IOWA | DOT

Motor Vehicle Division Policy Memo #26-07

2026 Legislation - Nonresident Information Requirements for Vehicle Registration & Title

DATE: July 1, 2026
FROM: Debbie Clark, Compliance Officer 2, Motor Vehicle Division
TO: All Motor Vehicle Division staff
Iowa County Treasurers and staff
Iowa Automobile Dealers Association
Iowa Independent Automobile Dealers Association
Law Enforcement Partners

EFFECTIVE DATE: July 1, 2026

SUBJECT

This policy memo explains the Iowa DOT's implementation of SF2189, legislation from the 2026 session relating to information required for nonresidents who apply for vehicle registration and issuance of an Iowa certificate of title. SF2189 amends Iowa Code 321.20(1)(f) to allow nonresidents who own property in Iowa to apply to title and register the vehicle by supplying their out-of-state driver's license along with proof of property ownership in Iowa.

SUMMARY

SF2189 revised Iowa Code section 321.20(1)(f) to clarify the documentation required when a nonresident owns a vehicle that is subject to Iowa titling or registration. Under the new language, applicants no longer must provide identifying information for a primary Iowa user when the applicant is a nonresident who owns real property in Iowa and primarily uses the vehicle at that location. In those cases, the department may accept proof of property ownership and allow the owner to substitute an out-of-state driver's license or nonoperator identification number for the normally required Iowa credential information.

CURRENT

Currently, Iowa Code section 321.20(1)(f) requires that when a vehicle is owned by a nonresident but is subject to Iowa titling or registration, the application must include the full legal name of the primary user, and the primary user's Iowa driver's license or Iowa nonoperator identification number, date of birth, and both the bona fide residence and mailing address of the primary user. If the primary user is a firm or corporation, the application must include the bona fide business address and FEIN. The law also states that this identifying information cannot appear on the registration receipt or certificate of title.

NEW

SF2189 changes the law by no longer requiring primary user information if the vehicle is owned by a nonresident who owns Iowa real property, primarily uses the vehicle at that property, and provides acceptable proof of ownership as determined by the department. In such situations, the application may include the owner's out-of-state driver's license number or nonoperator identification card number in place of the primary user information normally required. SF2189 also directs the department to adopt rules detailing what constitutes acceptable proof of Iowa property ownership for the purposes of this exception.

BUSINESS IMPACT

SF2189 will affect county processes and stakeholder interactions. County treasurers may experience increased questions regarding the acceptable documentation for nonresidents claiming the property-owner exception. County treasurer staff will need to verify that nonresident applicants meet the criteria for using out-of-state identification and supply suitable proof of Iowa property ownership. Although law enforcement is not directly impacted, clarification of residency-based requirements may improve understanding of registration obligations. Motor vehicle dealers may also need to update customer guidance to reflect new requirements for nonresident buyers.

Until the department adopts administrative rules specifying acceptable proof of property ownership, examples of acceptable proof of property ownership will be set forth by policy, as documented in this memo. This will allow the legislation to be implemented by July 1, 2026.

ACCEPTABLE PROOF OF IOWA PROPERTY OWNERSHIP

The following are examples of what constitutes acceptable proof of Iowa property ownership for the purposes of implementing SF2189:

1) Copy of a property deed with file-stamped date from the issuing recorder's office.
2) Copy of a mortgage agreement for the Iowa property with signatures of all parties to the agreement.
3) Copy of an installment purchase agreement for the Iowa property with signatures of all parties to the agreement.
4) Verification of Iowa property ownership conducted by the county treasurer's office, including review of online property ownership records or other confirmation obtained from a county recorder's office.

QUESTIONS AND ANSWERS:

Q: What information is normally required?

Nonresident applicants must include the primary user's full legal name, Iowa driver's license or Iowa nonoperator identification number, date of birth, residence, mailing address, or business address and FEIN if the primary user is a firm.

Q: When can an out-of-state driver's license number be used?

This may occur when the nonresident owns Iowa real property, primarily uses the vehicle at the property, and provides proof of ownership as required. This is also within the law without ownership of real property, but the paperwork must then list a primary user with an Iowa residence.

Q: Is primary user information printed on the title or registration?

No, and SF2189 does not alter this requirement. The primary user's name and address must not appear on the registration receipt or certificate of title.

Q: Some counties currently allow nonresidents to title and register a vehicle in Iowa if the customer only supplies their social security number (SSN), will this practice still be allowed?

Yes, Iowa Code Chapter 321 does not prohibit nonresidents from supplying a Social Security number. However, for these applications, proof of land ownership or a primary user with an Iowa residence would be required with the paperwork, if the address on the application is from another jurisdiction. Iowa Code 321.109 allows a person applying title and registration to use a social security number, or Driver's License.

Q: Can an out-of-state resident who rents business space in Iowa title a vehicle here?
No, renting a business space does not meet the ownership requirement. Only individuals who own the business property can provide proof of that ownership qualify.

Q: Can an out-of-state owner who holds Iowa property through a trust title a vehicle in Iowa under the trust or their personal name?
Yes, a vehicle may be titled and registered to a trust if proper documentation is provided. The owner must supply the full trust document or a certification of trust showing the Iowa property owner as a grantor or trustee, along with a recorded deed from the county recorder showing ownership by the trust or individual. They may also choose to title in their individual name versus the trust.

Q: Can children or dependents of out-of-state owners use the Iowa property address to title a vehicle in Iowa?
No, children or dependents cannot use the Iowa property address unless they are listed as owners on the deed or property tax records. Students or dependents temporarily residing in Iowa are allowed to keep out-of-state title and registration under Iowa Code 321.18 if displaying valid plates.

Q: Must non-resident property-owner transactions be processed only in the county where the property is located?
No, Iowa law allows titling to be processed in any county, and administrative rules cannot contradict that statute. Customers must obtain their own proof of ownership, such as a deed or tax statements.

Q: Who is responsible for providing proof of Iowa property ownership?
The burden of proof resides with the customer. They must provide recorded deed or property tax statements when staff cannot directly verify ownership.

Q: Are family members of business owners or farm owners eligible to title vehicles using the business or farm address?
No, family members who are not listed on the deed or property tax records are not eligible to use the property for titling purposes. Only the actual legal property owners qualify.

Q: What proof is required for farmland ownership?
Proof includes a recorded deed listing the legal owner and full legal description. If farmland is owned by an LLC, additional documents such as Articles of Organization, operating agreements, or Secretary of State business filings may be required to identify the legal owners. Property tax statements, abstracts, affidavits, and other supporting records may also be used.

Q: Which address should the renewal notice and registration receipt be mailed to for a nonresident vehicle owner?
Renewal notices and registration receipts should be mailed to the address designated by the nonresident owner. Because nonresident customers may spend extended periods in Iowa or may rely on forwarding arrangements only part of the year, allowing the owner to specify their preferred mailing address ensures they consistently receive renewal information and registration documents. This practice supports accurate delivery, minimizes returned mail, and helps ensure timely payment of registration fees.