



The Iowa Seller Disclosure, Explained

What you're required to share, and why honesty protects you

If you're selling a home in Iowa, the law requires you to give buyers a written Seller Disclosure before any offer is made or accepted. It covers what you know about the condition of your home, and filling it out well is one of the best ways to protect your sale.

WHAT THE FORM ASKS ABOUT

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| ■ Roof, gutters, and chimney | ■ Foundation, basement, and water intrusion |
| ■ Plumbing, electrical, heating and cooling | ■ Sewer or septic, and your water source |
| ■ Pests and infestations | ■ Radon, asbestos, and lead-based paint |
| ■ Flooding and drainage | ■ Zoning, covenants, and HOA rules |
| ■ Shared fences, driveways, and walls | ■ Repairs and known damage history |

You disclose what you know, in good faith. And Iowa expects a reasonable effort, not a shrug. **"I never checked" is not the protection sellers think it is.**

THE THREE RULES THAT TRIP SELLERS UP

1

"Unknown" has a job to do.

Mark it only after you've made a reasonable effort to find the answer. Guessing hurts you, and so does skipping the homework.

2

The form isn't frozen.

If something changes before closing — a new leak, a furnace that quits — you're required to update it. Buyers get the current truth.

3

Timing matters.

Deliver the disclosure late and the buyer can walk away without penalty, even after signing. On time keeps your deal solid.

WHY HONESTY PROTECTS YOU

Here's the part most sellers get backwards. A disclosed problem gets priced into the deal once, then everyone moves on. A hidden one follows you past closing, and by then it comes with attorney fees attached. The disclosure isn't a confession — it's the paper trail that protects your proceeds and your peace of mind.

You'll fill it out online on your own, and we're a phone call away when a question makes you pause.
Ask before you guess, every time.

A few transfer types are exempt, and unusual situations deserve a call to your attorney. For everything else, call us.