatement or reissuance  
32 after disciplinary action.

33 (2) An appraiser shall not be eligible for reinstatement or  
34 reissuance until the appraiser satisfies the requirements under  
35 section 522F.3 and pays any required fees. An appraiser may be

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 required to submit a new or renewal appraiser application under  
2 section 522F.5.

3 (3) An umpire shall not be eligible for reinstatement or  
4 reissuance until the umpire satisfies the requirements under  
5 section 522F.8 and pays any required fees. An umpire may be  
6 required to submit a new or renewal umpire application under  
7 section 522F.10.

8 *c.* An application for reinstatement or reissuance shall  
9 allege facts which, if established, are sufficient to enable  
10 the commissioner to determine that the basis of revocation,  
11 suspension, or forfeiture of the applicant's license no longer  
12 exists, and must disclose if the applicant has engaged in  
13 any conduct listed as a cause for licensing action that was  
14 not included in the order for suspension, revocation, or  
15 forfeiture.

16 *d.* An application for reinstatement or reissuance shall  
17 allege facts which, if established, are sufficient to enable  
18 the commissioner to determine that it is in the public  
19 interest for the application to be granted. The commissioner  
20 may determine that it is not in the public interest if the  
21 applicant has engaged in any conduct listed as a cause for  
22 licensing action that was not included in the order for  
23 suspension, revocation, or forfeiture, or if the applicant does  
24 not have the character and fitness to be a licensed appraiser  
25 or umpire in this state.

26 *e.* The burden of proof to establish facts identified in  
27 paragraphs "*c*" and "*d*" shall be on the applicant.

28 *f.* A person licensed as an appraiser or an umpire may  
29 request reinstatement of a suspended license prior to the end  
30 of the suspension term.

31 *g.* Unless otherwise provided by law, if an order of  
32 revocation or suspension did not establish terms upon which  
33 reinstatement or reissuance may occur, or if the license  
34 was forfeited, an initial application for reinstatement or  
35 reissuance shall not be made until at least one year from the

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 date of the order of the suspension, revocation, or acceptance  
2 of the forfeiture of a license.

3 2. All proceedings upon the application for reinstatement  
4 or reissuance, including preliminary and ancillary matters,  
5 shall be held in accordance with chapter 17A. The application  
6 shall be docketed in the original case in which the original  
7 license was suspended, revoked, or forfeited, if the case  
8 exists.

9 3. An order of reinstatement or reissuance shall be based  
10 on a written decision which incorporates findings of fact  
11 and conclusions of law. An order granting an application  
12 for reinstatement or reissuance may impose such terms and  
13 conditions as the commissioner or the commissioner's designee  
14 deems appropriate, which may include one or more penalties  
15 provided under this chapter. The order shall be a public  
16 record and may be disseminated in compliance with chapter 22.

17 4. If an appraiser's or umpire's ordered suspension period  
18 ends prior to the appraiser's or umpire's license expiration  
19 date and the appraiser or umpire applies for reinstatement  
20 prior to the license expiration date and meets all applicable  
21 requirements, the division shall reinstate the license as soon  
22 as practicable but no earlier than the end of the suspension  
23 period if the division, after a complete review, determines the  
24 license should be reinstated.

25 5. If an appraiser's or umpire's license is suspended beyond  
26 the appraiser's or umpire's license expiration date, whether  
27 due to an ordered suspension time period or failure to apply  
28 for reinstatement prior to expiration, the appraiser or umpire  
29 must apply for reissuance.

30 6. A submission of voluntary forfeiture of a license  
31 shall be made in writing to the commissioner. Forfeiture of  
32 a license is effective upon the date of submission unless a  
33 contested case proceeding is pending on the date of submission.  
34 If a contested case proceeding is pending, the forfeiture shall  
35 become effective upon conditions as required by order of the

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 commissioner. A forfeiture made during the pendency of a  
2 contested case proceeding shall be considered a disciplinary  
3 action and shall be published in the same manner as is  
4 applicable to any other form of disciplinary order.

5 7. The commissioner shall not be prohibited from denying  
6 an application for reinstatement or reissuance, or bringing  
7 an additional immediate action, if an appraiser or umpire  
8 has engaged in an additional violation of chapter 507B or  
9 this chapter or otherwise failed to meet all applicable  
10 requirements.

11 8. This section shall not apply to reinstatement of an  
12 expired license or issuance of a new license that is not in  
13 connection with a disciplinary matter.

14 Sec. 77. NEW SECTION. **522F.23 Suspension for failure to**  
15 **pay child support or state debt.**

16 1. The commissioner shall deny an appraiser's or umpire's  
17 application for license issuance, renewal, reinstatement,  
18 or reissuance; suspend a current license; or revoke a  
19 currently suspended license upon receipt of a certificate of  
20 noncompliance from the child support recovery unit pursuant to  
21 chapter 252J, or upon receipt of a certificate of noncompliance  
22 from the centralized collection unit of the department of  
23 revenue pursuant to chapter 272D.

24 2. Upon receipt of a certificate of noncompliance  
25 under subsection 1, the commissioner shall issue a notice  
26 to the appraiser or umpire that the division will, unless  
27 the certificate of noncompliance is withdrawn, deny the  
28 appraiser's or umpire's application for license issuance,  
29 renewal, reinstatement, or reissuance, suspend the appraiser's  
30 or umpire's current license, or revoke the appraiser's or  
31 umpire's currently suspended license, thirty calendar days  
32 after the date the notice is mailed. Notice shall be sent to  
33 the appraiser's or umpire's last known address by restricted  
34 certified mail, return receipt requested, or in accordance with  
35 the division's rules for service. The notice shall contain all

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 of the following:

2     *a.* A statement that the commissioner intends to deny the  
3 appraiser's or umpire's application for license issuance,  
4 renewal, reinstatement, or reissuance; suspend the appraiser's  
5 or umpire's current license; or revoke the appraiser's or  
6 umpire's currently suspended license in thirty calendar days  
7 unless the certificate of noncompliance is withdrawn.

8     *b.* A statement that the appraiser or umpire must contact the  
9 agency that issued the certificate of noncompliance to request  
10 a withdrawal.

11     *c.* A statement that the appraiser or umpire does not have a  
12 right to a hearing before the division, but that the appraiser  
13 or umpire may file an application for a hearing in district  
14 court pursuant to section 252J.9 or 272D.9, as applicable, and  
15 that the filing of an application by the appraiser or umpire  
16 will stay the proceedings of the division.

17     *d.* A copy of the certificate of noncompliance.

18     3. An appraiser or umpire shall keep the commissioner  
19 informed of all actions taken by the district court or  
20 the issuing agency in connection with a certificate of  
21 noncompliance. An appraiser or umpire shall provide to  
22 the commissioner, within seven calendar days of filing or  
23 issuance, a copy of all applications filed with the district  
24 court pursuant to an application or hearing, all court orders  
25 entered in such action, and all withdrawals of a certificate  
26 of noncompliance.

27     4. If an applicant, appraiser, or umpire timely files an  
28 application for hearing in district court and the division  
29 is notified of the filing, the commissioner's denial,  
30 suspension, or revocation proceedings shall be stayed until  
31 the division is notified by the district court, the issuing  
32 agency, the licensee, or the applicant of the resolution of  
33 the application. Upon receipt of a court order lifting the  
34 stay or otherwise directing the commissioner to proceed, the  
35 commissioner shall continue with the intended action described

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 in the notice.

2 5. If the commissioner does not receive a withdrawal of  
3 the certificate of noncompliance from the issuing agency,  
4 or a notice from a clerk of court, the issuing agency, the  
5 appraiser, the umpire, or the applicant that an application for  
6 hearing has been filed within thirty calendar days after the  
7 notice is issued, the commissioner shall deny the applicant's,  
8 appraiser's, or umpire's application for license issuance,  
9 renewal, reinstatement, or reissuance; suspend a current  
10 license; or revoke a currently suspended license.

11 6. Upon receipt of a withdrawal of a certificate of  
12 noncompliance from the issuing agency, suspension or revocation  
13 proceedings shall halt and the named appraiser or umpire  
14 shall be notified that the proceedings have halted. If the  
15 appraiser's or umpire's license has already been suspended, the  
16 appraiser or umpire must apply for reinstatement in accordance  
17 with section 522F.22, and the license shall be reinstated  
18 if the appraiser or umpire is otherwise in compliance with  
19 this chapter. If the appraiser's or umpire's application for  
20 licensure was stayed, application processing shall resume.  
21 All fees required for license renewal, reinstatement, or  
22 reissuance must be paid by an appraiser or umpire, and all  
23 continuing education requirements shall be satisfied, before  
24 the appraiser's or umpire's license is renewed or reinstated  
25 after a license suspension or revocation under this chapter.

26 7. The commissioner shall notify an appraiser or umpire  
27 in writing through regular first class mail, or such other  
28 means as the commissioner deems appropriate under the  
29 circumstances, within ten calendar days of the effective date  
30 of the suspension or revocation of the appraiser's or umpire's  
31 license, and shall also notify the appraiser or umpire when the  
32 appraiser's or umpire's license is reinstated following the  
33 commissioner's receipt of a withdrawal of the certificate of  
34 noncompliance.

35 8. Notwithstanding any provision of law to the contrary, the

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 division may share information with the child support recovery  
2 unit or the centralized collection unit of the department of  
3 revenue for the sole purpose of identifying appraisers or  
4 umpires subject to enforcement under chapter 252J or 272D.

5 Sec. 78. NEW SECTION. **522F.24 Severability.**

6 If any provision of this chapter or the application thereof  
7 to any person or circumstance is held invalid, the invalidity  
8 does not affect other provisions or applications of this  
9 chapter which can be given effect without the invalid provision  
10 or application, and to this end the provisions of this chapter  
11 are severable.

12 Sec. 79. CODE EDITOR DIRECTIVE. The Code editor shall  
13 divide chapter 522F into subchapters and shall designate  
14 sections 522F.1 through 522F.2, as enacted in this division  
15 of this Act, as subchapter I entitled "General Provisions",  
16 sections 522F.3 through 522F.7, as enacted in this division  
17 of this Act, as subchapter II entitled "Appraisers", sections  
18 522F.8 through 522F.13, as enacted in this division of this  
19 Act, as subchapter III entitled "Umpires", sections 522F.14  
20 through 522F.16, as enacted in this division of this Act, as  
21 subchapter IV entitled "Appraisals", sections 522F.17 through  
22 522F.18, as enacted in this division of this Act, as subchapter  
23 V entitled "Duties of Licensees", and sections 522F.19 through  
24 522F.23, as enacted in this division of this Act, as subchapter  
25 VI entitled "Hearings and Penalties".

26 DIVISION VII

27 IOWA ECONOMIC EMERGENCY FUND — PROCLAMATION OF DISASTER  
28 EMERGENCY

29 Sec. 80. Section 8.55, subsection 3, paragraph a, Code 2025,  
30 is amended to read as follows:

31 a. Except as provided in paragraphs "b", "c", and "d",  
32 and "f", the moneys in the Iowa economic emergency fund shall  
33 only be used pursuant to an appropriation made by the general  
34 assembly. An appropriation shall only be made for the fiscal  
35 year in which the appropriation is made. The moneys shall

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 only be appropriated by the general assembly for emergency  
2 expenditures.

3 Sec. 81. Section 8.55, subsection 3, Code 2025, is amended  
4 by adding the following new paragraph:

5 NEW PARAGRAPH. f. (1) For the fiscal year beginning July  
6 1, 2026, and each fiscal year thereafter, there is appropriated  
7 from the Iowa economic emergency fund to the department of  
8 management ten percent of the maximum balance of the Iowa  
9 economic emergency fund, or so much thereof as is necessary, to  
10 be used for disaster response, disaster recovery activities, or  
11 disaster aid to citizens.

12 (2) The appropriation in this paragraph is contingent upon  
13 all of the following:

14 (a) The issuance of a proclamation of disaster emergency by  
15 the governor under section 29C.6 during the fiscal year, which  
16 proclamation covers the disaster for which the moneys will be  
17 used.

18 (b) The appropriation occurs at the direction of the  
19 governor, with the approval of the executive council.

20 (3) Subject to the approval of the governor, the department  
21 of management may provide for an interdepartmental transfer of  
22 moneys appropriated in this paragraph to another state entity  
23 for the purposes specified in this paragraph, subject to the  
24 approval of the governor, notwithstanding the limitations and  
25 requirements of section 8.39.

26 (4) Notwithstanding section 8.33, moneys appropriated in  
27 this paragraph that remain unencumbered or unobligated at the  
28 close of the fiscal year shall not revert but shall remain  
29 available for expenditure for the purposes designated. If the  
30 department of management determines that moneys so appropriated  
31 are no longer necessary for the purposes designated, the  
32 remaining moneys shall revert to the Iowa economic emergency  
33 fund.

34 (5) Moneys appropriated in this paragraph shall not  
35 supplant other appropriated moneys.

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 Sec. 82. Section 29C.6, Code 2025, is amended by adding the  
2 following new subsection:

3 NEW SUBSECTION. 18. Direct an appropriation under section  
4 8.55, subsection 3, paragraph "f", with the approval of the  
5 executive council.

6 DIVISION VIII

7 IOWA ECONOMIC EMERGENCY FUND — APPROPRIATIONS

8 Sec. 83. NUISANCE PROPERTY REMEDIATION ASSISTANCE FUND —  
9 FY 2024-2025. There is appropriated from the Iowa economic  
10 emergency fund created in section 8.55 to the economic  
11 development authority for the fiscal year beginning July 1,  
12 2024, and ending June 30, 2025, the following amount, or so  
13 much thereof as is necessary, to be used for the purposes  
14 designated:

15 For deposit in the nuisance property remediation assistance  
16 fund established in section 15.338:

17 ..... \$ 2,000,000

18 Notwithstanding section 8.33, moneys appropriated in this  
19 section that remain unencumbered or unobligated at the close of  
20 the fiscal year shall not revert but shall remain available for  
21 expenditure for the purposes designated until the close of the  
22 succeeding fiscal year.

23 Sec. 84. DISASTER RECOVERY HOUSING ASSISTANCE FUND —  
24 FY 2024-2025. There is appropriated from the Iowa economic  
25 emergency fund created in section 8.55 to the Iowa finance  
26 authority for the fiscal year beginning July 1, 2024, and  
27 ending June 30, 2025, the following amount, or so much thereof  
28 as is necessary, to be used for the purposes designated:

29 For deposit in the disaster recovery housing assistance fund  
30 created in section 16.57B:

31 ..... \$ 11,600,000

32 Notwithstanding section 8.33, moneys appropriated in this  
33 section that remain unencumbered or unobligated at the close of  
34 the fiscal year shall not revert but shall remain available for  
35 expenditure for the purposes designated until the close of the

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 succeeding fiscal year.

2 Sec. 85. EFFECTIVE DATE. This division of this Act, being  
3 deemed of immediate importance, takes effect upon enactment.

4 EXPLANATION

5 The inclusion of this explanation does not constitute agreement with  
6 the explanation's substance by the members of the general assembly.

7 This bill relates to the natural hazard mitigation financing  
8 program, the disaster recovery housing assistance program, the  
9 disaster recovery new housing program, post-loss assignments  
10 of benefits, and the licensing and regulation of adjusters,  
11 appraisers and umpires.

12 DIVISION I — NATURAL HAZARD MITIGATION FINANCING PROGRAM.  
13 The bill creates the natural hazard mitigation financing  
14 program (program) for the purpose of making loans available  
15 to eligible entities to finance all or part of the costs of a  
16 project. "Eligible entity" and "project" are defined in the  
17 bill. The program shall be a joint and cooperative undertaking  
18 of the department of homeland security and emergency management  
19 (HSEMD) and the Iowa finance authority (IFA).

20 The bill creates a natural hazard mitigation revolving loan  
21 fund (fund) under the control of HSEMD, in consultation with  
22 IFA, consisting of moneys and program funding as detailed in  
23 the bill.

24 HSEMD, in consultation with IFA, may establish and maintain  
25 funds or accounts necessary to carry out the purposes of the  
26 bill. Any moneys appropriated to HSEMD and IFA for purposes  
27 of paying the costs and expenses associated with the program  
28 shall be administered as determined by IFA. The funds or  
29 accounts are separate dedicated funds and accounts under the  
30 administration and control of IFA, and shall not be considered  
31 part of the general fund of the state, are not subject to  
32 appropriation for any other purpose by the general assembly,  
33 and in determining a general fund balance shall not be included  
34 in the general fund of the state, but shall remain in the funds  
35 and accounts maintained by HSEMD or IFA. IFA may provide for

LSB 1094HV (2) 91

-89-

nls/ko

89/103

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 the issuance of bonds or notes as detailed in the bill.

2 The duties of the director of HSEMD (director) are detailed  
3 in the bill.

4 For the fiscal year beginning July 1, 2025, and each fiscal  
5 year thereafter, HSEMD may prepare and deliver intended use  
6 plans to, and enter into capitalization grant agreements with,  
7 the administrator of the United States federal emergency  
8 management agency and may accept capitalization grants for the  
9 fund. HSEMD, in consultation with IFA, shall establish fiscal  
10 controls and accounting procedures for the fund.

11 HSEMD and IFA shall review each loan application to  
12 determine if the applicant is an eligible entity and qualifies  
13 for a loan. IFA, in cooperation with HSEMD, shall determine  
14 the interest rate and repayment terms for each loan under the  
15 program and shall enter into a loan agreement with each loan  
16 recipient. IFA may charge loan recipients fees and assess  
17 costs as necessary.

18 Moneys in the fund shall be used for the primary purpose of  
19 making loans to eligible entities to finance eligible costs of  
20 projects in accordance with the intended use plans. The loan  
21 recipients and the purpose and amount of the loans shall be  
22 determined by the director.

23 HSEMD, in consultation with IFA, shall adopt rules pursuant  
24 to Code chapter 17A to administer the division of the bill.

25 The bill makes a conforming change to Code section 422.7.

26 DIVISION II — DISASTER RECOVERY HOUSING ASSISTANCE PROGRAM.

27 The bill requires a state of disaster emergency proclamation  
28 by the governor that authorizes disaster recovery housing  
29 assistance to specify if disaster recovery housing assistance  
30 is available to homeowners, renters, or both homeowners and  
31 renters.

32 The bill defines "financial assistance" as assistance  
33 provided only from the funds, rights, and assets legally  
34 available to IFA and includes but is not limited to assistance  
35 in the form of grants, loans, and forgivable loans.

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 Under the bill, IFA shall not use more than 5 percent of the  
2 moneys deposited into the disaster recovery housing assistance  
3 fund for administrative and program costs.

4 Under current law, to be considered for financial assistance  
5 under the disaster recovery housing assistance program,  
6 a homeowner or renter must register for the disaster case  
7 advocacy program. Under the bill, a homeowner or renter is not  
8 required to register for the advocacy program to be considered  
9 for financial assistance under the disaster recovery housing  
10 assistance program.

11 The bill makes conforming changes to Code section 16.57B.

12 DIVISION III — DISASTER RECOVERY NEW HOUSING PROGRAM. The  
13 bill defines “qualifying state disaster recovery new housing  
14 grant” (grant) as an award of a state disaster recovery new  
15 housing grant that was applied for between August 20, 2024,  
16 and December 31, 2024, and approved and issued by the economic  
17 development authority. A grant shall not be included in the  
18 computation of net income for federal income tax purposes.

19 The division takes effect upon enactment and applies  
20 retroactively to tax years beginning on or after January 1,  
21 2024.

22 DIVISION IV — POST-LOSS ASSIGNMENT OF BENEFITS —  
23 RESIDENTIAL CONTRACTOR. Under the bill, a violation of Code  
24 section 515.137 is an unfair method of competition and unfair  
25 or deceptive act or practice in the business of insurance.  
26 The bill defines “post-loss assignment” (assignment). The  
27 assignment must only assign the insurance proceeds a named  
28 insured is entitled to receive from the named insured’s insurer  
29 for the repair, replacement construction, or reconstruction of  
30 the named insured’s property.

31 A residential contractor (contractor) shall not engage  
32 in conduct prohibited by the bill under an assignment by a  
33 named insured to the contractor under a property and casualty  
34 insurance policy.

35 An assignment must include an itemized description

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 containing the information detailed in the bill.

2 An assignment shall not impair the interest of a mortgagee,  
3 and all mortgagees shall be named as a co-payee for the payment  
4 of benefits. An assignment shall only authorize a contractor  
5 to be named as a co-payee, along with the named insured and all  
6 mortgagees, for the payment of benefits. An assignment shall  
7 not prevent or inhibit an insurer from communicating with the  
8 named insured or a mortgagee.

9 An electronic copy of a fully executed assignment shall  
10 be provided to a named insured and all mortgagees of the  
11 damaged residential real estate within five business days after  
12 execution. A contractor named in an assignment must cooperate  
13 with the insurer in a claim investigation.

14 A named insured shall have the right to cancel an assignment  
15 without penalty or fee under the circumstances detailed in the  
16 bill.

17 Any written contract, repair estimate, or work order  
18 prepared by a contractor to provide goods or services pursuant  
19 to an assignment shall include notice as provided in the bill  
20 which shall be signed by the named insured and sent to the  
21 named insured's insurer prior to payment.

22 For at least 72 hours following a catastrophic disaster, a  
23 residential contractor shall not enter into a contract with  
24 an insured that includes an assignment. If the severity of  
25 the catastrophic disaster has placed people under duress, as  
26 determined by the commissioner, the commissioner shall dispatch  
27 the consumer advocate and personnel to provide consumer  
28 guidance. The commissioner may extend the 72-hour period by an  
29 additional 72 hours after public hearing.

30 An assignment entered into with a contractor shall be void if  
31 the contractor violates the bill.

32 DIVISION V — PUBLIC, INDEPENDENT, AND STAFF ADJUSTERS. The  
33 bill makes conforming changes to Code sections 507B.4, 522B.5A,  
34 and 522C.1.

35 Under current law, the commissioner of insurance

LSB 1094HV (2) 91

-92-

nls/ko

92/103

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 (commissioner) shall adopt rules as necessary to administer and  
2 enforce Code chapter 522C. Under the bill, the commissioner  
3 may adopt such rules.

4 Under the bill, a person shall not act as, or represent that  
5 the person is, a public adjuster or an independent adjuster  
6 unless the person is licensed. A license as an adjuster is  
7 not required for a staff adjuster, an attorney when acting  
8 within their professional capacity as an attorney, or a person  
9 employed only for the purpose of obtaining facts surrounding a  
10 loss or to furnish technical assistance to a licensed adjuster.  
11 A person applying for an adjuster license shall complete an  
12 application as described in the bill. The commissioner may  
13 require a criminal history check for the applicant.

14 Prior to approving an application for a resident adjuster  
15 license, a nonresident adjuster license, or a business entity's  
16 or nonresident business entity's application for a license for  
17 a resident public adjuster or resident independent adjuster,  
18 the commissioner shall find that the applicant meets the  
19 requirements detailed in the bill.

20 If the commissioner does not renew a license or denies  
21 an application for a license, the commissioner shall notify  
22 the applicant or licensee and advise of the reason for the  
23 nonrenewal or denial. Within 30 calendar days of the date of  
24 the notice, the licensee or applicant may request a hearing on  
25 the nonrenewal or denial.

26 Application fees for a license as an adjuster are detailed  
27 in the bill. The fee for an examination may be set by a  
28 third-party testing service and must be approved by the  
29 division of insurance (division).

30 Prior to issuance of a license, an applicant shall secure  
31 evidence of financial responsibility (responsibility) through  
32 a surety bond (bond) as prescribed by the commissioner. The  
33 bond shall be executed and issued by an insurer authorized  
34 to issue bonds, and must meet the requirements of the  
35 bill. The division may request that an adjuster provide

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 evidence of responsibility at any time. An adjuster shall  
2 immediately notify the division if the adjuster's evidence  
3 of responsibility terminates or becomes impaired, and the  
4 adjuster's license shall become inactive.

5 An individual applying for a license shall pass a written  
6 examination, unless exempt, as described in the bill.

7 A public adjuster shall not provide services to an insured  
8 until a written contract with the insured has been executed.  
9 The contract must meet all of the requirements detailed in the  
10 bill. No provisions in the contract shall be redacted in a  
11 copy of the contract submitted to the commissioner.

12 If the insurer, no later than five calendar days after the  
13 date on which the insured's loss is reported, either pays  
14 or commits in writing to pay the policy limits, the public  
15 adjuster shall inform the insured that the total amount of  
16 loss claimed by the insured may not be paid by the insured,  
17 and the adjuster is only entitled to reasonable compensation  
18 from the insured. Prior to execution of a contract, the public  
19 adjuster shall review the terms of the contract with the  
20 insured and provide a separate disclosure document that meets  
21 the requirements detailed in the bill.

22 An original copy of a completed contract shall be provided to  
23 the public adjuster and kept by the insured. Within 72 hours  
24 of entering a contract with an insured, the public adjuster  
25 shall provide the insured's insurer a notification letter. A  
26 contract between a public adjuster and an insured executed in  
27 violation of the bill shall not be enforceable.

28 The required standards of conduct for, and duties of, an  
29 adjuster are detailed in the bill. An adjuster who fails  
30 to comply with the standards and duties shall be subject to  
31 penalties.

32 The division may place on probation, suspend, revoke, or  
33 refuse to issue or renew an adjuster's license, and may levy  
34 a civil penalty for any of the reasons enumerated in the  
35 bill. If the commissioner does not renew a license or denies

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 an application for a license, the commissioner shall notify  
2 the adjuster or applicant and advise of the reason for the  
3 nonrenewal or denial. The adjuster or applicant may request a  
4 hearing within 30 days from the date of the notice.

5 The commissioner may conduct an investigation of any  
6 suspected violation of the bill and may impose a penalty or  
7 remedy against any person who is under investigation for, or  
8 charged with, a violation even if the person's license has been  
9 surrendered or has lapsed by operation of law.

10 All complaint files, investigation files, other  
11 investigation reports, and other investigative information in  
12 the possession of the commissioner that relates to adjuster  
13 discipline are privileged and confidential, and may only be  
14 disclosed as described in the bill. On appeal by the adjuster,  
15 the commissioner shall transmit the entire record of the  
16 contested case to the reviewing court.

17 Upon a determination by the commissioner, after a hearing,  
18 that an adjuster has violated a provision of the bill,  
19 the commissioner shall reduce the findings of the hearing  
20 to writing and deliver a copy to the adjuster. Upon a  
21 determination by the commissioner that an adjuster has engaged  
22 in any act or practice constituting a violation of the bill,  
23 the commissioner may take any of the civil actions described  
24 in the bill.

25 A person acting as an adjuster without proper licensure,  
26 or an adjuster who willfully violates any provision of, or  
27 order issued under, Code chapter 522C is guilty of a class  
28 "D" felony. When the violation results in a loss of more  
29 than \$10,000, the person or adjuster is guilty of a class "C"  
30 felony.

31 An adjuster who steals, converts, or misappropriates funds  
32 that should be held in trust in a fiduciary capacity is guilty  
33 of a class "D" felony. When the violation results in a loss  
34 of more than \$10,000, the adjuster is guilty of a class "C"  
35 felony.

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 A class "D" felony is punishable by confinement for no more  
2 than five years and a fine of at least \$1,025 but not more than  
3 \$10,245. A class "C" felony is punishable by confinement for  
4 no more than 10 years and a fine of at least \$1,370 but not more  
5 than \$13,660.

6 The commissioner may refer evidence concerning violations of  
7 the bill to the attorney general or the county attorney who may  
8 institute criminal proceedings.

9 Any contract that is entered into by an insured with a person  
10 who is not a licensed public adjuster shall be void, and the  
11 insured is not liable for the payment of any past or future  
12 services by the person under that contract or otherwise.

13 An adjuster whose license has been revoked or suspended,  
14 or who forfeited a license, may apply to the commissioner for  
15 reinstatement or reissuance and submit to a criminal history  
16 check. An applicant shall not be eligible for reinstatement  
17 or reissuance until the applicant satisfies the requirements  
18 detailed in the bill.

19 An application for reinstatement or reissuance shall allege  
20 facts as required by the bill, and the burden of proof is on  
21 the adjuster to establish such facts. An adjuster may request  
22 reinstatement of a suspended license prior to the end of the  
23 suspension term. If an order of revocation or suspension did  
24 not establish terms on which reinstatement or reissuance may  
25 occur, or if the license was forfeited, an initial application  
26 for reinstatement or reissuance shall not be made until at  
27 least one year from the date of the order. All proceedings on  
28 the application for reinstatement or reissuance shall be held  
29 in accordance with Code chapter 17A.

30 If an adjuster's ordered suspension period ends prior to  
31 the adjuster's license expiration date, and the adjuster  
32 applies for reinstatement and meets all requirements, the  
33 division shall reinstate the license as soon as practicable  
34 but no earlier than the end of the suspension period. If an  
35 adjuster's license is suspended beyond the adjuster's license

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 expiration date, the adjuster must apply for reissuance. A  
2 submission of voluntary forfeiture of a license shall be made  
3 to the commissioner pursuant to the requirements detailed in  
4 the bill.

5 The commissioner may deny an application for reinstatement  
6 or reissuance, or bring an additional immediate action, if an  
7 adjuster has engaged in an additional violation of Code chapter  
8 507B or 522C.

9 The commissioner shall deny an adjuster's application for  
10 license issuance, renewal, reinstatement, or reissuance;  
11 suspend a current license; or revoke a currently suspended  
12 license, upon receipt of a certificate of noncompliance from  
13 the child support recovery unit or the centralized collection  
14 unit of the department of revenue.

15 DIVISION VI — LICENSING AND REGULATION OF APPRAISERS  
16 AND UMPIRES. Under the bill, the commissioner may require a  
17 criminal history check on an applicant that applies for an  
18 initial license as an appraiser, or an umpire; or a renewal,  
19 reinstatement, or reissuance of a license if the license of  
20 an appraiser or an umpire has been revoked or suspended. The  
21 commissioner may adopt rules to administer this division of the  
22 bill.

23 Under the bill, a person shall not act as, or represent that  
24 the person is, an appraiser or an umpire unless the person is  
25 licensed.

26 A person applying for an appraiser or umpire license shall  
27 submit an application prescribed by the commissioner. To be  
28 eligible for licensure under the bill, a person shall meet all  
29 of the criteria detailed in the bill. A person who meets the  
30 requirements for licensure, unless otherwise denied licensure  
31 pursuant to the bill, shall be issued an appraiser license or  
32 an umpire license that is valid for two years. Applicable fees  
33 are detailed in the bill.

34 An appraiser's license and an umpire's license shall contain  
35 the information described in the bill. An appraiser and an

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 umpire shall be required to complete continuing education  
2 requirements, as prescribed by the division, to be eligible for  
3 license renewal or reinstatement.

4 An appraiser and an umpire shall inform the division of a  
5 change of legal name or business address within 30 calendar  
6 days of the change. Failure to timely inform the division may  
7 result in a penalty.

8 The division shall publish an appraiser list and an umpire  
9 list on the division's internet site, and include all required  
10 information as detailed in the bill.

11 Prior to approving a business entity's application for a  
12 license as an appraiser, the commissioner shall find that the  
13 business entity has designated an individual appraiser to be  
14 responsible for the business entity's compliance with the  
15 insurance laws and rules.

16 An appraiser or an umpire may apply for reinstatement of an  
17 expired license up to one year after the license expiration  
18 date by meeting the requirements of the bill. An appraiser or  
19 an umpire who fails to apply for license reinstatement within  
20 one year must apply for a new license. An appraiser or an  
21 umpire who surrendered a license and stated an intent to exit  
22 the appraiser business may file a request to reactivate the  
23 license within 90 calendar days of the date the license was  
24 placed on inactive status.

25 Each party to an appraisal shall be responsible for the  
26 party's own appraiser's fees and expenses, an equal share of  
27 all reasonable and necessary fees and expenses incurred by an  
28 umpire, and an equal share of all reasonable and necessary  
29 costs incurred in the course of conducting the appraisal. An  
30 appraiser or an umpire shall not charge any party on a basis  
31 dependent on the outcome of the written itemized award, or  
32 charge in a manner that relies on a barter arrangement, gift,  
33 favor, or in-kind exchange. Prior to the conclusion of an  
34 appraisal process, an appraiser or umpire shall not require,  
35 demand, or accept any fee unless the loss is being handled

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 by the appraiser or umpire on a time-plus-expense basis. An  
2 appraiser or umpire shall not charge a fee if the appraiser or  
3 umpire abandons the appraisal prior to the umpire issuing a  
4 written itemized award.

5 The required standards of conduct for, and duties of, an  
6 appraiser and an umpire are detailed in the bill. An appraiser  
7 or umpire who fails to comply with the standards and duties  
8 shall be subject to penalties.

9 The process for an appraisal is detailed in the bill. The  
10 claimant and the insurer must both provide the other party with  
11 a list stating separately the actual cash value and the amount  
12 of claimed loss for each item at issue. Within 20 calendar  
13 days of receipt of a written demand for an appraisal, the  
14 claimant and the insurer shall each select an appraiser from  
15 the appraiser list. Upon selection, the appraiser shall attest  
16 that the appraiser is competent and disinterested with regards  
17 to the appraisal.

18 Within 15 calendar days of the selection of appraisers, both  
19 appraisers shall agree on an umpire from the umpire list. A  
20 party or an appraiser may object to the umpire for good cause  
21 no later than five business days after the umpire has been  
22 selected. A replacement umpire shall then be selected by both  
23 appraisers from the umpire list. If both appraisers fail to  
24 agree on an umpire, the division shall randomly select an  
25 umpire from the umpire list and notify the parties. If either  
26 appraiser requests that an umpire be selected by a judge, a  
27 judge shall give deference to the randomly selected umpire from  
28 the umpire list by the division unless either the claimant  
29 or the insurer provides good cause for the judge to make an  
30 alternative selection.

31 Within 45 calendar days from the date the umpire is  
32 selected, both appraisers shall appraise the loss and submit  
33 the appraiser's actual cash value and amount of loss of each  
34 item to the umpire. Each appraiser shall also submit written  
35 authorization for the umpire to commence work. No later than

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 45 calendar days after receipt of the actual cash value and  
2 amount of loss, the umpire shall prepare and provide to the  
3 parties and each appraiser a written itemized award showing the  
4 actual cash value and amount of loss.

5 All property insurance policies delivered, issued for  
6 delivery, continued, or renewed in this state on or after  
7 January 1, 2026, shall contain an appraisal clause that  
8 complies with the bill.

9 An appraiser and umpire shall act with due diligence in  
10 achieving an appraisal award. A insurer's payment of an  
11 appraisal award to an insured shall be subject to applicable  
12 policy terms and conditions, limits, and deductibles. Unless  
13 otherwise agreed on by the parties, an appraisal award shall be  
14 binding and paid by the insurer within 60 calendar days of the  
15 award being submitted to the insurer.

16 An appraiser or umpire shall report to the commissioner any  
17 administrative action taken against the appraiser or umpire  
18 within 30 calendar days of the final disposition. Within  
19 30 calendar days of the initial pretrial hearing date, an  
20 appraiser or umpire shall report to the commissioner any  
21 criminal prosecution of the appraiser or umpire. An appraiser  
22 or umpire who willfully fails to comply with such requirements  
23 is subject to penalty.

24 An appraiser or umpire has a continuing duty and obligation  
25 to keep usual and customary records pertaining to appraisals  
26 in accordance with the requirements of the bill. An appraiser  
27 or umpire who willfully fails to comply with such requirements  
28 is subject to penalty.

29 Whenever the commissioner believes that a person has been  
30 engaged or is engaging in a violation of the bill, and that a  
31 proceeding by the commissioner would be in the public interest,  
32 the commissioner shall issue and serve a statement of the  
33 charges and a notice of a hearing.

34 The division may place on probation, suspend, revoke,  
35 or refuse to issue or renew an appraiser's license or an

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 umpire's license, and may levy a civil penalty for any of  
2 the causes detailed in the bill. If the commissioner does  
3 not renew a license or denies an application for a license,  
4 the commissioner shall notify the applicant, appraiser, or  
5 umpire and advise of the reason for nonrenewal or denial. The  
6 applicant, appraiser, or umpire may request a hearing within  
7 30 calendar days from the date of the notice. A hearing shall  
8 be conducted pursuant to the requirements detailed in the  
9 bill. The license of an umpire, an appraiser, or an appraiser  
10 business entity may be suspended, revoked, placed on probation,  
11 or refused if the commissioner finds that an umpire's,  
12 appraiser's, or appraiser business entity's violation was known  
13 or should have been known by a partner, officer, or manager of  
14 the business entity and the violation was not reported to the  
15 commissioner and corrective action was not taken.

16 In addition to, or in lieu of, denial, probation,  
17 suspension, or revocation of a license, an appraiser or umpire  
18 may be subject to a civil penalty. The commissioner may  
19 conduct an investigation and may enforce the provisions of the  
20 bill.

21 All investigative information in the possession of the  
22 commissioner that relates to appraiser or umpire discipline  
23 is privileged and confidential, and may only be disclosed as  
24 described in the bill. On appeal by the appraiser or umpire,  
25 the commissioner shall transmit the entire record of the  
26 contested case to the reviewing court. Upon a determination by  
27 the commissioner, after hearing, that an appraiser or umpire  
28 has violated a provision of the bill, the commissioner shall  
29 reduce the findings of the hearing to writing and deliver  
30 a copy of the findings to the appraiser or umpire, and the  
31 commissioner may take any of the actions described in the bill.

32 A person acting as an appraiser or an umpire without proper  
33 licensure, or an appraiser or an umpire who willfully violates  
34 any provision of, or an order issued under, the bill is guilty  
35 of a class "D" felony. When the violation results in a loss of

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 more than \$10,000, the person or adjuster is guilty of a class  
2 "C" felony.

3 A class "D" felony is punishable by confinement for no more  
4 than five years and a fine of at least \$1,025 but not more than  
5 \$10,245. A class "C" felony is punishable by confinement for  
6 no more than 10 years and a fine of at least \$1,370 but not more  
7 than \$13,660.

8 The commissioner may refer such evidence concerning  
9 violations of the bill, or of the failure of a person to comply  
10 with the licensing requirements under the bill, to the attorney  
11 general or the district attorney who may institute criminal  
12 proceedings.

13 An appraiser or an umpire whose license has been revoked or  
14 suspended by order, or who forfeited a license, may apply to  
15 the commissioner for reinstatement or reissuance, and submit to  
16 a criminal history check.

17 All proceedings on the application for reinstatement or  
18 reissuance shall be held in accordance with Code chapter 17A.  
19 An order of reinstatement or reissuance shall be based on a  
20 written decision, and may impose such terms and conditions as  
21 the commissioner deems appropriate.

22 If an appraiser's or an umpire's ordered suspension period  
23 ends prior to the appraiser's or umpire's license expiration  
24 date and the adjuster applies for reinstatement and meets all  
25 applicable requirements, the division shall reinstate the  
26 license as soon as practicable but no earlier than the end  
27 of the suspension period. If an appraiser's or an umpire's  
28 license is suspended beyond the license expiration date, the  
29 appraiser or umpire must apply for reissuance. A submission of  
30 voluntary forfeiture of a license shall be made in writing to  
31 the commissioner.

32 The commissioner may deny an application for reinstatement  
33 or reissuance, or bring an additional immediate action, if an  
34 appraiser or an umpire has engaged in additional violations.

35 The commissioner shall deny an appraiser's or umpire's

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 957

1 application for license issuance, renewal, reinstatement,  
2 or reissuance; suspend a current license; or revoke a  
3 currently suspended license, upon receipt of a certificate  
4 of noncompliance from the child support recovery unit or the  
5 centralized collection unit of the department of revenue.

6 DIVISION VII — IOWA ECONOMIC EMERGENCY FUND — PROCLAMATION  
7 OF DISASTER EMERGENCY. Under current law, moneys in the  
8 Iowa economic emergency fund may only be used pursuant to  
9 an appropriation by the general assembly, including for  
10 purposes of reducing or preventing an overdraft on or deficit  
11 in the general fund of the state. Each fiscal year, the  
12 bill appropriates up to 10 percent of the maximum balance  
13 of the Iowa economic emergency fund to the department of  
14 management (DOM) for disaster response, disaster recovery  
15 activities, or disaster aid to citizens, at the direction of  
16 the governor, with the approval of the executive council,  
17 following a proclamation of disaster emergency. The bill  
18 allows the DOM, subject to approval of the governor, to provide  
19 for an interdepartmental transfer of the moneys to another  
20 state entity for the purposes specified, notwithstanding the  
21 limitations and requirements of Code section 8.39, including  
22 notification of the general assembly. If the DOM determines  
23 the appropriated moneys are no longer necessary for the  
24 designated purposes, the remaining moneys shall revert to the  
25 Iowa economic emergency fund.

26 DIVISION VIII — IOWA ECONOMIC EMERGENCY FUND —  
27 APPROPRIATIONS. For FY 2024-2025, there is appropriated from  
28 the Iowa economic emergency fund to the economic development  
29 authority for deposit in the nuisance property remediation  
30 assistance fund \$2 million. For FY 2024-2025, there is  
31 appropriated from the Iowa economic emergency fund to the Iowa  
32 finance authority for deposit in the disaster recovery housing  
33 assistance program fund \$11.6 million. This division of the  
34 bill takes effect upon enactment.

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

House File 958 - Introduced

HOUSE FILE 958  
BY JONES

A BILL FOR

1 An Act creating a premarital counseling tax credit available  
2 against the individual income tax, and including retroactive  
3 applicability provisions.  
4 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 958

1 Section 1. NEW SECTION. 422.10C Premarital counseling tax  
2 credit.

3 1. As used in this section, "*premarital counseling*" means  
4 the application of counseling techniques upon prospective  
5 spouses in preparation of marriage.

6 2. The taxes imposed under this subchapter, less the credits  
7 allowed under section 422.12, shall be reduced by a premarital  
8 counseling credit equal to the cost of premarital counseling,  
9 not to exceed five hundred dollars.

10 3. An individual may claim the tax credit allowed a  
11 partnership, limited liability company, S corporation, estate,  
12 or trust electing to have the income taxed directly to the  
13 individual. The amount claimed by the individual shall be  
14 based upon the pro rata share of the individual's earnings of  
15 the partnership, limited liability company, S corporation,  
16 estate, or trust.

17 4. Any credit in excess of the taxpayer's tax liability  
18 for the tax year is not refundable but the excess for the tax  
19 year may be credited to the tax liability for the following tax  
20 year.

21 Sec. 2. RETROACTIVE APPLICABILITY. This Act applies  
22 retroactively to January 1, 2025, for tax years beginning on  
23 or after that date.

24 EXPLANATION

25 The inclusion of this explanation does not constitute agreement with  
26 the explanation's substance by the members of the general assembly.

27 This bill creates a premarital counseling tax credit  
28 (credit) available against the individual income tax.

29 The bill defines "*premarital counseling*" to mean the  
30 application of counseling techniques upon prospective spouses  
31 in preparation of marriage.

32 The credit is equal to the cost for premarital counseling,  
33 not to exceed \$500. Any credit in excess of the taxpayer's  
34 liability is not refundable but may be credited to the tax  
35 liability for the following tax year.

LSB 2561YH (3) 91

-1-

jm/jh

1/2

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 958

1 The bill applies retroactively to January 1, 2025, for tax  
2 years beginning on or after that date.

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

House File 959 - Introduced

HOUSE FILE 959  
BY MATSON

A BILL FOR

1 An Act relating to ventilator-dependent recipients who receive  
2 services under the medical assistance program.  
3 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 959

1 Section 1. VENTILATOR-DEPENDENT RECIPIENTS — SERVICES  
2 UNDER MEDICAL ASSISTANCE PROGRAM. The department of health and  
3 human services shall adopt rules pursuant to chapter 17A for  
4 purposes of the medical assistance program that do all of the  
5 following:

6 1. Require ventilator services to be provided to a  
7 ventilator-dependent recipient based on need and not on the  
8 recipient's age.

9 2. Permit any qualified provider to provide services to a  
10 ventilator-dependent recipient.

11 EXPLANATION

12 The inclusion of this explanation does not constitute agreement with  
13 the explanation's substance by the members of the general assembly.

14 This bill requires the department of health and human  
15 services to adopt rules related to ventilator-dependent  
16 recipients for purposes of the medical assistance program  
17 (Medicaid). The rules shall require ventilator services to  
18 be provided to a ventilator-dependent recipient based on the  
19 recipient's need and not on the recipient's age. The rules  
20 shall also permit any qualified provider to provide services to  
21 a ventilator-dependent recipient enrolled in Medicaid.

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

**House File 960 - Introduced**

HOUSE FILE 960  
BY COMMITTEE ON WAYS AND MEANS

(SUCCESSOR TO HSB 235)

**A BILL FOR**

1 An Act relating to the sales tax exemption for the purchase  
2 of central office equipment or transmission equipment  
3 used by certain entities primarily in the furnishing of  
4 telecommunications services on a commercial basis.

5 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 960

1 Section 1. Section 423.3, subsection 47A, paragraph a, Code  
2 2025, is amended to read as follows:

3 a. The sales price from the sale of central office equipment  
4 or transmission equipment ~~primarily~~ used by local exchange  
5 carriers and competitive local exchange service providers;  
6 by franchised cable television operators, mutual companies,  
7 municipal utilities, cooperatives, and companies furnishing  
8 communications services that are not subject to rate regulation  
9 as provided in [chapter 476](#); by long distance companies as  
10 defined in [section 477.10](#); or for a commercial mobile radio  
11 service as defined in [47 C.F.R. §20.3](#) in the furnishing of  
12 telecommunications services on a commercial basis.

13 EXPLANATION

14 The inclusion of this explanation does not constitute agreement with  
15 the explanation's substance by the members of the general assembly.

16 This bill relates to the sales tax exemption for the purchase  
17 of central office equipment or transmission equipment used  
18 by certain entities in the furnishing of telecommunications  
19 services on a commercial basis.

20 The bill expands the sales tax exemption for the purchase of  
21 central office equipment or transmission equipment by striking  
22 the term "primarily" and making all such purchases used in the  
23 furnishing of telecommunications services exempt from sales  
24 tax.

25 Code section 423.3(47A) defines the terms "central office  
26 equipment" and "transmission equipment".

27 By operation of Code section 423.6, an item exempt from the  
28 imposition of the sales tax is also exempt from the use tax  
29 imposed in Code section 423.5.

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

**House File 961 - Introduced**

HOUSE FILE 961  
BY COMMITTEE ON WAYS AND MEANS

(SUCCESSOR TO HF 94)

(COMPANION TO SF 201 BY ROWLEY)

**A BILL FOR**

1 An Act relating to individual income taxation by exempting  
2 certain amounts received from nonqualified deferred  
3 compensation plans and including retroactive applicability  
4 provisions.

5 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 961

1 Section 1. Section 422.7, Code 2025, is amended by adding  
2 the following new subsection:

3 NEW SUBSECTION. 45. a. Subtract, to the extent included,  
4 up to five hundred thousand dollars of a nonqualified deferred  
5 compensation plan or any earnings attributable to the  
6 nonqualified deferred compensation plan received by a person  
7 who is any of the following:

8 (1) Disabled.

9 (2) Fifty-five years of age or older.

10 (3) The surviving spouse of an individual or a survivor  
11 having an insurable interest in an individual who would have  
12 qualified for the exemption under this subsection for the tax  
13 year.

14 b. Married taxpayers who file separate state income tax  
15 returns shall allocate their combined annual exclusion amount  
16 to each spouse in the proportion that each spouse's respective  
17 income received from a nonqualified deferred compensation plan  
18 bears to the total combined pension or retirement pay received.

19 Sec. 2. RETROACTIVE APPLICABILITY. This Act applies  
20 retroactively to January 1, 2025, for tax years beginning on  
21 or after that date.

22 EXPLANATION

23 The inclusion of this explanation does not constitute agreement with  
24 the explanation's substance by the members of the general assembly.

25 Under current law, a taxpayer may exclude retirement  
26 income from the computation of net income for purposes of  
27 the individual income tax. In order to be eligible for  
28 the retirement income exclusion, a person must be disabled,  
29 at least 55 years of age, or be the surviving spouse of an  
30 individual or be a survivor having an insurable interest in an  
31 individual who would have qualified for the retirement income  
32 exclusion.

33 This bill excludes up to \$500,000 of nonqualified deferred  
34 compensation plan income from the computation of net income  
35 for purposes of the individual income tax under similar

LSB 2096HV (1) 91

-1-

jm/jh

1/2

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. 961

1 circumstances as the retirement income exclusion. In order to  
2 be eligible for the nonqualified deferred compensation plan  
3 income exclusion, the taxpayer must be disabled, at least 55  
4 years of age, or be the surviving spouse of an individual or be  
5 a survivor having an insurable interest in an individual who  
6 would have qualified for the income exclusion.

7 A nonqualified deferred compensation plan is deferred  
8 compensation with no federal legal deferral limit that is  
9 subject to tax at a later date, and is usually made available  
10 to select employees.

11 The bill applies retroactively to January 1, 2025, for tax  
12 years beginning on or after that date.

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

House Study Bill 317 - Introduced

HOUSE FILE \_\_\_\_\_  
BY (PROPOSED COMMITTEE  
ON COMMERCE BILL BY  
CHAIRPERSON LUNDGREN)

**A BILL FOR**

1 An Act relating to the siting and operation of renewable  
2 electric power generating facilities.  
3 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. \_\_\_\_\_

1 Section 1. Section 476.53A, Code 2025, is amended to read  
2 as follows:

3 **476.53A Renewable electric power generation.**

4 1. It is the intent of the general assembly to encourage  
5 the development of renewable electric power generation. It  
6 is also the intent of the general assembly to encourage the  
7 use of renewable power to meet local electric needs and the  
8 development of transmission capacity to export ~~wind~~ excess  
9 power generated in Iowa.

10 2. To implement the intent of the general assembly and  
11 promote uniformity, the standards in this section shall  
12 apply to the approval by local authorities of all wind energy  
13 conversion facilities proposed after January 1, 2025.

14 3. For purposes of this section, unless the context  
15 otherwise requires:

16 a. "Abutting dwelling" means an occupied building or  
17 structure used primarily for human habitation that is located  
18 on nonparticipating property.

19 b. "Battery energy storage system" means an electrochemical  
20 device that charges, or collects, energy from the grid or a  
21 generation facility, stores that energy, and then discharges  
22 that energy at a later time to provide electricity or other  
23 grid services.

24 c. "Community building" means any one or more of the  
25 following buildings that is existing and occupied on the date  
26 that the application for approval, rezoning, or a special or  
27 conditional use permit is filed with the county: a school, a  
28 place of worship, a day care facility, a public library, or a  
29 community center.

30 d. "Local authority" means a city as defined in section  
31 362.2 or a county as provided in chapter 331.

32 e. "Nonparticipating property" means any real property owned  
33 by a person who has not granted written permission, consent,  
34 an easement, or other similar agreement pertaining to a wind  
35 energy conversion facility on such property.

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. \_\_\_\_\_

1 f. "Public road right-of-way" means the same as defined in  
2 section 306.3.

3 g. "Railroad right-of-way" means the same as defined in  
4 section 476.27.

5 h. "Renewable electric power generation facility" means  
6 a battery energy storage system, a solar energy conversion  
7 facility, or a wind energy conversion facility.

8 i. "Repowering" means the same as defined in section 476.53.

9 j. "Solar energy conversion facility" means a solar energy  
10 conversion facility, as defined in section 476C.1, that has  
11 a nameplate generating capacity greater than one hundred  
12 kilowatts.

13 k. "Unoccupied structure" means a building or structure that  
14 is not occupied or used primarily for human habitation at the  
15 time of siting.

16 1. "Wind energy conversion facility" or "facility" means a  
17 wind energy conversion facility, as defined in section 476C.1,  
18 or a wind turbine that is part of a wind energy conversion  
19 system, that has a nameplate generating capacity greater than  
20 one hundred kilowatts.

21 4. a. A local authority may determine setback standards  
22 for wind energy conversion facilities that, notwithstanding any  
23 statute or regulation to the contrary, shall be no greater than  
24 and shall not include any setback requirements beyond those in  
25 this subsection:

26 (1) The facility shall be sited two times the total height  
27 of a wind energy conversion facility to be constructed on  
28 a proposed facility from any existing abutting dwelling or  
29 community building.

30 (2) The facility shall be sited one and one-tenth times  
31 the total height of a wind energy conversion facility to  
32 be constructed on a proposed facility from any existing  
33 nonparticipating property.

34 (3) The facility shall be sited one and one-tenth times  
35 the total height of a wind energy conversion facility to be

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. \_\_\_\_\_

1 constructed on a proposed facility from any existing overhead  
2 utility line, electric substation, public road right-of-way,  
3 railroad right-of-way, or unoccupied structure.

4 (4) Each wind turbine shall not exceed the height allowed  
5 under the determination of no hazard for that turbine from the  
6 federal aviation administration obstruction evaluation under  
7 14 C.F.R. pt. 77.

8 b. For purposes of this subsection, the facility site  
9 distance shall be measured from the center of the wind energy  
10 conversion facility foundation to the nearest point of the  
11 abutting dwelling, community building, nonparticipating  
12 property, overhead utility line, electric substation, public  
13 road right-of-way, railroad right-of-way, or unoccupied  
14 structure.

15 c. For purposes of this subsection, the total height of  
16 a wind energy conversion facility shall be measured as the  
17 distance from ground level to the tip of the wind energy  
18 conversion facility's blade at its highest vertical point.

19 5. A local authority may determine setback standards  
20 for solar energy conversion facilities. For purposes of  
21 this subsection, distance shall be measured from the nearest  
22 aboveground point of a solar facility, not including any  
23 fencing, to the nearest point of the abutting dwelling,  
24 overhead utility line, electric substation, nonparticipating  
25 property line, public road right-of-way, railroad right-of-way,  
26 or unoccupied structure. The standards shall be no greater  
27 than:

28 a. Fifty feet from the near edge of any existing  
29 nonparticipating property line or one hundred feet from any  
30 existing abutting dwelling or community building, whichever is  
31 greater.

32 b. Fifty feet from any existing overhead utility line,  
33 substation, public road right-of-way, or railroad right-of-way.

34 6. A local authority may determine setback standards  
35 for battery energy storage systems. For purposes of this

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. \_\_\_\_\_

1 subsection, distance shall be measured from the nearest storage  
2 container edge to the nearest point of the abutting dwelling,  
3 overhead utility line, electric substation, nonparticipating  
4 property line, public road right-of-way, railroad right-of-way,  
5 or unoccupied structure. The standards shall be no greater  
6 than:

7 a. Fifty feet from any existing participating property line.

8 b. One hundred feet from any existing nonparticipating  
9 property line or any existing abutting dwelling or community  
10 building.

11 c. Fifty feet from any existing nonassociated transmission,  
12 substation, or distribution lines.

13 d. Fifty feet from any public road right-of-way or railroad  
14 right-of-way.

15 7. A local authority may only implement the following  
16 additional standards and only to the extent specified in this  
17 subsection:

18 a. A shadow flicker standard that is no more restrictive  
19 than thirty hours per year under planned operating conditions  
20 as indicated by industry standard computer modeling measured  
21 from an abutting dwelling or community building.

22 b. A sound limitation that is no more restrictive than  
23 a maximum forty-seven decibel sound from the wind energy  
24 conversion facility as measured at an existing abutting  
25 dwelling or community building. Decibel modeling shall use the  
26 A-weighted scale as designed by the American national standards  
27 institute. Sound modeling shall be completed by a professional  
28 board-certified by the institute of noise control engineering,  
29 or an appropriately licensed professional engineer.

30 c. A requirement that the applicant of a proposed wind  
31 energy conversion facility shall agree to repair or replace any  
32 damaged drainage infrastructure if directly attributable to the  
33 construction or operation of the facility.

34 d. A requirement that renewable electric power generation  
35 facilities meet all applicable national electric safety code

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. \_\_\_\_\_

1 and international building code requirements.

2 e. A requirement that renewable electric power generation  
3 facilities meet all applicable provisions of national fire  
4 protection association standard 855.

5 f. A requirement that renewable electric power generation  
6 facilities for fencing are no more restrictive than the  
7 requirement issued by the national electric safety code.

8 g. A requirement for solar energy conversion facilities  
9 to maintain appropriate ground cover within the solar energy  
10 conversion facility's fence line throughout the life of the  
11 facility to minimize erosion.

12 h. A height requirement for solar energy conversion  
13 facilities for a minimum one and one-half feet panel height  
14 from the ground, exclusive of supporting infrastructure, with  
15 no additional or higher minimum height requirements for the  
16 solar energy conversion facility.

17 8. A local authority must provide a process for the owner of  
18 any abutting dwelling, nonparticipating property, or community  
19 building to waive the standards in this section or those  
20 adopted by a local authority.

21 9. A local authority must use reasonable estimates of the  
22 cost of approving an application for a facility, which shall  
23 not exceed one thousand dollars per wind energy conversion  
24 system, solar energy conversion system, or battery energy  
25 storage system. A local authority may not require the facility  
26 owner to pay costs, fees, or charges for administrative or road  
27 work that is not specifically and uniquely attributable to the  
28 approval and construction of the facility.

29 10. A local authority shall not prohibit or regulate testing  
30 activities undertaken by a wind energy conversion facility  
31 owner for purposes of determining the suitability of the  
32 placement of a wind energy conversion facility.

33 11. Ordinances, limitations, or other requirements imposed  
34 after an application for approval, rezoning, or a special  
35 or conditional use permit for a renewable electric power

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. \_\_\_\_\_

1 generation facility has been submitted or previously approved  
2 shall not be construed to limit or impair the construction,  
3 operation, or maintenance of the renewable electric power  
4 generation facility.

5 12. A local authority shall not prohibit an affected  
6 landowner or other entity from waiving any requirements under  
7 this section by the conveyance of an easement or other property  
8 interest.

9 13. a. A local authority may require the owner of the  
10 proposed renewable electric power generation facility to file  
11 with the county recorder of the county or counties in which  
12 the proposed facility will be located a decommissioning plan  
13 outlining measures that will be taken to return the land to  
14 a reasonably similar state to the condition that existed  
15 before construction of the renewable electric power generation  
16 facility. Removal requirements of underground project  
17 infrastructure may not exceed a maximum depth of four feet. If  
18 the proposed facility will be located within two miles of the  
19 corporate limits of a city, the owner of the proposed facility  
20 may also be required to file the plan with the city clerk. A  
21 local authority shall not require a revision or amendment of  
22 a decommissioning plan.

23 b. A local authority may require the owner to provide  
24 in the decommissioning plan proof of financial assurance to  
25 fund decommissioning efforts, which assurance is calculated  
26 by an independent third party as the estimated costs of  
27 decommissioning, inclusive of net salvage value, no earlier  
28 than the following schedule:

29 (1) Five percent of determined decommissioning costs  
30 committed by the initial commercial operation date.

31 (2) One hundred percent of determined decommissioning costs  
32 committed by the fifteenth year of commercial operation.

33 c. After the fifteenth year of commercial operation, the  
34 owner of the renewable electric power generation facility  
35 may reestimate the cost of decommissioning, inclusive of net

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. \_\_\_\_\_

1 salvage value, using an independent third party for the purpose  
2 of redetermining the amount required for financial assurance.

3 d. Evidence of financial security may be in the form of a  
4 surety bond, collateral bond, parent guaranty, cash, cashier's  
5 check, certificate of deposit, bank joint custody receipt, or  
6 other approved negotiable instrument.

7 e. This subsection shall not apply to a renewable electric  
8 power generation facility owned or operated by a public utility  
9 regulated by the Iowa utilities commission.

10 14. A renewable electric power generation facility shall be  
11 presumed abandoned if the facility fails to operate for more  
12 than twenty-four consecutive months without generating energy,  
13 excluding repowering or required maintenance events or force  
14 majeure events outside of the owner's control. The owner of  
15 the abandoned facility shall be responsible for the removal of  
16 the facility, including the removal of infrastructure four feet  
17 below ground level and subject to any reasonable additional  
18 conditions of a decommissioning plan filed with the local  
19 authority.

20 15. a. This section shall not apply to a wind energy  
21 conversion facility that has a nameplate capacity of  
22 twenty-five or more megawatts on any single gathering line  
23 and if the facility has applied for certification pursuant to  
24 chapter 476A.

25 b. This section shall not apply to a renewable electric  
26 power generation facility that is operating or has submitted  
27 an application for the issuance of permits on or before the  
28 effective date of this Act.

29 c. This section shall not apply to the repowering of a wind  
30 energy conversion facility existing on or before January 1,  
31 2025.

32 d. This section shall not apply to the repowering of a  
33 renewable electric power generation facility, which is not  
34 already excluded under paragraph "c", existing on or before  
35 January 1, 2025, provided that the repowering does not require

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. \_\_\_\_\_

1 the issuance of any new permits, or amendments to existing  
2 permits, from a local authority. This section shall apply  
3 to the repowering of a renewable electric power generation  
4 facility existing on or before January 1, 2025, when such  
5 repowering requires the issuance of any new permits, or  
6 amendments to existing permits, from a local authority.

7 16. a. A local authority within one hundred twenty calendar  
8 days of receiving an application requesting approval, rezoning,  
9 or a special or conditional use permit for a renewable electric  
10 power generation facility, or modification of an approved  
11 siting, rezoning, or special or conditional use permit, shall  
12 comply with the following provisions:

13 (1) Review the application for conformity with applicable  
14 local zoning regulations, building permit requirements, and  
15 consistency with this chapter. An application is deemed to  
16 be complete unless the local authority notifies the applicant  
17 in writing, within thirty calendar days of submission of the  
18 application, specifying the deficiencies in the application  
19 that, if cured, would make the application complete. The local  
20 authority's time frame to review the application is tolled  
21 beginning the date the notice is sent. The local authority's  
22 time frame of one hundred twenty days for review of the  
23 application shall continue running when the applicant cures the  
24 specified deficiencies. Following the applicant's supplemental  
25 submission, the local authority has ten days to notify the  
26 applicant if the supplemental submission did not provide the  
27 information identified in the original notice that specified  
28 deficiencies in the application. The local authority's time  
29 frame of one hundred twenty days to review the application  
30 is tolled in the case of second or subsequent notices in  
31 conformance with this subparagraph. The local authority  
32 shall not include deficiencies in a second or subsequent  
33 notice that were not delineated in the original notice. The  
34 local authority's time frame for review does not toll if the  
35 local authority requests information regarding any of the

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. \_\_\_\_\_

1 considerations a local authority may not consider according to  
2 this section.

3 (2) Make its final decision to approve or disapprove the  
4 application.

5 (3) Advise the applicant in writing of its final decision.

6 b. A local authority must approve, approve with  
7 modifications, or deny an application requesting approval,  
8 rezoning, or a special or conditional use permit for a  
9 renewable electric power generation facility or modification  
10 of an approved rezoning or special or conditional use permit  
11 within one hundred twenty days of the submission of an  
12 application.

13 c. Denial of an application for approval, rezoning, or a  
14 special or conditional use permit by a local authority must  
15 be based on substantial evidence in the record of material  
16 noncompliance with one or more specific provisions of this  
17 section or regulations of local authorities that are not  
18 inconsistent with this section. An appeal of such a denial by  
19 an adversely affected party may be brought by certiorari as  
20 provided in sections 335.18 and 335.19. The reviewing court  
21 shall expedite the proceeding to the extent practicable.

22 17. a. A local authority shall not adopt regulations  
23 that explicitly or implicitly disallow a renewable electric  
24 power generation facility from being developed or operated  
25 in any district zoned to allow agricultural or industrial  
26 use. A local authority may not prohibit or otherwise limit  
27 renewable electric power generation facility development  
28 based on corn suitability rating as calculated using the  
29 methodology recognized by the Iowa state university of science  
30 and technology. A local authority may not limit the size of  
31 any specific project or create caps on projects based on total  
32 land mass within the local jurisdiction.

33 b. A local authority may place one temporary moratorium  
34 for up to six months on the installation of a wind energy  
35 conversion facility for the purpose of adopting new regulations

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. \_\_\_\_\_

1 that are consistent with this section. All new, revised,  
2 or amended ordinances or regulations pertaining to solar or  
3 solar energy conversion facilities shall only be prospectively  
4 applied.

5 c. Nothing in this section requires a local authority  
6 to adopt standards for approval of renewable electric power  
7 generation facilities.

8 Sec. 2. COMPLIANCE BY LOCAL AUTHORITIES. If any local  
9 authority has a standard in effect on or after the effective  
10 date of this Act that does not comply with the provisions in  
11 this Act, the local authority must amend the standard to comply  
12 with this Act by December 31, 2025.

13 EXPLANATION

14 The inclusion of this explanation does not constitute agreement with  
15 the explanation's substance by the members of the general assembly.

16 This bill relates to siting and operation of certain  
17 renewable electric power generation facilities.

18 The bill creates standard-making ability for local  
19 authorities approving a renewable electric power generation  
20 facility (facility) proposed after January 1, 2025.

21 The bill sets guidelines for a local authority to implement  
22 a facility setback standard, which shall include a facility's  
23 distance from specified existing buildings based on the  
24 facility's height. The local authority must include a process  
25 for an owner of an abutting dwelling, nonparticipating  
26 property, or community building to waive the setback standards.

27 The bill includes additional standards a local authority  
28 may implement including shadow flicker standards, sound  
29 limitations, a requirement that an applicant for a proposed  
30 facility shall agree to repair any damages caused by the  
31 facility, wind turbine height limitations, electric code  
32 and building code standards, fire protection standards,  
33 fencing limitations, ground cover standards, and solar energy  
34 conversion facility panel height requirements.

35 The bill requires a local authority to utilize reasonable

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. \_\_\_\_\_

1 estimates for application approval costs and prohibits the  
2 local authority from requiring the facility owner to pay for  
3 administration or road work that is not directly attributable  
4 to the approval and construction of the facility. A local  
5 authority shall not prohibit or regulate a facility testing the  
6 suitability of a facility placement. Any regulations enacted  
7 after the application for a facility permit shall not limit the  
8 construction, operation, or maintenance of that facility. A  
9 local authority shall not prohibit an affected landowner or  
10 other entity from waiving requirements by conveyance of an  
11 easement.

12 The bill provides that a local authority may require a  
13 facility that is not owned or operated by a public utility  
14 regulated by the Iowa utilities commission to file a  
15 decommissioning plan including certain measures. The local  
16 authority is prohibited from requiring a facility to provide a  
17 revision or amendment of a decommissioning plan.

18 The bill requires a facility to be presumed abandoned if  
19 the facility has not been in operation for 24 months, with  
20 some exceptions. The owner of the abandoned facility is  
21 responsible for removing the facility and is subject to any  
22 other reasonable conditions in the decommissioning plan if  
23 applicable.

24 The bill shall not apply to a wind energy conversion facility  
25 with a nameplate capacity of 25 or more megawatts and that has  
26 applied for certification under Code chapter 476A, a facility  
27 that is currently operating or has applied for certification  
28 before the enactment of the bill, or the repowering of a  
29 facility existing on or before January 1, 2025, subject to  
30 certain conditions.

31 The bill requires a local authority to approve a request  
32 by a facility if the request is in compliance with the bill.  
33 A local authority shall issue a decision on a request by a  
34 facility within 120 days of the request submission. The denial  
35 of a request shall be supported by substantial evidence of

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

H.F. \_\_\_\_\_

1 noncompliance by the facility.

2 The bill prohibits a local authority from disallowing the  
3 development of a facility in an agricultural or industrial  
4 district. The bill provides that a local authority may not  
5 prohibit or otherwise limit renewable electric power generation  
6 facility development based on corn suitability rating as  
7 calculated using the methodology recognized by the Iowa state  
8 university of science and technology. The bill prohibits a  
9 local authority from limiting the size of any specific project  
10 or creating caps on projects based on total land mass within  
11 the local jurisdiction.

12 The bill allows a local authority to place one temporary  
13 moratorium for up to six months on the installation of a  
14 wind energy conversion facility for the purpose of adopting  
15 new regulations that are consistent with the bill. The bill  
16 provides that all new, revised, or amended ordinances or  
17 regulations pertaining to solar or solar energy conversion  
18 facilities shall only be prospectively applied.

19 The bill expounds that a local authority is not required  
20 to adopt standards for approval of renewable electric power  
21 generation facilities; however, a local authority with existing  
22 siting standards in effect on or after the effective date  
23 of the bill that do not comply with the bill must amend the  
24 standards to comply with the bill by December 31, 2025.

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

**Senate File 608 - Introduced**

SENATE FILE 608  
BY COMMITTEE ON WAYS AND MEANS

(SUCCESSOR TO SSB 1131)

**A BILL FOR**

1 An Act regulating the marketing of grain, by providing for  
2 fees paid by grain dealers and warehouse operators into  
3 the grain depositors and sellers indemnity fund, and the  
4 payment of claims to reimburse sellers and depositors for  
5 losses covered by the fund, and including effective date and  
6 applicability provisions.

7 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

S.F. 608

DIVISION I

CLAIMS AGAINST GRAIN DEPOSITORS AND SELLERS INDEMNITY FUND

Section 1. Section 203.12, subsection 1, Code 2025, is amended to read as follows:

1. Upon the cessation of a grain dealer license by revocation, cancellation, or expiration, any claim for the purchase price of grain against the grain dealer shall be made in writing and filed with the grain dealer and with the issuer of a deficiency bond or of an irrevocable letter of credit and with the department within one hundred twenty days after the date of the cessation. A failure to make this timely claim relieves the issuer and the grain depositors and sellers indemnity fund provided in ~~chapter 203D~~ section 203D.6 or 203D.6A of all obligations to the claimant.

Sec. 2. Section 203.15, subsection 6, Code 2025, is amended by striking the subsection.

Sec. 3. Section 203C.14, subsection 2, paragraph a, Code 2025, is amended to read as follows:

a. Upon the cessation of a warehouse operator's license due to revocation, cancellation, or expiration, a claim against the warehouse operator arising under this chapter shall be made in writing with the warehouse operator, with the issuer of a bond on agricultural products other than bulk grain, a deficiency bond, or an irrevocable letter of credit, and, if the claim relates to bulk grain, with the department. The claim must be made within one hundred twenty days after the cessation of the license. The failure to make a timely claim relieves the issuer and, if the claim relates to bulk grain, the grain depositors and sellers indemnity fund provided in ~~chapter 203D~~ section 203D.6 or 203D.6A of all obligations to the claimant.

Sec. 4. Section 203D.1, Code 2025, is amended by adding the following new subsections:

NEW SUBSECTION. 8A. "*Indemnity fees*" or "*fees*" means a participation fee and per-bushel fee as provided in sections 203D.3 and 203D.3A.

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

S.F. 608

1 NEW SUBSECTION. 14A. "*Repayment loss*" means the amount  
2 of a repayment claim held by a seller for purchased grain  
3 that the seller had paid back or is required to pay back to  
4 a grain dealer's bankruptcy estate, pursuant to an order  
5 issued, judgment entered, or settlement agreement approved by a  
6 bankruptcy court, and which amount has not been subsequently  
7 recovered through other legal or equitable remedies including  
8 the liquidation of the grain dealer's assets.

9 Sec. 5. Section 203D.1, subsection 14, Code 2025, is amended  
10 to read as follows:

11 14. *a.* "*Purchased grain*" means ~~grain~~ any of the following:

12 (1) Grain entered in the company-owned paid position as  
13 evidenced on the grain dealer's daily position record.

14 (2) Grain purchased under credit-sale contract.

15 *b.* "*Purchased grain*" does not include grain that is subject  
16 to an exempt transaction based on documentation satisfactory  
17 to the department showing that the grain dealer did any of the  
18 following:

19 (1) Purchased the grain from the United States government or  
20 any of its subdivisions or agencies.

21 (2) Purchased the grain from a person licensed as a grain  
22 dealer in any jurisdiction.

23 ~~(3) Purchased the grain under a credit-sale contract.~~

24 ~~(4)~~ (3) Entered the grain in the company-owned paid  
25 position as a cancellation of a collateral warehouse receipt.

26 ~~(5)~~ (4) Entered the grain in the company-owned paid  
27 position as an intra-company location transfer.

28 Sec. 6. Section 203D.1, subsection 16, Code 2025, is amended  
29 to read as follows:

30 16. *a.* "*Seller*" means a person who sells grain which the  
31 person has produced or caused to be produced to a licensed  
32 grain dealer, ~~but excludes a person who executes a credit-sale~~  
33 ~~contract as a seller as provided in [section 203.15](#).~~ However,  
34 "*seller*"

35 *b.* "*Seller*" does not include any of the following:

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

S.F. 608

1 ~~a.~~ (1) A person licensed as a grain dealer in any  
2 jurisdiction who sells grain to a licensed grain dealer.

3 ~~b.~~ (2) A person who sells grain that is not produced in  
4 this state unless such grain is delivered to a licensed grain  
5 dealer at a location in this state as the first point of sale.

6 Sec. 7. Section 203D.3, subsections 1 and 4, Code 2025, are  
7 amended to read as follows:

8 1. The grain depositors and sellers indemnity fund is  
9 created in the state treasury as a separate account. The  
10 general fund of the state is not liable for claims presented  
11 against the fund under [section 203D.6](#) or [203D.6A](#).

12 4. The moneys collected under [this section](#) and deposited in  
13 the fund shall be used exclusively to indemnify depositors and  
14 sellers as provided in [section 203D.6](#) or [203D.6A](#) and to pay the  
15 administrative costs of [this chapter](#).

16 Sec. 8. Section 203D.3A, unnumbered paragraph 1, Code 2025,  
17 is amended to read as follows:

18 The department shall collect indemnity fees, including  
19 participation fees and per-bushel fees as provided in this  
20 section, if ~~established~~ imposed by the board pursuant to  
21 section 203D.5, at rates determined by the board as provided  
22 in that section. ~~A person required to pay a fee shall use~~  
23 licensee shall remit indemnity fees and forms and deliver the  
24 payment to the department as required by the department.

25 Sec. 9. Section 203D.3A, subsection 1, paragraph a,  
26 subparagraph (1), Code 2025, is amended to read as follows:

27 (1) In calculating the amount of the initial participation  
28 fee, an applicant for a new license shall be deemed a licensee  
29 paying remitting the full annual amount of the participation  
30 fee owing on the licensee's first anniversary date ~~as provided~~  
31 ~~in paragraph "b"~~. The department must be satisfied that the  
32 applicant is calculating the amount due in good faith and using  
33 the best information available.

34 (a) For a licensed grain dealer, the anniversary date is  
35 the last date to apply for the renewal of the grain dealer's

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

S.F. 608

1 license before the license expires as provided in section  
2 203.5.

3 (b) For a licensed warehouse operator, the anniversary date  
4 is the last date to apply for the renewal of the warehouse  
5 operator's license before the license expires as provided in  
6 section 203C.37.

7 Sec. 10. Section 203D.3A, subsection 1, paragraph b, Code  
8 2025, is amended to read as follows:

9 b. A licensee shall pay remit a participation fee in  
10 one installment as part of a license renewal application  
11 in the same manner provided in paragraph "a". However, the  
12 licensee may elect to remit the participation fee on four  
13 successive installment dates, with each installment date  
14 occurring on determined by the department not later than in the  
15 month succeeding each of the last date of the fund's latest  
16 assessment quarter quarters as provided in section 203D.3.  
17 The licensee shall pay remit twenty-five percent of the total  
18 participation fee assessed on each installment date. However,  
19 nothing in this subsection prevents a licensee from paying  
20 the participation fee on an accelerated basis. A licensee  
21 shall pay the first installment on the last date of the  
22 fund's assessment quarter immediately following the licensee's  
23 anniversary date.

24 ~~(1) For a licensed grain dealer, the anniversary date is~~  
25 ~~the last date to apply for the renewal of the grain dealer's~~  
26 ~~license before the license expires as provided in section~~  
27 ~~203.5.~~

28 ~~(2) For a licensed warehouse operator, the anniversary date~~  
29 ~~is the last date to apply for the renewal of the warehouse~~  
30 ~~operator's license before the license expires as provided in~~  
31 ~~section 203C.37.~~

32 Sec. 11. Section 203D.3A, subsection 2, Code 2025, is  
33 amended to read as follows:

34 2. a. A licensed grain dealer shall remit a per-bushel fee  
35 shall be assessed on all purchased grain.

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

S.F. 608

1     **b.** The licensed grain dealer shall ~~forward~~ remit the  
2 per-bushel fee to the department on a quarterly basis in the  
3 manner and using ~~the forms~~ a form prescribed by the department.  
4 The licensed grain dealer shall remit the per-bushel fee  
5 and form on four successive installment dates, with each  
6 installment date determined by the department not later than  
7 in the month succeeding each of the fund's latest assessment  
8 quarters as provided in section 203D.3.

9     **c.** A ~~licensee~~ licensed grain dealer is delinquent if the  
10 ~~licensee~~ grain dealer fails to ~~submit~~ remit the full quarterly  
11 per-bushel fee ~~or quarterly forms~~ and form when due or if,  
12 upon examination, an underpayment of the fee is found by the  
13 department. The licensed grain dealer is subject to a penalty  
14 of ten dollars for each day the licensed grain dealer is  
15 delinquent or an amount equal to the amount of the deficiency,  
16 whichever is less. However, a ~~licensee~~ licensed grain dealer  
17 who fails to ~~submit~~ remit the full quarterly per-bushel fee or  
18 ~~quarterly forms~~ form when due, is subject to a minimum payment  
19 of ten dollars. The department may establish and apply a  
20 margin of error in determining whether a licensed grain dealer  
21 is delinquent. ~~The per-bushel fee shall be collected only once~~  
22 ~~on each bushel of grain.~~

23     ~~c.~~ **d.** The per-bushel fee shall not be collected more  
24 than once on each bushel of grain. A licensed grain dealer  
25 ~~may choose to~~ pass on the cost of a per-bushel fee to the  
26 sellers by an itemized discount noted on the settlement sheet.  
27 However, if the per-bushel fee is not in effect, ~~no~~ a licensed  
28 grain dealer shall not make such a discount on the purchase of  
29 grain. A discount made nominally for the per-bushel fee while  
30 the per-bushel fee is not in effect is grounds for a license  
31 suspension or revocation under [chapter 203](#).

32     Sec. 12. Section 203D.5, subsection 1, Code 2025, is amended  
33 to read as follows:

34     1. The board shall annually review the debits of and credits  
35 to the grain depositors and sellers indemnity fund created

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

S.F. 608

1 in [section 203D.3](#) and shall determine whether to impose the  
2 ~~participation fee and per-bushel fee~~ indemnity fees as provided  
3 in [section 203D.3A](#), make adjustments to the indemnity fees  
4 ~~effective on the previous September 1~~ in effect, or waive the  
5 indemnity fees in effect as necessary to comply with this  
6 section. The board shall make the determination not later  
7 than May 1 of each year. The board shall impose the indemnity  
8 fees or adjust the indemnity fees effective on the previous  
9 September 1 in effect in accordance with [chapter 17A](#). The  
10 imposition or adjustment of the indemnity fees shall become  
11 effective as follows:

12 *a.* For the participation fee, on the first day of the fund's  
13 following ~~September 1~~ assessment year. However, the licensee  
14 shall continue to pay the any owing participation fee at the  
15 rate in effect on the ~~prior September 1~~ first day of the fund's  
16 current assessment year, until the licensee has paid the amount  
17 owing.

18 *b.* For a per-bushel fee, on the ~~following September 1~~ first  
19 day of the fund's assessment year.

20 Sec. 13. Section 203D.5, subsections 4 and 5, Code 2025, are  
21 amended to read as follows:

22 4. If on the last date of the fund's assessment year as  
23 provided in [section 203D.3](#) the assets of the fund exceed ~~eight~~  
24 twelve million dollars, less any encumbered balances or pending  
25 or unsettled claims, all of the following apply:

26 *a.* The participation fee shall be waived and shall not be  
27 assessable or owing for the fund's following assessment year  
28 ~~of the fund~~. However, the licensee shall continue to pay  
29 any owing participation fee that was in effect on the ~~prior~~  
30 ~~September 1~~ first day of the fund's current assessment year.

31 *b.* The per-bushel fee shall be waived and shall not be  
32 assessable or owing.

33 5. The board shall reinstate the indemnity fees as  
34 provided in [this section](#) if the assets of the fund, less any  
35 unencumbered balances or pending or unsettled claims, are ~~three~~

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

S.F. 608

1 five million dollars or less.

2 Sec. 14. Section 203D.6, subsection 4, paragraph d, Code  
3 2025, is amended to read as follows:

4 *d.* That the claim derives from a covered transaction. For  
5 purposes of this paragraph, a claim derives from a covered  
6 transaction if the claimant is a seller who transferred  
7 title to the grain to a licensed grain dealer ~~other than by~~  
8 ~~credit-sale contract~~ within six months of the incurrence date  
9 for a claim period as provided in [subsection 2](#), or if the  
10 claimant is a depositor who delivered the grain to a licensed  
11 warehouse operator.

12 Sec. 15. Section 203D.6, subsection 8, Code 2025, is amended  
13 to read as follows:

14 8. *Payment of claims.* Upon a determination that the claim  
15 is eligible for payment, the board shall provide for payment of  
16 ninety percent of the loss, as determined under [subsection 5](#),  
17 but not more than three hundred thousand dollars per claimant.  
18 If at any time the board determines that there are insufficient  
19 ~~funds~~ moneys to make ~~payment~~ payments of all claims under this  
20 section and all repayment claims under section 203D.6A, the  
21 board may order that ~~payment~~ payments be deferred on specified  
22 claims. The department, upon the board's instruction, shall  
23 hold those claims for ~~payment~~ deferred payments until the board  
24 determines ~~that the fund again contains~~ there are sufficient  
25 ~~assets~~ moneys in the fund to make payments on all those claims.

26 Sec. 16. NEW SECTION. 203D.6A **Repayment claims against**  
27 **fund.**

28 1. A separate indemnity claim process is established to  
29 provide for the indemnification of a repayment loss incurred by  
30 a seller against a grain dealer who is a debtor in bankruptcy  
31 under the protections provided in Tit. 11 of the United States  
32 Code.

33 *a.* A repayment claim shall be filed with the department in  
34 the manner prescribed by the department.

35 *b.* A seller may file an eligible claim for a loss under

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

S.F. 608

1 section 203D.6 and an eligible repayment claim for a repayment  
2 loss under this section.

3 2. To be timely, a seller must file a repayment claim with  
4 the department not later than sixty days after the repayment  
5 loss is finalized by a bankruptcy court, whether by an order  
6 issued, judgment entered, or settlement agreement approved.

7 3. The department may provide notice of the repayment claim  
8 process to a seller that may become or has become subject to  
9 an order issued, judgment entered, or settlement agreement  
10 approved by a bankruptcy court that requires the seller to  
11 pay back amounts previously received for grain purchased by a  
12 licensed grain dealer, in the bankruptcy of the grain dealer.  
13 If the department chooses to provide a notice to the seller, it  
14 shall have discretion to determine any reasonable method and  
15 manner of providing such notice. A failure by the department  
16 to provide a notice or a failure by a seller to receive a notice  
17 under this subsection, does not relieve the seller of the  
18 requirement to timely file a repayment claim.

19 4. The board shall determine that a repayment claim is  
20 eligible for payment from the fund if the board finds all of  
21 the following:

22 a. The repayment claim was timely filed.

23 b. The repayment claimant qualifies as a seller.

24 c. The repayment claim derives from a covered transaction.

25 For purposes of this paragraph, a claim derives from a covered  
26 transaction if the claimant is a seller who transferred title  
27 to the grain to a licensed grain dealer within six months of  
28 the incurrence date as provided in section 203D.6, subsection  
29 2.

30 d. The seller submits adequate proof to establish the  
31 repayment claim and the amount of the repayment loss.

32 e. A claim has not been paid for the same repayment loss.

33 5. A seller is not entitled to indemnify a claim for a  
34 repayment loss if the repayment loss is incurred as a result of  
35 a fraudulent transfer or conveyance by the seller.

LSB 2711SV (2) 91

-8-

da/ns

8/17

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

S.F. 608

1     6. The dollar value of a repayment claim is the amount a  
2 seller is required to pay back that was previously received for  
3 the grain as a result of an order issued, judgment entered,  
4 or settlement agreement approved by a bankruptcy court and  
5 which has not been recovered through other legal or equitable  
6 remedies including the liquidation of assets.

7     7. The department acting on behalf of the board shall  
8 deliver a notice to a seller filing a claim under this section.  
9 The notice must include the board's determination of the  
10 seller's eligibility and the value of the seller's repayment  
11 loss. Within twenty days of delivering the notice, the seller  
12 may request a hearing for the review of either determination.  
13 The request shall be made in the manner provided by the  
14 board. The hearing and any further appeal shall be conducted  
15 as a contested case subject to chapter 17A. A seller whose  
16 repayment claim has been refused by the board may appeal the  
17 refusal to either the district court of Polk county or the  
18 district court of the county in which the seller resides.

19     8. Upon a determination that the claim is eligible for  
20 indemnification, the board shall provide for payment of ninety  
21 percent of the repayment loss, as determined by the board,  
22 but not more than three hundred thousand dollars counting  
23 the dollar value losses paid to the same grain dealer during  
24 the claim period as provided in section 203D.6. If at any  
25 time the board determines that there are insufficient moneys  
26 in the fund to make payment of all claims under section  
27 203D.6 and this section, the board may order that payment be  
28 deferred on specified claims. The department, upon the board's  
29 instruction, shall hold the claims for deferred payment until  
30 the board determines that the fund again contains sufficient  
31 assets.

32     9. In the event of the payment of a repayment loss under  
33 this section, the fund is subrogated to the extent of the  
34 amount of any payments to all rights, powers, privileges,  
35 and remedies of the seller against any person regarding

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

S.F. 608

1 the repayment loss. The seller shall render all necessary  
2 assistance to the department and the board in securing the  
3 rights granted in this section. No action or claim initiated  
4 by a seller and pending at the time of payment from the fund  
5 shall be compromised or settled without the consent of the  
6 board.

7 10. a. A repayment claim shall expire if five years after  
8 the board determines that the repayment claim is eligible, and  
9 the claimant has failed to do any of the following:

10 (1) Provide for the fund's subrogation or render all  
11 necessary assistance to the department and the board in  
12 securing the department's rights of subrogation as required in  
13 this section.

14 (2) Provide necessary documentation or information required  
15 by the board in order to process the repayment claim.

16 b. The fund is not liable for the payment of an expired  
17 repayment claim.

18 Sec. 17. EMERGENCY RULES. The department of agriculture  
19 and land stewardship shall adopt emergency rules under section  
20 17A.4, subsection 3, and section 17A.5, subsection 2, paragraph  
21 "b", to implement the provisions of this division of this  
22 Act within thirty business days of the effective date of  
23 this section of this Act and shall submit such rules to the  
24 administrative rules coordinator and the administrative code  
25 editor pursuant to section 17A.5, subsection 1, within the same  
26 period. The rules shall be effective immediately upon filing  
27 unless a later date is specified in the rules. Any rules  
28 adopted in accordance with this section shall also be published  
29 as a notice of intended action as provided in section 17A.4.

30 Sec. 18. ASSESSMENT OF INDEMNITY FEES. A grain dealer  
31 licensed under chapter 203 who is a party to a credit-sale  
32 contract shall owe any indemnity fees assessed on grain  
33 purchased under the credit-sale contract beginning on September  
34 1 of the first assessment quarter pursuant to section 203D.3A.

35 Sec. 19. EFFECTIVE DATE. The following, being deemed of

LSB 2711SV (2) 91

-10-

da/ns

10/17

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

S.F. 608

1 immediate importance, takes effect upon enactment:

2 The section of this division of this Act requiring the  
3 department of agriculture and land stewardship to adopt  
4 emergency rules.

5 Sec. 20. APPLICABILITY.

6 1. The process established in section 203D.6A, as enacted  
7 by this Act, providing for the indemnification of a repayment  
8 claim applies to a seller who incurs a repayment loss against  
9 a grain dealer, if the grain dealer is a debtor in bankruptcy  
10 under the protections provided in Tit. 11 of the United States  
11 Code on or after October 24, 2022.

12 2. For a repayment loss incurred prior to July 1, 2025, the  
13 end of the claim period in section 203D.6A, subsection 2, as  
14 enacted by this Act, is August 29, 2025.

15 DIVISION II

16 ASSESSMENT YEAR

17 Sec. 21. Section 203D.3, subsection 3, Code 2025, is amended  
18 to read as follows:

19 3. The assessment year of the fund ~~begins September~~ is the  
20 same as the state fiscal year beginning on July 1 and ends  
21 ending on August 31 June 30. Assessment quarters of the fund  
22 begin ~~September~~ on July 1, December October 1, March January 1,  
23 and ~~June~~ April 1. The finances of the fund shall be calculated  
24 on an accrual basis in accordance with generally accepted  
25 accounting principles.

26 Sec. 22. CONTINGENT EFFECTIVE DATE.

27 1. This division of this Act takes effect on the publication  
28 date of the issue of the Iowa administrative bulletin that  
29 includes a notice by the secretary of agriculture stating  
30 that the indemnity fees paid by grain dealers and warehouse  
31 operators have been waived as provided in section 203D.5.

32 2. The department of agriculture and land stewardship shall  
33 send a copy of the notice to the Code editor at least two  
34 weeks prior to the publication date of the Iowa administrative  
35 bulletin as described in subsection 1.

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

S.F. 608

1 EXPLANATION

2 The inclusion of this explanation does not constitute agreement with  
3 the explanation's substance by the members of the general assembly.

4 BACKGROUND — GRAIN DEALERS AND WAREHOUSE OPERATORS. This  
5 bill amends provisions regulating marketers of grain, referred  
6 to as grain dealers purchasing grain (Code chapter 203), and  
7 warehouse operators storing grain under bailment (Code chapter  
8 203C), administered by the department of agriculture and land  
9 stewardship (DALS).

10 DIVISION I BACKGROUND — GRAIN DEPOSITORS AND SELLERS  
11 INDEMNITY FUND. A person selling grain to a licensed grain  
12 dealer (seller) or a person depositing grain with a licensed  
13 warehouse operator (depositor) may be reimbursed for a loss  
14 incurred by the failure of the licensee to honor a contractual  
15 obligation regarding the transaction (Code section 203D.6). A  
16 payment is made from the grain depositors and sellers indemnity  
17 fund (indemnity fund) upon a determination that the claim is  
18 eligible for payment by the Iowa grain indemnity fund board  
19 (indemnity board) acting in cooperation with DALS.

20 DIVISION I BACKGROUND — FEES. In addition to license fees  
21 deposited into the general fund of the state (Code sections  
22 203.6 and 203C.33), each licensee may be required to pay  
23 either one or two special fees (indemnity fees) to support  
24 the indemnity fund, referred to as a participation fee and  
25 per-bushel fee. The licensed grain dealer's participation  
26 fee is calculated according to the following formula: the  
27 assessment rate of not more than \$0.014 multiplied by all  
28 bushels of purchased grain during the grain dealer's prior  
29 fiscal year with a minimum of \$50 and no maximum limit. The  
30 licensed grain dealer's per-bushel fee is calculated according  
31 to a similar formula: the assessment rate of not more than  
32 \$0.25 multiplied by all bushels of purchased grain for the  
33 grain dealer's assessment year with no minimum and a \$500  
34 maximum limit. The qualifying term "purchased grain" equals  
35 the total number of bushels purchased from sellers minus a

LSB 2711SV (2) 91

-12-

da/ns

12/17

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

S.F. 608

1 number of exempt bushel purchases, including those purchased  
2 under credit-sale contract (Code section 203D.1). Purchased  
3 grain is reported to DALS as "paid company-owned" (Code section  
4 203D.1). The licensed warehouse operator's participation  
5 fee is \$0.014 multiplied by the number of bushels of storage  
6 capacity of the warehouse (Code section 203D.5).

7 DIVISION I BACKGROUND — INDEMNITY BOARD REVIEW OF INDEMNITY  
8 FUND. The indemnity board must annually review the debits  
9 of and credits to the indemnity fund and by May 1 determine  
10 whether the balance triggers a waiver or reinstatement (Code  
11 section 203D.5). The triggered waiver or reinstatement is  
12 effective on the first day of the following assessment year  
13 (September 1). If a waiver is triggered on the last day of an  
14 assessment year, a licensee is subject to pay the outstanding  
15 amount of the participation fee that is otherwise owing for  
16 the current assessment year. However, a licensed grain dealer  
17 is no longer obligated to pay the outstanding amount of the  
18 per-bushel fee otherwise owing for that period, unless the  
19 amount is delinquent (Code section 203D.5). The board must  
20 reinstate the indemnity fees if assets in the fund are \$3  
21 million or less.

22 DIVISION I BACKGROUND — CREDIT-SALE CONTRACTS. A  
23 credit-sale contract (also referred to as deferred-payment  
24 contract, deferred-pricing contract, or price-later contract)  
25 involves a transaction for the sale of grain in which the  
26 sales price is to be paid to the seller by the licensed grain  
27 dealer more than 30 days after the delivery of the grain to  
28 the licensed grain dealer (Code section 203.1). The delayed  
29 price arrangement may be made on the basis of an expectation  
30 of higher price or deferred tax liability. For regulations  
31 regarding the use of credit-sale contracts by licensees, see  
32 Code sections 203.3, 203.8, 203.15, 203.17, and 203C.17.

33 DIVISION I BACKGROUND — PAYMENT OF CLAIMS. A claim by a  
34 seller or depositor (claimant) for the reimbursement of a loss  
35 from the indemnity fund begins on the incurrence date which is

LSB 2711SV (2) 91

-13-

da/ns

13/17

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

S.F. 608

1 when the grain dealer's or warehouse operator's state license  
2 ceases or when the grain dealer or warehouse operator files  
3 a petition in bankruptcy, as elected by the claimant (Code  
4 section 203D.6). The claim must meet eligibility requirements,  
5 meaning that it is timely filed, there is evidence of a loss  
6 incurred by a claimant, and the claim derives from a covered  
7 transaction. For a claimant who is a seller, a covered  
8 transaction requires that title be transferred with six months  
9 of the incurrence date. A covered transaction excludes sale by  
10 credit-sale contract. The value of a loss incurred by a seller  
11 is based on the grain's sales price. If the sold grain was  
12 unpriced, the value of a claim is presumed to be based upon the  
13 price paid on the incurrence date at the nearest terminal. For  
14 a claimant who is a depositor, a covered transaction requires  
15 that the grain must have been delivered to a licensed warehouse  
16 operator. Generally, the value of the depositor's claim is  
17 based on the grain's fair market value. A seller or depositor  
18 is entitled to be reimbursed 90 percent of a loss but not more  
19 than \$300,000.

20 DIVISION I PROVISIONS — INDEMNITY FEES TRIGGERS. The  
21 division adjusts both triggers waiving or reinstating the two  
22 indemnity fees. The division increases from \$8 million to \$12  
23 million the balance in the indemnity fund required to trigger a  
24 waiver and increases from \$3 million to \$5 million the balance  
25 in the indemnity fund required to trigger a reinstatement.

26 DIVISION I PROVISIONS — INDEMNIFICATION OF LOSSES  
27 (REPAYMENT CLAIMS). The division allows a seller to file a  
28 special repayment claim against the indemnity fund as a result  
29 of the grain dealer's bankruptcy. The special repayment  
30 process allows such a seller to recover the amount of the grain  
31 dealer payment that the seller was forced to repay to the  
32 grain dealer's bankruptcy estate. To be timely, a seller must  
33 file a repayment claim with DALs not later than 60 days after  
34 the repayment loss is finalized by a bankruptcy court. DALs  
35 may provide notice of the repayment claim process to a seller

LSB 2711SV (2) 91

-14-

da/ns

14/17

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

S.F. 608

1 who may file a repayment claim. If DALs chooses to provide  
2 a notice to the seller, DALs has discretion to determine a  
3 reasonable method and manner of providing such notice. The  
4 indemnity board must determine that a repayment claim is  
5 eligible for payment from the indemnity fund, including whether  
6 the repayment claim derives from a covered transaction. DALs  
7 is required to deliver notice to a seller filing a repayment  
8 claim regarding the indemnity board's determination in the same  
9 manner as for an ordinary loss. Like an ordinary loss, the  
10 seller is entitled to receive 90 percent of a loss but not more  
11 than \$300,000, a deferral of payments based on insufficient  
12 moneys in the indemnity fund, subrogation, and a five-year  
13 expiration period.

14 DIVISION I PROVISIONS — INDEMNITY FUND (FEES AND  
15 REIMBURSEMENT BASED ON CREDIT-SALE CONTRACT TRANSACTIONS).  
16 The division provides that grain sold by credit-sale contract  
17 is considered purchased grain. Therefore, a licensed grain  
18 dealer is assessed a participation fee and per-bushel fee and  
19 a licensed warehouse operator is assessed a participation  
20 fee. The division also provides that the sale of grain by  
21 credit-sale contract is no longer excluded from the meaning  
22 of a covered transaction. A seller may therefore claim a  
23 loss resulting from the grain dealer's breach of this type  
24 of contract. Generally, the amount of the loss equals the  
25 sales price after deducting any amount received or otherwise  
26 recovered through other legal and equitable remedies including  
27 the liquidation of assets (Code section 203D.1). In the case  
28 of a claim filed for a loss resulting from a credit-sale  
29 contract for which no price was established, the valuation  
30 would be determined in the manner described for unpriced grain.  
31 The division does not modify special regulations that apply to  
32 a licensee's use of a credit-sale contract.

33 DIVISION I PROVISIONS — INDEMNITY FEES (PAYMENT DATES).  
34 The bill provides that a licensee may remit the participation  
35 fee in one installment as part of the license renewal or four

LSB 2711SV (2) 91

-15-

da/ns

15/17

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

S.F. 608

1 successive installments not later than in the month following  
2 the end of the fund's assessment quarter. The bill provides  
3 that the grain dealer pays the per-bushel fee on the same  
4 installment dates.

5 DIVISION I PROVISIONS — EMERGENCY RULES. DALs is  
6 authorized to adopt rules on an emergency basis necessary  
7 to administer the division's provisions. When a statute  
8 authorizes emergency rulemaking, an agency may adopt a rule  
9 immediately without going through the periods of the rulemaking  
10 process known as regulatory analysis (Code section 17A.4A)  
11 and notice of intended action (Code section 17A.4(3)). The  
12 division requires that such emergency rulemaking be "double  
13 barreled". Under that process, when an agency files an  
14 emergency rule, it also files the same rule as a notice  
15 of intended action that will follow the regular rulemaking  
16 process. Normally, a rule cannot be effective prior to 35 days  
17 after its filing with the administrative rules coordinator  
18 and publication in the Iowa administrative bulletin. Under  
19 emergency rulemaking, a rule can be made effective on the  
20 date of filing and acceptance by the administrative rules  
21 coordinator or any subsequent date, as specified by the agency  
22 in the filing (Code section 17A.5(2)(b)(1)). This provision of  
23 the bill takes effect upon enactment.

24 DIVISION I PROVISIONS — ASSESSMENT OF FEES (CREDIT-SALE  
25 CONTRACT). A grain dealer who is a party to a credit-sale  
26 contract owing an indemnity fee assessed on grain purchased by  
27 credit-sale contract is imposed on September 1 of the first  
28 assessment quarter.

29 DIVISION I PROVISIONS — APPLICABILITY. The bill provides  
30 that the new process for the repayment of claims applies to a  
31 seller who incurs a repayment loss against a grain dealer who  
32 is a debtor in bankruptcy on or after October 24, 2022. The  
33 bill also provides that for a repayment loss incurred prior to  
34 July 1, 2025, the claim period ends on August 29, 2025.

35 DIVISION II BACKGROUND — FUND'S ASSESSMENT YEAR. Prior

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

S.F. 608

1 to 2023, the fund's assessment year began on July 1 and ended  
2 on June 30, which corresponded to the state fiscal year, with  
3 assessment quarters beginning July 1, October 1, January 1, and  
4 April 1. In 2023 Iowa Acts, chapter 154, the assessment year  
5 was changed to September 1, and the assessment quarters begin  
6 on September 1, December 1, March 1, and June 1.

7 DIVISION II PROVISIONS — FUND'S ASSESSMENT YEAR. The  
8 division restores the former assessment year and quarters.  
9 However, the division takes effect on the publication date of  
10 the issue of the Iowa administrative bulletin stating that the  
11 current indemnity fees have been waived.

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

Senate Resolution 6 - Introduced

SENATE RESOLUTION NO. 6

BY WHITVER

1 A Resolution relating to permanent rules of the senate  
2 for the ninety-first general assembly.

3 BE IT RESOLVED BY THE SENATE, That the permanent  
4 rules of the senate for the ~~eighty-eighth~~ ninety-first  
5 general assembly be as follows:

6 RULES OF THE SENATE

7 Rule 1

8 Quorum

9 A constitutional majority shall constitute a quorum  
10 of the senate. Any senator may insist a quorum be  
11 present.

12 Rule 2

13 Adoption and Amendment of Rules

14 Whenever the senate is operating under temporary  
15 rules, the rules may be amended or repealed, or  
16 permanent rules may be adopted, by a constitutional  
17 majority of the senators. After adoption of permanent  
18 rules of the senate during any general assembly, the  
19 rules may be amended or repealed by a constitutional  
20 majority of the senators voting on a simple resolution.  
21 ~~Upon convening of the Eighty-ninth General Assembly,~~  
22 ~~for purposes of adopting temporary rules, these rules~~  
23 ~~shall revert to the senate rules as adopted pursuant to~~  
24 ~~Senate Resolution 3 during the 2019 Session.~~

25 Rule 3

26 Rules of Parliamentary Procedure

27 In cases not covered by senate rules or joint rules,  
28 Mason's Manual of Legislative Procedure shall govern.

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

S.R. 6

1 Rule 4

2 Sessions of the General Assembly

3 The election of officers, organization, hiring and  
4 compensation of employees, and committees of the senate  
5 shall carry over from the first to the second regular  
6 sessions and to any extraordinary sessions of the same  
7 general assembly.

8 All bills, study bills, and resolutions introduced  
9 in the first regular session of a general assembly,  
10 except those which have been withdrawn, indefinitely  
11 postponed, or have failed, shall carry over into the  
12 second regular session and to any extraordinary session  
13 of the same general assembly. Bills and resolutions  
14 which have been voted upon on final passage by either  
15 house in any session shall remain on the calendar  
16 in the same status as at the end of the session at  
17 any subsequent regular or extraordinary session.  
18 Except as provided by this rule, upon the adjournment  
19 of the first regular session and any extraordinary  
20 session, each senate bill or resolution shall be  
21 automatically referred back to the committee to which  
22 it was originally assigned. The secretary of the  
23 senate shall publish in the journal a list of the bills  
24 returned to committee under this rule and shall present  
25 a list to the chairs of the respective committees  
26 upon the convening of the second regular session.  
27 Within ~~seven~~ fourteen days after the first committee  
28 meeting after the convening of the second regular  
29 session, committee chairs shall either refer such  
30 bills and resolutions that have been returned to their

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

S.R. 6

1 respective committees under this rule to a subcommittee  
2 for consideration or indefinitely postpone further  
3 consideration of such bills. The committee chairs  
4 shall report to the senate the bill or resolution  
5 number and the names of the subcommittee members.

6 Rule 5

7 Regular Order of Daily Business

8 The following order shall govern, subject to any  
9 special order:

- 10 1. Correction of the journal.
- 11 2. Senators to be excused.
- 12 3. Communications to the senate.
- 13 4. Introduction of bills and resolutions.
- 14 5. Consideration of senate calendar.

15 Rule 6

16 Senate Calendar

- 17 1. Each legislative day the secretary of the senate  
18 shall prepare a listing of bills to be known as the  
19 "Senate Calendar".
- 20 2. The senate calendar shall include separate  
21 listings for any bills and resolutions in the following  
22 categories:
  - 23 a. Conference Committee Report
  - 24 b. Bills in Conference Committee
  - 25 c. House Amendment to senate Amendment to House  
26 File
  - 27 d. House Refuses to Concur in senate Amendment to  
28 House File
  - 29 e. Senate Files Amended by the House
  - 30 f. Unfinished Business

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

S.R. 6

1 g. Motions to Reconsider

2 h. Administrative Rules Nullification Resolutions

3 i. Veto Messages from the Governor

4 3. The secretary shall list bills and resolutions  
5 in the above categories in numerical order. Upon  
6 their first publication in the calendar, bills and  
7 resolutions in the above categories may be called up  
8 for debate at any time by the majority leader. Motions  
9 to reconsider shall be called up as provided by Rule  
10 24.

11 4. The senate calendar shall include a listing  
12 of senate appropriations committee bills and bills  
13 reported out by the senate appropriations committee.  
14 The list shall be known as the "Appropriations  
15 Calendar". The secretary shall list the bills in  
16 numerical order. Upon their first publication in the  
17 calendar, bills on the appropriations calendar may be  
18 called up for debate at any time by the majority leader  
19 provided they are eligible under Rule 8.

20 5. The senate calendar shall include a listing  
21 of bills which pertain to the levy, assessment or  
22 collection of taxes sponsored by or initially assigned  
23 to and reported out by the senate ways and means  
24 committee. The list shall be known as the "Ways and  
25 Means Calendar". The secretary shall list the bills in  
26 numerical order. Upon their first publication in the  
27 calendar, bills on the ways and means calendar may be  
28 called up for debate at any time by the majority leader  
29 provided they are eligible under Rule 8.

30 6. The senate calendar shall include a list of

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

S.R. 6

1 bills and resolutions, known as the "Regular Calendar",  
2 which shall consist of bills and resolutions reported  
3 out by a senate committee. The bills and resolutions  
4 shall be listed in numerical order. Priority shall be  
5 given to senate over house bills and resolutions. Upon  
6 their first publication in the calendar, bills on the  
7 regular calendar may be called up for debate at any  
8 time by the majority leader, provided they are eligible  
9 under Rule 8.

10 A bill reported out of committee which is  
11 subsequently referred to the ways and means or  
12 appropriations committee and then reported out of that  
13 committee, shall be returned to the regular calendar in  
14 numerical order.

15 7. The senate calendar shall include a listing of  
16 the governor's appointees to state boards, commissions,  
17 and other offices requiring senate confirmation. This  
18 listing shall be known as the "Confirmation Calendar".  
19 Names on the confirmation calendar may be called up  
20 for confirmation at any time by the majority leader  
21 provided they are eligible under ~~rule~~ Rule 59.

22 8. The majority leader, or in the absence of the  
23 majority leader the assistant majority leaders, may  
24 select from among the bills on the previous legislative  
25 day's senate calendar and from the bills selected  
26 create a new listing which shall be known as the  
27 "Tentative Debate Calendar". A bill or resolution on  
28 the tentative debate calendar may be debated only when  
29 eligible under Rule 8.

30 9. If the senate shall not be in session on a day

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

S.R. 6

1 assigned in subsection 8 for action upon a calendar,  
2 such assigned action may occur on the next succeeding  
3 legislative day.

4 10. On any bill called up for debate from any  
5 calendar, debate may continue from day to day until  
6 it is adopted, fails, or is postponed or deferred. If  
7 further debate is postponed or deferred without a time  
8 to continue being set, the bill shall be listed as  
9 unfinished business. Bills that are returned to the  
10 committee of first referral or to a different committee  
11 after being considered by the senate and classified as  
12 unfinished business shall be returned to the unfinished  
13 business calendar by that committee when the bill is  
14 reported out of committee. The unfinished business  
15 date on the calendar shall be the date on which the  
16 bill was returned to committee.

17 Rule 7

18 Reserved.

19 ~~Order and Time of Business — First Extraordinary~~  
20 ~~Session, July 2023~~

21 ~~1. On or before 9:15 a.m. on July 11, 2023, the~~  
22 ~~senate shall conclude debate and vote on the adoption~~  
23 ~~of Senate Concurrent Resolution 8 or House Concurrent~~  
24 ~~Resolution 10 to provide for the business of the 2023~~  
25 ~~First Extraordinary Session of the Ninetieth General~~  
26 ~~Assembly pursuant to joint rule 3.~~

27 ~~2. Both parties may utilize the time after the~~  
28 ~~morning recess of the senate and prior to the 11:00~~  
29 ~~a.m. convening of the senate state government committee~~  
30 ~~on July 11, 2023, for party caucuses.~~

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

S.R. 6

1     ~~3.—The senate state government committee shall meet~~  
2     ~~at 11:00 a.m. on July 11, 2023. The order of business~~  
3     ~~of the committee shall be as follows:~~  
4     ~~a. Call to order.~~  
5     ~~b. Roll call.~~  
6     ~~c. Approval of the minutes from the previous~~  
7     ~~meeting.~~  
8     ~~d. Consideration of Senate Study Bill 1223 by a~~  
9     ~~subcommittee of the whole.~~  
10    ~~e. Consideration of Senate Study Bill 1223 by the~~  
11    ~~senate state government committee.~~  
12    ~~f. For purposes of the senate state government~~  
13    ~~committee meeting, all proposed committee amendments~~  
14    ~~shall be prepared and distributed to the committee no~~  
15    ~~later than 11:00 a.m. on July 11, 2023.~~  
16    ~~g. On or before 2:00 p.m. on July 11, 2023, all~~  
17    ~~debate shall cease and the senate state government~~  
18    ~~committee shall vote on all amendments, motions, and~~  
19    ~~final action on Senate Study Bill 1223.~~  
20    ~~h. For purposes of Senate Study Bill 1223 and any~~  
21    ~~successor, rule 40, unnumbered paragraph 2, is not~~  
22    ~~applicable.~~  
23    ~~4.—Both parties may utilize the time after the~~  
24    ~~conclusion of the senate state government committee and~~  
25    ~~prior to the senate reconvening at 4:00 p.m. on July~~  
26    ~~11, 2023, for party caucuses.~~  
27    ~~5.—Any bill approved by the senate state government~~  
28    ~~committee on July 11, 2023, shall be eligible for~~  
29    ~~immediate consideration by the senate.~~  
30    ~~6.—The senate shall reconvene at 4:00 p.m. on July~~

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

S.R. 6

1 ~~11, 2023, for the consideration of Senate File 579 or~~  
2 ~~House File 732. All proposed amendments to Senate File~~  
3 ~~579 or House File 732 shall be filed and made available~~  
4 ~~electronically to the senate no later than 4:00 p.m.~~  
5 ~~on July 11, 2023.~~

6 ~~7. On or before 11:00 p.m. on July 11, 2023, all~~  
7 ~~debate shall cease and the senate shall vote on all~~  
8 ~~amendments, motions, and final passage of Senate File~~  
9 ~~579 or House File 732.~~

10 Rule 8

11 When Eligible for Consideration

12 Bills, resolutions, and appointments shall be  
13 eligible for consideration by the senate as follows:

14 1. An appointment by the governor which requires  
15 senate confirmation shall be eligible on the first  
16 legislative day it is printed in the senate calendar as  
17 provided by Rule 59.

18 2. A house or individually sponsored bill or  
19 resolution reported out by a committee shall be  
20 eligible on the first legislative day it is printed in  
21 the senate calendar.

22 3. A committee bill or resolution sponsored by the  
23 appropriations committee shall be eligible on the first  
24 legislative day it is printed in the senate calendar.

25 4. Any committee bill or resolution, other than  
26 a bill or resolution sponsored by the appropriations  
27 committee, shall be eligible on the first legislative  
28 day it is printed in the senate calendar.

29 Rule 9

30 Debate and Decorum

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

S.R. 6

1 Before addressing the senate, the senator shall  
2 request recognition by depressing the "speak" device  
3 and, when recognized, rise and respectfully address the  
4 chair.

5 The senator shall confine all remarks to the  
6 question under debate and shall avoid discussing  
7 personalities or implication of improper motives. No  
8 questions except by the senator recognized shall be  
9 entertained after a senator is recognized to give final  
10 remarks.

11 Rule 10

12 Point of Personal Privilege

13 A point of personal privilege shall only be  
14 recognized immediately prior to adjournment for the  
15 day when there is no motion pending or other business  
16 being considered by the senate. Points of personal  
17 privilege shall not be in order during the time when  
18 appropriation subcommittees are scheduled to meet.  
19 Senators speaking on a point of personal privilege  
20 shall be limited to ten minutes.

21 Rule 11

22 Introduction and Presentation of Guests

23 Only former members of the senate and former and  
24 present members of Congress shall be presented to  
25 the senate, except that the president of the senate  
26 may present a visitor whose presence is of special  
27 significance to the senate. The introduction of  
28 school groups accompanied by school officials shall be  
29 announced by the president of the senate or a senator  
30 and shall be recorded in the journal upon written

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

S.R. 6

1 request of a member of the senate. Senators may be  
2 recognized to introduce guests in the galleries when  
3 there is no motion pending or other business being  
4 considered by the senate. Introductions shall be  
5 limited to one minute.

6 Rule 12

7 Form and Withdrawal of Motions, Amendments, and  
8 Signatures

9 Motions need not be in writing unless required by  
10 the president or by the senate. No motion requires  
11 a second. Any amendment, motion (including a motion  
12 to reconsider), or resolution may be withdrawn by the  
13 mover if it has not been amended by the senate and if  
14 no amendment is pending. All amendments to bills,  
15 resolutions, and reports shall be in writing and filed  
16 before being acted upon by the senate.

17 ~~No bill or conference committee report~~ A bill,  
18 conference committee report, amendment, or senate  
19 resolution shall not be considered by the senate  
20 without until a copy of the bill, or conference  
21 committee report being on the desks of the entire  
22 membership of the senate prior to consideration,  
23 amendment, or senate resolution is available  
24 electronically to each member of the senate. An  
25 amendment or senate resolution shall not be considered  
26 by the senate until a copy of the amendment or senate  
27 resolution is distributed electronically to each member  
28 of the senate and paper copies are made available in  
29 the senate chamber.

30 All amendments, reports, petitions or other

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

S.R. 6

1 documents requiring a signature shall have the name  
2 printed under the place for the signature. Once a  
3 signature is affixed and the document containing the  
4 signature filed with the recording clerk in the well,  
5 that signature shall not be removed.

6 When an amendment to a main amendment is filed that  
7 would negate the effect of the main amendment and  
8 thereby leave the bill unchanged, the presiding officer  
9 shall have the authority to declare the amendment to  
10 the main amendment out of order, subject to an appeal  
11 to the full senate.

12 When a house amendment to a senate file is before  
13 the senate, an amendment to the house amendment shall  
14 be considered an amendment in the first degree.

15 Regardless of its origin, an amendment in the third  
16 degree shall be ruled out of order.

17 When a ruling on whether an amendment is or is not  
18 germane is issued, the ruling shall be accompanied by  
19 an explanation.

20

Rule 13

21 Order and Precedence of Motions and Amendments

22 When a question is under debate, no motion shall  
23 be received but to adjourn, to recess, questions  
24 of privilege, to lay on the table, for the previous  
25 question, to postpone to a day certain, to refer,  
26 to amend, to postpone indefinitely, to defer, or  
27 incidental motions. A substitute is not in order  
28 unless it is in the form of a motion to substitute.  
29 Such motions shall have precedence in the order in  
30 which they are named. No motion to postpone to a

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

S.R. 6

1 day certain, to refer, or postpone indefinitely,  
2 being decided, shall be again allowed on the same  
3 day with regard to the same question. A motion to  
4 strike out the enacting clause of a bill shall have  
5 precedence over all amendments and, if carried, shall  
6 be considered equivalent to the rejection of the bill.

7 A motion to strike everything after the enacting  
8 clause has precedence over a committee amendment and  
9 all other amendments except one to strike the enacting  
10 clause. A committee amendment has precedence over all  
11 other amendments except as provided in this rule.

12 A motion to rerefer a bill to committee may specify  
13 when the committee shall report the bill to the senate.  
14 If the motion is adopted in such form, the committee  
15 must report the bill by the date and time specified  
16 with or without recommendation or the bill shall  
17 automatically be returned to the calendar. When the  
18 bill is returned to the calendar, it shall occupy  
19 the same position it occupied at the time the bill  
20 was rereferred to the committee. If the committee  
21 to which the bill is rereferred submits an amendment  
22 in its report, that committee amendment shall take  
23 precedence over other amendments except if that  
24 committee amendment is in conflict with amendments  
25 previously adopted, the committee amendment shall  
26 not be considered until consideration of motions to  
27 reconsider the previously adopted amendments result  
28 in removing the conflict. A committee may not file  
29 an amendment to a bill unless the bill is in the  
30 committee's possession.

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

S.R. 6

1 Rule 14

2 Motions Before the senate

3 Motions before the senate, except motions for  
4 adjournment or recess, shall be displayed on the  
5 electronic voting system display boards.

6 Rule 15

7 Nondebatable Motions

8 The following motions are not debatable:

- 9 1. Adjourn  
10 2. Recess  
11 3. Lift a Call of the senate  
12 4. Lay on Table or Take from Table  
13 5. Previous Question  
14 6. Reconsider vote by which bill was placed on last  
15 reading.  
16 7. A Motion to Reconsider and Lay the Motion to  
17 Reconsider on the Table (Double-barreled Motion).

18 Rule 16

19 Division of the Question

20 Any senator may call for a division of a question,  
21 which shall be divided if it includes propositions  
22 so distinct that if one is taken away, a substantive  
23 proposition shall remain in a technically proper form  
24 for the decision of the senate. A motion to strike out  
25 and insert is indivisible; but a motion to strike out,  
26 if lost, shall not preclude amendments to the matter  
27 attempted to be stricken or a motion to strike out and  
28 insert.

29 Rule 17

30 The Previous Question

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

S.R. 6

1 The previous question shall be in this form: "Shall  
2 debate be closed on the pending question?" A motion  
3 for the previous question may be adopted by a majority  
4 of the senators present and voting. Its effect shall  
5 be to put an end to debate and bring the senate to a  
6 direct vote upon the pending question. However, any  
7 senator who has not previously spoken on the pending  
8 question and who, after the main question is taken up  
9 and before the motion for the previous question has  
10 been made, requested recognition by depressing the  
11 "speak" device may speak no longer than five minutes  
12 on the pending question. If action on the pending  
13 question continues into another legislative day or is  
14 deferred, the previous question shall apply and the  
15 requests to be recognized shall be honored.

16 When the motion applies to an amendment, the senator  
17 proposing the amendment shall have five minutes to  
18 close debate on the amendment.

19 The senator handling the measure under consideration  
20 shall have ten minutes to close debate on the main  
21 question.

22 Rule 18

23 Call of the Senate

24 Ten senators may file in writing a call of the  
25 senate on any single item of legislative business.  
26 A call of the senate requires the presence of every  
27 senator and is in order at any time prior to the vote  
28 being announced by the president. The sergeant-at-arms  
29 shall return promptly all absent senators. Debate  
30 on the item may continue while absent senators are

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

S.R. 6

1 returning, but no vote on the item is in order on it  
2 until all have returned. Adoption of a motion to  
3 recess or adjourn to a specific time will not lift  
4 the call. The call may be lifted, or a senator may  
5 be excused from the call without lifting the call, by  
6 a vote of a constitutional majority of the senators.  
7 Those senators excused prior to the filing of the call  
8 are excused from the call.

9

Rule 19

10

Committee of the Whole

11 The senate may resolve itself into a committee of  
12 the whole senate when it wishes to permit more free and  
13 informal discussion. Persons other than senators may  
14 appear and present information.

15 Any senator may move "that the senate now resolve  
16 itself into a committee of the whole to consider" a  
17 stated subject.

18 The president of the senate shall be chair of the  
19 committee of the whole unless otherwise ordered by the  
20 senate.

21 The procedure in committee of the whole is subject  
22 to the rules of the senate. The previous question and  
23 the motion to reconsider shall be in order.

24 The committee of the whole cannot take any final  
25 action and its power is limited to recommendation to  
26 the senate. The proceedings of the committee of the  
27 whole, including any roll call vote, shall be printed  
28 in the journal.

29 Any senator may at any time, except while voting or  
30 while a senator has the floor, move that "the committee

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

S.R. 6

1 rise" which is equivalent to a motion to adjourn.

2 After adoption of the motion to rise, the chair  
3 may report to the senate in the same manner as other  
4 committee reports are given.

5 Rule 20

6 Last Reading and Passage of Bills

7 When a motion to place a bill on its last reading is  
8 lost, the same motion shall be in order at any later  
9 time. After the last reading of a bill, no amendment  
10 shall be received. The vote on final passage shall be  
11 taken immediately without debate.

12 Rule 21

13 Engrossment of Bills

14 An engrossment is a proofreading and verification  
15 in order to be certain that a bill before the senate is  
16 identical with the original bill as introduced with all  
17 amendments which have been adopted correctly inserted.

18 In an engrossed bill, all obvious typographical,  
19 spelling or other clerical errors are corrected and  
20 section or paragraph numbers and internal references  
21 are changed as required to conform the original bill  
22 to any amendments which have been adopted. All such  
23 corrections or changes shall be reported in the journal  
24 by the secretary of the senate. The engrossed bill  
25 shall be placed in the bill file with the original bill  
26 and amendments.

27 Rule 22

28 Manner of Voting

29 On voice vote, the question shall be distinctly  
30 put in this form: "Those in favor of (the question)

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

S.R. 6

1 say `yea` `aye`." "Those opposed to (the question)  
2 say `no`." A vote of `aye`, `yea`, or `yes` shall be  
3 recorded in the senate journal as `yea`. A vote of  
4 `nay` or `no` shall be recorded in the senate journal  
5 as `no`.

6 A non-record or record roll call vote may be  
7 requested by any senator or ordered by the president  
8 any time before the results are announced. A  
9 non-record roll call shall be requested by asking for a  
10 "division". A record roll call shall be requested by  
11 asking for a "record". Upon request for a non-record  
12 or record roll call vote, the president shall announce  
13 that such a non-record or record roll call vote has  
14 been requested and shall state the question to be put  
15 to the senate. The president then shall direct the  
16 secretary of the senate to receive the votes.

17 Senators present may cast their votes, either  
18 by operating the voting mechanism located at their  
19 assigned desk or by signaling the president if they are  
20 unable to vote at their assigned desk. The president  
21 shall enter the votes of senators signaling their  
22 votes.

23 After ten minutes have elapsed for all senators  
24 present to record their votes, the president shall  
25 direct the secretary of the senate to close the voting  
26 system. The president shall still enter the senators'  
27 votes at any time prior to directing the secretary of  
28 the senate to lock the voting system. The president  
29 shall then immediately announce the vote. Any senator  
30 not present to record the senator's vote within the ten

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

S.R. 6

1 minutes shall be recorded as excused.

2 During a record roll call vote, both individual  
3 votes and vote totals shall be indicated on the display  
4 boards and printed in the journal. On non-record  
5 roll calls, only vote totals shall be indicated on the  
6 display boards and printed in the journal.

7 In the event the electronic voting system is not  
8 in operating order, the president shall direct the  
9 secretary of the senate to take the non-record or  
10 record roll call by calling the names of the senators  
11 in alphabetical order. In the event the senate camera  
12 system is not in operating order, debate in the senate  
13 shall continue provided live audio is available on the  
14 general assembly's internet site.

15 Rule 23

16 Duty of Voting

17 Every senator present when a question is put shall  
18 vote "~~yea~~" "aye", "no", or "present" unless previously  
19 excused by the senate. Upon demand being made by any  
20 senator, the secretary of the senate shall call in  
21 alphabetical order the names of the senators not voting  
22 or voting "present". Those senators called shall  
23 vote "~~yea~~" "aye" or "no" unless the senator states a  
24 personal interest in the question or concludes that he  
25 or she should not vote under the senate code of ethics.  
26 A vote of 'aye', 'yea', or 'yes' shall be recorded in  
27 the senate journal as 'yea'. A vote of 'nay' or 'no'  
28 shall be recorded in the senate journal as 'no'.

29 Rule 24

30 Reconsideration

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

S.R. 6

1     When a main motion has been decided by the senate,  
2 any senator having voted on the prevailing side  
3 may move to reconsider the vote on the same or next  
4 legislative day. Motions to reconsider the vote on a  
5 bill or resolution shall be in writing and filed with  
6 the secretary of the senate.

7     Notwithstanding any time limitations applicable  
8 to motions to reconsider main motions, a motion to  
9 reconsider the vote on an amendment may be made at  
10 any time before final disposition of the motion to  
11 be amended. Such motion shall be in writing and  
12 filed with the secretary of the senate. A motion to  
13 reconsider an amendment to a main motion shall be taken  
14 up for consideration only prior to the disposition of  
15 the main motion or upon reconsideration of the main  
16 motion.

17     A constitutional majority by a record roll call is  
18 necessary to reconsider a bill or joint resolution.  
19 During three legislative days from the date the motion  
20 to reconsider a bill or resolution is filed, only the  
21 mover may call it up. Thereafter, any senator may call  
22 up the motion. If a date for adjournment has been set  
23 by resolution of the senate, any senator may call up  
24 a motion to reconsider at any time within three days  
25 prior to the date set for adjournment.

26     If the motion to reconsider a bill or resolution  
27 prevails, motions to reconsider amendments thereto  
28 shall be in order and shall be disposed of without  
29 delay.

30     A motion that any action taken by the senate be

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

S.R. 6

1 reconsidered and the motion to reconsider be laid upon  
2 the table shall be a single and indivisible motion,  
3 known as the double-barreled motion, which, if carried,  
4 shall have the effect of preventing reconsideration  
5 unless a motion to take from the table prevails.

6 A constitutional majority is necessary for the  
7 double-barreled motion to prevail on a bill or joint  
8 resolution. The double-barreled motion can only be  
9 made from the floor after the vote is announced and the  
10 member who moved the final reading shall have priority  
11 in making it.

12 A motion to reconsider and lay on the table shall  
13 have priority over a motion to reconsider if they are  
14 both filed on the same legislative day.

15 In the event that a motion to reconsider is pending  
16 at the end of the first session or any extraordinary  
17 session of any general assembly, or the general  
18 assembly adjourns sine die, and the motion has not been  
19 voted upon by the senate, it shall be determined to  
20 have failed.

21 Rule 25

22 Suspension of Rules and Taking from Table

23 No standing rule or rules incorporated by reference  
24 under Rule 3 or order of the senate shall be rescinded  
25 or suspended, nor shall any matter, tabled upon  
26 motion, be taken up, except by an affirmative vote of a  
27 constitutional majority of the senate.

28 INTRODUCTION AND FORM OF BILLS

29 Rule 26

30 Time and Method of Introducing Bills and Amendments

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

S.R. 6

1 All bills to be introduced in the senate shall be  
2 typed in proper form by the legislative services agency  
3 and shall be filed with the recording clerk.

4 All amendments shall be typed in proper form and  
5 filed with the recording clerk not later than 4:30  
6 p.m., or adjournment, whichever is later, in order to  
7 be listed in the following day's clip sheet.

8 ~~An "impact amendment" is an amendment which~~  
9 ~~reasonably could have an annual effect of at least one~~  
10 ~~hundred thousand dollars or a combined total effect~~  
11 ~~within five years after enactment of five hundred~~  
12 ~~thousand dollars or more on the aggregate revenues,~~  
13 ~~expenditures or fiscal liability of the state or its~~  
14 ~~subdivisions.~~

15 ~~An impact amendment to a bill which has been on~~  
16 ~~the calendar for at least three full legislative days~~  
17 ~~prior to its consideration shall not be taken up by the~~  
18 ~~senate unless:~~

19 ~~1. a fiscal note is attached, and the amendment is~~  
20 ~~filed at least one legislative day prior to the date~~  
21 ~~set for consideration of the bill; or~~

22 ~~2. the amendment is an appropriation or other~~  
23 ~~measure where the total effect is stated in dollar~~  
24 ~~amounts.~~

25 Rule 27

26 Limit on Introduction of Bills

27 No bill or joint resolution, except bills and  
28 joint resolutions cosponsored by the majority and  
29 minority floor leaders, or companion bills and joint  
30 resolutions sponsored by the majority floor leaders of

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

S.R. 6

1 both houses, shall be introduced in the senate after  
2 4:30 p.m. on Friday of the fifth week of the first  
3 regular session of a general assembly unless a formal  
4 request for drafting the bill has been filed with the  
5 legislative services agency before that time. After  
6 adjournment of the first regular session, bills may  
7 be prefiled at any time before the convening of the  
8 second regular session. No bill shall be introduced  
9 after 4:30 p.m. on Friday of the second week of the  
10 second regular session of a general assembly unless a  
11 formal request for drafting the bill has been filed  
12 with the legislative services agency before that time.  
13 However, standing committees may introduce bills and  
14 joint resolutions at any time. A bill which relates  
15 to departmental rules sponsored by the administrative  
16 rules review committee and approved by a majority  
17 of the members of the committee in each house may  
18 be introduced at any time and must be referred to a  
19 standing committee which must take action on the bill  
20 within three weeks. Senate and concurrent resolutions  
21 may be introduced at any time.

22 No bill, joint resolution, concurrent resolution  
23 or senate resolution shall be introduced at any  
24 extraordinary session unless sponsored by a standing  
25 committee, the majority and minority floor leaders, or  
26 the committee of the whole.

27 Rule 28

28 Introduction, Reading, and Form of Bills and  
29 Resolutions

30 Every senate bill and resolution shall be introduced

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

S.R. 6

1 by one or more senators or by any standing committee  
2 of the senate and shall at once be given its first  
3 reading.

4 If the senate is in session when a bill or  
5 resolution is introduced, the first reading shall  
6 consist of reading its file number, the title and  
7 sponsor of the bill. If the senate is not in session  
8 but a journal is published for the day, the first  
9 reading shall consist of a journal entry of the bill's  
10 file number, title, sponsor and the notation "Read  
11 first time under Rule 28".

12 Any bill or resolution approved for introduction by  
13 a standing committee during an interim period between  
14 sessions of one General Assembly shall be introduced  
15 without further action by the committee at the next  
16 succeeding regular session of the same General Assembly  
17 and placed immediately upon the regular calendar.

18 Every bill and resolution referred to committee  
19 shall have received two readings before its passage.

20 The subject of every bill shall be expressed in its  
21 title.

22 Rule 29

23 Explanations

24 No bill, except appropriation committee bills and  
25 simple or concurrent resolutions, shall be introduced  
26 unless a concise and accurate explanation is attached.  
27 The chief sponsor or a committee to which the bill has  
28 been referred may add a revised explanation at any time  
29 before the last reading, and it shall be included in  
30 the daily clip sheet.

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

S.R. 6

1 Rule 30

2 Resolutions

3 A "senate resolution" is a resolution acted upon  
4 only by the senate which relates to an accomplishment  
5 of national or international status; the dedication  
6 of a day by a statewide or national group; the  
7 one hundredth, one hundred twenty-fifth, or one  
8 hundred fiftieth anniversary of a local government  
9 or organization; the recognition of state ties to  
10 other governments; the retirement of a senator  
11 or long-time senate employee; or to rules and  
12 administrative matters, including the appointment  
13 of special committees, within the senate. A senate  
14 resolution requires the affirmative vote of a majority  
15 of the senators present and voting, unless otherwise  
16 required in these rules. A senate resolution shall  
17 be filed with the secretary of the senate. A senate  
18 resolution shall be printed in the bound journal after  
19 its adoption and in the daily journal upon written  
20 request to the secretary of the senate by the sponsor  
21 of the resolution. Other expressions of sentiment  
22 or recognition may be made with the issuance of a  
23 certificate of recognition.

24 Rule 31

25 Nullification Resolutions

26 A nullification resolution may be introduced  
27 by a standing committee, the administrative rules  
28 review committee, or any member of the senate.  
29 A nullification resolution introduced by the  
30 administrative rules review committee or a member

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

S.R. 6

1 of the senate shall be referred to the same standing  
2 committee it would be referred to if it was a bill.  
3 Any nullification resolution may be referred to the  
4 administrative rules review committee by a majority  
5 vote of the standing committee which introduced it  
6 or to which it was referred. The administrative  
7 rules review committee may seek an agreement with the  
8 affected administrative agency wherein the agency  
9 agrees to voluntarily rescind or modify a rule or rules  
10 relating to the subject matter of the nullification  
11 resolution. An agreement to voluntarily rescind  
12 or modify an administrative agency rule shall be in  
13 writing and signed by the chief administrative officer  
14 of the administrative agency and a majority of the  
15 administrative rules review committee members of each  
16 house and shall be placed on file in the offices of  
17 the chief clerk of the house, the secretary of the  
18 senate, and the secretary of state. If an agreement  
19 is not reached, or the nullification resolution is  
20 not approved by a majority of the administrative rules  
21 review committee members of each house, within two  
22 weeks of the date the resolution is referred to the  
23 administrative rules review committee, the resolution  
24 shall be placed on the calendar. If the nullification  
25 resolution is approved by the administrative rules  
26 review committee it shall be placed on the calendar.  
27 A nullification resolution is subject to a motion to  
28 withdraw the nullification resolution as provided in  
29 rule 42.  
30 A nullification resolution is debatable, but cannot

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

S.R. 6

1 be amended on the floor of the senate.

2 Rule 32

3 Resolutions, Applicable Rules

4 All rules applicable to bills shall apply to  
5 resolutions, except as otherwise provided in the rules.

6 Rule 33

7 Study Bills

8 1. A study bill is any matter which a senator  
9 wishes to have considered by a standing committee or  
10 appropriations subcommittee for introduction as a  
11 committee bill or resolution. The term "study bill"  
12 includes "proposed bills" provided for in Rule 37 and  
13 departmental requests prefiled in the manner specified  
14 in section 2.16 of the Code.

15 2. A study bill shall bear the name of the member  
16 who wishes to have the bill considered. A study bill  
17 proposed by a state agency shall bear the name of the  
18 agency. A committee chair may submit a study bill in  
19 the name of that committee.

20 3. Upon first receiving a study bill from a  
21 senator, a committee chairperson shall submit three  
22 copies to the secretary of the senate. Study bills  
23 received in the secretary of the senate's office before  
24 3:00 p.m. shall be filed, numbered, and reported in  
25 the journal for that day. Study bills received in the  
26 secretary of the senate's office after 3:00 p.m. shall  
27 be filed, numbered, and reported in the journal for the  
28 subsequent day. The secretary shall number such bills  
29 in consecutive order. The secretary shall maintain a  
30 record of all study bills and their assigned number.

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

S.R. 6

1 Committee records shall refer to study bills by the  
2 number assigned by the secretary.

3 4. The secretary shall file a report in the journal  
4 of each study bill received. The report shall show  
5 the study bill number, its title or subject matter,  
6 and the committee which is considering it. If a study  
7 bill is referred to a subcommittee, then the committee  
8 chairperson shall report in the journal the names of  
9 the subcommittee members to which it is assigned.

10 5. A study bill not prepared by the legislative  
11 services agency may be submitted to a standing  
12 committee, but shall not be considered by the full  
13 committee unless reviewed and typed in proper form by  
14 the legislative services agency.

15 COMMITTEES AND COMMITMENT

16 Rule 34

17 Committee Appointments

18 Committee appointments shall be made by the majority  
19 leader for members of the majority, after ~~consultation~~  
20 with notice is made to the president, and by the  
21 minority leader for members of the minority, after  
22 ~~consultation with~~ notice is made to the president.  
23 No senator shall serve on more than six standing  
24 committees. The majority leader, after ~~consultation~~  
25 with notice is made to the president, shall designate  
26 the chairperson and vice-chairperson of each standing  
27 committee. The minority leader, after ~~consultation~~  
28 with notice is made to the president, shall designate  
29 the ranking member of each standing committee from the  
30 minority membership of that committee. The senate

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

S.R. 6

1 majority leader shall determine the total number of  
2 members from the majority party and minority party to  
3 serve on all standing committees except for the ethics  
4 committee.

5 Rule 35

6 Standing Committees

7 The names of the standing committees of the senate  
8 shall be:

- 9 1. Agriculture
- 10 2. Appropriations
- 11 3. Commerce
- 12 4. Education
- 13 5. Ethics
- 14 6. Government Oversight
- 15 7. ~~Human Resources~~ Health and Human Services
- 16 8. Judiciary
- 17 ~~Labor and Business Relations~~
- 18 9. Local Government
- 19 10. Natural Resources and Environment
- 20 11. Rules and Administration
- 21 12. State Government
- 22 13. Technology
- 23 14. Transportation
- 24 15. Veterans Affairs
- 25 16. Ways and Means
- 26 17. Workforce

27 Rule 36

28 Committee on Rules and Administration

29 The committee on rules and administration shall  
30 recommend rules and rule changes to the senate, shall

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

S.R. 6

1 hire senate employees, shall recommend salary scales  
2 for all senate employees, and shall oversee senate  
3 budget and administration matters.

4 The committee on rules and administration will  
5 select, for senate approval, an individual to serve as  
6 secretary of the senate.

7 The committee shall have the following standing  
8 subcommittees:

- 9 1. Joint Rules
- 10 2. Senate Rules
- 11 3. Administrative Services
- 12 4. Caucus Services

13 The majority leader shall serve as chair of the  
14 rules and administration committee and as chair of  
15 the standing subcommittee on caucus services. The  
16 president of the senate shall serve as vice-chair of  
17 the rules and administration committee, and as chair of  
18 the subcommittee on administrative services.

19 Rule 37

20 Appropriations Committee

21 The appropriations committee shall receive bills  
22 committed to it and shall assign each to one of the  
23 appropriations subcommittees.

24 The appropriations subcommittees shall be named:

- 25 1. Administration and Regulation
- 26 2. Agriculture and Natural Resources
- 27 3. Economic Development
- 28 4. Education
- 29 5. Health and Human Services
- 30 6. Justice System

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

S.R. 6

1     7. Transportation, Infrastructure, and Capitals

2     The appropriations subcommittees shall receive  
3 bills assigned to them or may originate proposed bills  
4 within the subcommittee's jurisdiction as defined by  
5 the appropriations committee for consideration by the  
6 appropriations committee. Each subcommittee may submit  
7 amendments to bills together with the subcommittee's  
8 recommended action to the appropriations committee.

9     If a bill or proposed bill is submitted to the  
10 appropriations committee by an appropriations  
11 subcommittee the appropriations committee may:

12     1. report the bill or approve the proposed bill for  
13 introduction by the appropriations committee;

14     2. report the bill with any appropriations  
15 committee-approved amendments incorporated;

16     3. draft a new bill for sponsorship by the  
17 appropriations committee and report it; or

18     4. ~~re-refer~~ rerefer it together with the  
19 appropriations committee's objections to the  
20 appropriations subcommittee from which it was  
21 originally referred or which originated the draft bill.

22     The appropriations committee and subcommittees may  
23 meet jointly with the appropriations committee of the  
24 house of representatives.

25                                     Rule 38

26                     First Reading and Commitment

27     Upon the first reading of an individual bill or  
28 resolution, or a house committee bill or resolution,  
29 the president shall refer the bill or resolution to  
30 an appropriate standing committee. If the bill or

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

S.R. 6

1 resolution is a senate committee bill or resolution,  
2 the president shall place it on the calendar after  
3 its first reading. If the subject of the bill or  
4 resolution is not germane to the title of the committee  
5 presenting it, the president of the senate may refer it  
6 to a committee deemed appropriate.

7 All bills carrying an appropriation for any purpose  
8 or involving the expenditure of state funds shall be  
9 referred to the committee on appropriations.

10 All bills pertaining to the levy, assessment or  
11 collection of taxes or fees shall be referred to the  
12 committee on ways and means.

13 Any bill which provides for a new state board,  
14 commission, agency, or department or makes separate or  
15 autonomous an existing state board, commission, agency,  
16 or department, shall be referred to the committee  
17 on state government. If the bill or resolution is  
18 so referred after being sponsored or reported out  
19 by another committee, and if the committee on state  
20 government does not report out the bill or resolution  
21 within ten legislative days after referral, the bill  
22 or resolution shall automatically be restored to the  
23 calendar with the same priority it had immediately  
24 before referral.

25 This rule shall also apply when such provisions are  
26 added to a bill or resolution by amendment adopted by  
27 the senate.

28 Rule 39

29 Rules for Standing Committees

30 The following rules shall govern all standing

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

S.R. 6

1 committees of the senate. Any committee may adopt  
2 additional rules which are consistent with these rules:

3 1. A majority of the members shall constitute a  
4 quorum.

5 2. The chair of a committee shall refer each bill  
6 and resolution to a subcommittee within seven days  
7 after the bill or resolution has been referred to  
8 the committee. The chair may appoint subcommittees  
9 for study of bills and resolutions without calling a  
10 meeting of the committee, but the subcommittee must be  
11 announced by placing notice in the journal. No bill or  
12 resolution shall be reported out of a committee until  
13 the next meeting after the subcommittee is announced,  
14 except that the chair of the appropriations committee  
15 may make the announcement of the assignment to a  
16 subcommittee by placing a notice in the journal. Any  
17 bill so assigned by the ~~appropriations~~ committee chair  
18 shall be eligible for consideration by the committee  
19 upon report of the subcommittee.

20 When a bill or resolution has been assigned to a  
21 subcommittee, the chair shall report to the senate  
22 the bill or resolution number and the names of the  
23 subcommittee members and such reports shall be reported  
24 in the journal. Subcommittee assignments shall be  
25 reported to the journal daily. Reports filed before  
26 3:00 p.m. shall be printed in the journal for that day;  
27 reports filed after 3:00 p.m. shall be printed in the  
28 journal for the subsequent day.

29 Where standing subcommittees of any committee have  
30 been named, the names of the members and the title of

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

S.R. 6

1 the subcommittee shall be published once and thereafter  
2 publication of assignments may be made by indicating  
3 the title of the subcommittee.

4 3. No bill or resolution shall be considered by a  
5 committee until it has been referred to a subcommittee,  
6 the subcommittee has held a public meeting, and the  
7 subcommittee has made its report unless otherwise  
8 ordered by a majority of the members.

9 4. The rules adopted by a committee, including  
10 subsections 2, 3, 9, 10, 11, and 12 of this rule, may  
11 be suspended by an affirmative vote of a majority of  
12 the members of the committee.

13 5. The affirmative vote of a majority of the  
14 members of a committee is needed to sponsor a committee  
15 bill or resolution or to report a bill or resolution  
16 out for passage.

17 6. The vote on all bills and resolutions shall be  
18 by roll call unless a short-form vote is unanimously  
19 agreed to by the committee. A record shall be kept by  
20 the secretary.

21 7. No committee is authorized to meet when the  
22 senate is in session. This rule does not apply to  
23 conference committees or subcommittees.

24 8. A subcommittee shall not report a bill to the  
25 committee unless the bill has been typed into proper  
26 form by the legislative services agency.

27 9. A bill or resolution shall not be voted upon the  
28 same day a public hearing called under subsection 10 is  
29 held on that bill or resolution.

30 10. Public hearings may be called at the discretion

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

S.R. 6

1 of the chair. The chair shall call a public hearing  
2 upon the written request of one-half the membership of  
3 the committee. The chair shall set the time and place  
4 of the public hearing.

5 11. A subcommittee chair must notify the committee  
6 chair not later than one legislative day prior to  
7 bringing the bill or resolution before the committee.  
8 The committee cannot vote on a bill or resolution for  
9 at least one full day following the receipt of the  
10 subcommittee report by the chairperson.

11 12. A motion proposing action on a bill or  
12 resolution that has been defeated by a committee shall  
13 not be voted upon again at the same meeting of the  
14 committee.

15 13. Committee meetings and subcommittee meetings  
16 shall be open.

17 Rule 40

18 Voting in Committee

19 All committee meetings shall be open at all times.  
20 Voting by secret ballot is prohibited. Roll call votes  
21 shall be taken in each committee when final action on  
22 any bill or resolution is voted, unless a short-form  
23 vote is unanimously agreed to by the committee. A roll  
24 call vote also shall be taken in each committee at the  
25 request of a member upon any amendment or motion. All  
26 results shall be entered in the minutes which shall be  
27 public records. Records of these votes shall be made  
28 available by the chair or the committee secretary at  
29 any time. This rule also applies to the appropriations  
30 subcommittees.

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

S.R. 6

1 ~~The committee shall not authorize the introduction~~  
2 ~~of a committee bill or resolution until the members~~  
3 ~~have received final copies of the bill or resolution~~  
4 ~~with amendments or changes incorporated, and typed~~  
5 ~~into proper form by the legislative services agency.~~  
6 ~~The committee may, by unanimous consent, dispense with~~  
7 ~~this requirement and instruct the legislative services~~  
8 ~~agency to file a report with the committee members~~  
9 ~~detailing the amendments or changes and this report~~  
10 ~~shall become a part of the committee report.~~

11 Rule 41

12 Announcement of Committee Meetings

13 It shall be in order for the chair of any committee  
14 to announce to the senate the time and place of  
15 committee meetings. The announcement shall include a  
16 proposed agenda for the meeting.

17 Rule 42

18 Withdrawal of Bills and Resolutions from Committee

19 The secretary of the senate shall note on each bill  
20 and resolution the date of its reference to committee.  
21 No bill or resolution shall be withdrawn from any  
22 committee within fifteen legislative days after the  
23 bill or resolution has been referred to the committee  
24 and thereafter only upon written petition for the  
25 withdrawal of such bill or resolution signed by a  
26 constitutional majority of the senators, except as  
27 provided in Rule 38. Only senators may circulate such  
28 a petition.

29 Rule 43

30 Committee Reports

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

S.R. 6

- 1 1. All committees shall file a report of committee  
2 meetings. Such reports shall contain the following  
3 information:
- 4 a. The time the meeting convened;
  - 5 b. Those senators who were present and absent at  
6 the time the meeting convened, as well as the time any  
7 senator, who was not present at the time the meeting  
8 convened, arrives for the meeting;
  - 9 c. The vote on any bill or resolution reported out  
10 of the committee for floor action;
  - 11 d. The title of the bill;
  - 12 e. The file number of the bill or resolution (if  
13 known);
  - 14 f. Whether the committee recommends that the  
15 bill or resolution be passed, amended and passed,  
16 indefinitely postponed, or considered without committee  
17 recommendation;
  - 18 g. An indication of other bills or matters  
19 discussed;
  - 20 h. Such other matters as the committee chair shall  
21 direct; and
  - 22 i. The time the meeting adjourned.
- 23 2. No committee report shall be read, but all  
24 committee reports shall be printed in the journal.  
25 Upon printing, all committee reports shall then stand  
26 approved unless the senate directs otherwise.

27 Rule 44

- 28 Bills or Resolutions Recommended for Indefinite  
29 Postponement  
30 No senate bill or resolution recommended for

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

S.R. 6

1 indefinite postponement shall be considered in the  
2 absence of the chief sponsor or, if a house bill or  
3 resolution, in the absence of the senator representing  
4 the district in which the sponsor resides. When a  
5 question is postponed indefinitely, it shall not be  
6 again acted upon during that session of the general  
7 assembly.

8 GENERAL RULES

9 Rule 45

10 Access to Senate Chamber and Decorum

11 The persons who shall have access to the senate  
12 chamber, and the times access shall be available, and  
13 the rules governing activities in the chamber and other  
14 areas controlled by the senate shall be limited to  
15 members of the general assembly and legislative staff.

16 Rule 46

17 Legislative Interns and Aides

18 Legislative interns for senators shall be allowed  
19 on the floor of the senate in accordance with Rule 45;  
20 provided that each intern first has obtained a name  
21 badge from the secretary of the senate. The secretary  
22 of the senate shall issue an appropriate badge to all  
23 interns for senators.

24 Rule 47

25 Clearing of Lobby and Gallery

26 In case of disturbance or disorderly conduct in the  
27 lobby or gallery, the presiding officer may order it  
28 cleared.

29 Rule 48

30 Presentation of Petitions

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

S.R. 6

1 Each petition shall contain a brief statement of its  
2 subject matter and the name of the senator presenting  
3 it. Petitions shall be filed with the secretary of the  
4 senate and noted in the journal.

5 Rule 49

6 Distribution of Printed Material

7 No general distribution of printed material in  
8 the senate shall be allowed unless authorized by the  
9 secretary of the senate or by a senator.

10 Rule 50

11 Concerning the Printing of Papers

12 Any paper, other than that contemplated by Section  
13 10, Article III of the Constitution of the State of  
14 Iowa, presented to the senate may, with the consent of  
15 a constitutional majority, be printed in the journal.

16 Rule 51

17 Reprinting of Documents

18 When any bill has been substantially amended by the  
19 senate, the secretary of the senate shall order the  
20 bill reprinted on paper of a different color. All  
21 adopted amendments inserting new material shall be  
22 distinguishable.

23 The secretary of the senate may order the printing  
24 of a reasonable number of additional copies of bills,  
25 resolutions, amendments, or journals.

26 OFFICERS AND EMPLOYEES

27 Rule 52

28 Duties of the President

29 The senate shall elect, from its membership, a  
30 president. The president shall call the senate to

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

S.R. 6

1 order at the hour to which the senate is adjourned and  
2 shall proceed with the regular order of daily business.  
3 The president shall preserve order and decorum and  
4 decide all questions of order and corrections to the  
5 journal. The president shall direct voting as provided  
6 in rule 22. When a ruling on whether an amendment  
7 is or is not germane is issued, the ruling shall be  
8 accompanied by an explanation. The president of the  
9 senate shall be the chair of the committee of the whole  
10 unless otherwise ordered by the senate, under rule 19.

11 Upon the first reading of an individual bill or  
12 resolution, or a house committee bill or resolution,  
13 the president shall refer the bill or resolution to  
14 the appropriate standing committee. If the bill or  
15 resolution is a senate committee bill or resolution,  
16 the president shall place it on the calendar after  
17 its first reading. If the subject of the bill or  
18 resolution is not germane to the title of the committee  
19 presenting it, the president of the senate may refer it  
20 to the appropriate committee.

21 The president shall sign legislative enactments upon  
22 their enrolling.

23 The president of the senate shall serve as a member  
24 of the legislative council and the senate rules and  
25 administration committee. The president shall serve  
26 on the rules and administration committee as chair of  
27 the standing subcommittee designated to supervise the  
28 secretary of the senate and other employees of the  
29 administrative services division of the senate.

30

Rule 53

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

S.R. 6

1                   The President Pro Tempore

2       The senate shall elect, from its membership, a  
3 president pro tempore. When the president is absent,  
4 the president pro tempore shall preside, except when  
5 the chair is filled by temporary appointment by the  
6 president or the majority leader.

7       The president pro tempore, when presiding, shall  
8 perform duties as prescribed in rule 52, paragraphs 1  
9 and 2.

10       The president pro tempore shall serve as a member of  
11 the legislative council and as a member of the senate  
12 committee on rules and administration.

13   Rule 54

14   Secretary of the Senate

15       The secretary of the senate shall be a nonpartisan  
16 officer of the senate and shall:

17       1. Serve as chief administrative officer of the  
18 senate.

19       2. Have charge of the secretary's desk.

20       3. Be responsible for the custody and safekeeping  
21 of all bills, resolutions, and amendments filed, except  
22 while they are in the custody of a committee.

23       4. Have charge of the daily journal.

24       5. Have control of all rooms assigned for the use  
25 of the senate.

26       6. Keep a detailed record of senate action on all  
27 bills and resolutions.

28       7. Insert adopted amendments into bills before  
29 transmittal to the house of representatives and prior  
30 to final enrollment.

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

S.R. 6

1 8. With the exception of caucus employees and  
2 employees directly serving the majority leader, the  
3 president of the senate, and the minority leader,  
4 prescribe the duties of and supervise all senate  
5 employees.

6 9. Authorize all expenditures of funds within the  
7 senate budget.

8 10. The secretary of the senate shall also act as  
9 senate parliamentarian and shall:

10 a. Advise the presiding officer of the senate  
11 about parliamentary procedures during deliberations of  
12 the senate.

13 b. Perform other duties as prescribed by the  
14 committee on rules and administration.

15 c. Process the handling of amendments when filed  
16 and during the floor consideration of bills.

17 Rule 55

18 Legal Counsel

19 The legal counsel shall be the secretary of the  
20 senate or a contractual employee of the senate and  
21 shall:

22 1. Serve as attorney and counselor for the senate.

23 2. At the request of the majority or minority  
24 leaders, research any legal issue in which the senate  
25 has an interest. However, the legal counsel shall not  
26 issue nor venture any opinions on unresolved questions  
27 of law unless permitted by both the majority and  
28 minority leaders.

29 Rule 56

30 Sergeant-at-Arms

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

S.R. 6

- 1 The sergeant-at-arms shall be an employee of the  
2 senate and shall:
- 3 1. Wear the appropriate badge of his or her office.
  - 4 2. Attend the senate during its sessions.
  - 5 3. Aid in the enforcement of order under the  
6 direction of the president of the senate and the  
7 secretary of the senate.
  - 8 4. Execute the commands of the senate.
  - 9 5. See that no unauthorized person disturbs the  
10 contents of the senators' desks.
  - 11 6. Supervise the doorkeepers, the assistant  
12 sergeant-at-arms, and pages.
  - 13 7. Announce all delegations from the governor or  
14 house.
  - 15 8. Supervise the seating of visitors and press  
16 representatives.

17 Rule 57

18 Senate Secretaries

19 Every senator shall be permitted to employ for each  
20 session of a general assembly a personally selected  
21 secretary.

22 Rule 58

23 Use of Electronic Voting System

24 Any officer or employee of the senate, other than  
25 a duly elected member of the senate, who operates the  
26 electronic voting machine mechanism located at the  
27 desk of said member of the senate shall be subject to  
28 immediate termination from employment. The provisions  
29 of this paragraph shall not apply to the use of the  
30 page bell or to testing of the electronic voting

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

S.R. 6

1 system.

2 CONFIRMATION OF APPOINTMENTS

3 Rule 59

4 Appointments

5 The secretary of the senate shall:

6 a. send, to each appointee submitted by the  
7 governor for senate confirmation, a copy of a  
8 senate questionnaire as approved by the rules and  
9 administration committee;

10 b. receive completed questionnaires from appointees  
11 and forward copies of the completed questionnaires to  
12 appropriate committee members; and

13 c. maintain "Confirmation Calendar" categories on  
14 the senate calendar as directed under this rule, rule  
15 6, and by the committee on rules and administration.

16 No appointee shall be listed as eligible on the  
17 confirmation calendar until the secretary has received  
18 the appointee's completed senate questionnaire.

19 As soon as possible after the convening of a  
20 session, and again within one week following March  
21 1, the secretary of the senate shall publish in the  
22 senate journal the names of all nominees submitted  
23 for confirmation. The secretary of the senate shall  
24 maintain a file of all appointments received from the  
25 governor for confirmation. The file shall contain  
26 a description of the duties and the compensation  
27 for each nominee. The file shall show the date an  
28 appointment was received from the governor, the date  
29 the appointment was published in the journal, whether  
30 the nominee has been introduced, whether a committee

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

S.R. 6

1 report has been filed, when the senate questionnaire  
2 was sent to the appointee, and shall include a copy of  
3 the appointee's completed senate questionnaire, upon  
4 receipt.

5 INVESTIGATING COMMITTEES. All appointments  
6 received from the governor shall be referred to the  
7 rules and administration committee by the secretary  
8 of the senate on the same day they are published in  
9 the senate journal. The rules and administration  
10 committee shall establish an en bloc confirmation  
11 calendar which must be filed with the secretary of  
12 the senate. Within three (3) legislative days after  
13 receiving an appointment, the committee shall either  
14 place a nominee on the en bloc confirmation calendar  
15 or assign the nominee to an appropriate standing  
16 committee for further investigation, publishing notice  
17 of such assignment in the senate journal for the next  
18 legislative day. If the rules and administration  
19 committee fails to take action on a nominee within  
20 the three (3) legislative days, the nominee shall  
21 automatically be placed on the en bloc confirmation  
22 calendar.

23 Within the three (3) legislative days after an  
24 appointment has been referred to the rules and  
25 administration committee, any ten senators may require  
26 that the nominee be assigned to an appropriate standing  
27 committee by filing a written, signed request therefor  
28 with the chairperson of the rules and administration  
29 committee. The committee chair shall refer the  
30 appointment to a subcommittee within three (3)

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

S.R. 6

1 legislative days after a standing committee receives  
2 an appointment for further investigation, publishing  
3 notice of such assignment in the senate journal for the  
4 next legislative day. Within ten (10) legislative days  
5 after a standing committee receives an appointment for  
6 further investigation the subcommittee shall file its  
7 report with the standing committee.

8 Within fourteen (14) legislative days after a  
9 standing committee receives an appointment for  
10 further investigation, the committee shall conduct  
11 an investigation of the nominee and file its report  
12 thereon with the secretary of the senate, who shall  
13 then place the nominee on the en bloc calendar or  
14 individual confirmation calendar as directed by  
15 the committee. The failure of a committee to file  
16 its report within the prescribed time means that  
17 the nominee is to be automatically placed, without  
18 recommendation, upon the individual confirmation  
19 calendar.

20 Any individual nominated to head a department or  
21 agency of state government, whose appointment is  
22 subject to senate confirmation, must be introduced  
23 to the full senate prior to a vote on confirmation  
24 of the nominee. Additionally, any five (5) senators  
25 may request that any nominee be introduced to the  
26 senate by filing a written request with the secretary  
27 of the senate within ten (10) legislative days of  
28 the nominee's name appearing in the journal. Any  
29 individual nominated to a position requiring senate  
30 confirmation may request to be introduced to the

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

S.R. 6

1 full senate by notifying the secretary of the senate  
2 at least one (1) legislative day in advance of the  
3 nominee's appearance. If an individual is nominated  
4 both to fill a vacancy for an unexpired term and is  
5 also nominated for reappointment to that position  
6 during the same session, a single introduction is  
7 sufficient for eligibility for confirmation to both  
8 terms.

9 HEARINGS. Any member of a committee investigating  
10 an appointment may, within five (5) legislative days  
11 after the committee receives the appointment, obtain  
12 a hearing with the nominee by filing a written request  
13 with the secretary of the senate who shall forward it  
14 to the chair of the standing committee and the chair  
15 of the subcommittee. Notice of the hearing shall be  
16 published in the journal at least two (2) legislative  
17 days prior to the hearing. At the hearing, which  
18 shall be before the subcommittee, the nominee may be  
19 questioned as to his or her qualifications to fulfill  
20 the office to which nominated and further questioned  
21 as to his or her viewpoints on issues facing the office  
22 to which nominated. Any senator may at the discretion  
23 of the chair of the subcommittee be permitted to submit  
24 oral questions. The public may, at the discretion of  
25 the investigating committee, be permitted to submit  
26 oral or written statements as to the qualifications of  
27 the nominee.

28 Also, within five (5) legislative days after the  
29 subcommittee receives an appointment for investigation,  
30 any senator may submit written questions to be answered

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

S.R. 6

1 by the nominee prior to consideration of the nominee's  
2 confirmation by the senate.

3 INFORMATIONAL MEETINGS. After a nominee has  
4 been placed on the calendar and prior to the vote on  
5 confirmation, any senator may request an informational  
6 meeting on the nomination which shall be held before  
7 the subcommittee.

8 VOTING ON CONFIRMATIONS. Appointments received from  
9 the governor for senate confirmation during any session  
10 of a general assembly shall be acted upon by April  
11 15 as provided by section 2.32 of the Code. Upon the  
12 motion of the majority leader or his or her designee,  
13 the nominees on the en bloc confirmation calendar  
14 shall be confirmed en bloc by the affirmative vote of  
15 two-thirds of the members elected to the senate. The  
16 journal shall reflect a single roll call accompanied by  
17 a statement of the names of those individuals subject  
18 to the en bloc confirmation vote.

19 Prior to an en bloc vote, any senator may request,  
20 either in writing or from the floor, an individual vote  
21 on any nominee on the en bloc confirmation calendar.  
22 The senate shall vote separately on the nominee.

23 Nominees on the individual confirmation calendar  
24 shall be confirmed by a two-thirds vote; however, the  
25 senate shall take a separate roll call on each nominee,  
26 unless by unanimous consent, it determines to take one  
27 vote on all nominees under consideration. In any case,  
28 the journal shall reflect a single roll call vote for  
29 each nominee.

30 If an individual is nominated both to fill a vacancy

Iowa General Assembly  
Daily Bills, Amendments and Study  
Bills  
March 13, 2025

S.R. 6

1 for an unexpired term and is also nominated for  
2 reappointment to that position, and such appointment  
3 and reappointment appear on the senate calendar as  
4 eligible at the same time, a single vote is sufficient  
5 for confirmation to both terms.