

HOUSE REPUBLICAN STAFF ANALYSIS

Bill:	House File 710 (HSB 163)	House Committee:	2-25-2025	21-0
Committee:	Natural Resources	House Floor:		
Floor Manager:	Rep. Harris	Senate Floor:		
Date:	March 13, 2025	Governor:		
Staff:	Lew Olson (1-3096)			

Enclosed Docks on Public Waters & Insurance

House File 710 proposes to create a new Code section that would allow hard sided/roofed enclosed docks owned by adjacent landowners on public waters if such docks meet certain safety criteria, are not used for sleeping or habitation purposes and have \$1-million dock-liability insurance for damages that could be caused by the enclosed structure on the private dock.

Key Aspects--

- Allows construction of enclosed structures on private docks with a valid dock site permit.
- Structures must be made of rust-resistant materials and meet specific size limitations (no more than 30 feet wide, and no more than 20 feet high above the normal water level).
- Prohibits the use of structures for sleeping or habitation purposes.
- Requires dock owners to maintain liability insurance with a minimum coverage of \$1 million.
- Holds dock owners liable for any damages caused by the enclosed structures.
- Allow a Chapter 504 association that manages a community that is located on a subdivision that is adjacent to or abuts a public lake to establish construction policies concerning enclosed docks that are different from DNR regulation or section 462A.27B created by the bill.

Section by Section Analysis

Section 1—Enclosed Docks Specifications & Liability Insurance Requirement.

Proposes a new Code section 462A.27B that permits a person with a valid dock site permit and hoist or slip assignment to construct an enclosed structure to protect a hoist or slip is all of the following apply—

- The structures must be made of rust-resistant materials and meet specific size limitations (no more than 30 feet wide, and no more than 20 feet high above normal water level surrounding the dock).
- Such structures must not contain any plumbing or electrical serves that does not comply with all applicable building Code requirements and that only serves supporting marine equipment.
- Prohibits the use of structures for sleeping or habitation purposes.
- Requires dock owners to maintain liability insurance with a minimum coverage of \$1 million.

- Holds dock owners liable for any damages caused by the enclosed structures.
- Allow a Chapter 504 association that manages a community that is located on a subdivision that is adjacent to or abuts a public lake to establish construction policies concerning enclosed docks that are different from DNR regulation or section 462A.27B created by the bill.