

IOWA HOUSE REPUBLICANS

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IowaHouseRepublicans.com

Appropriations

State and Federal Tax Law Changes Will Impact State Revenue According to REC

As federal and state tax cuts go into effect, the state of Iowa remains in an “excellent financial position” according to the three-member Revenue Estimating Conference. The panel met last week to assess the current condition of the state’s economy and to revise fiscal projections for state revenue.

Members of the panel noted that both the state and national economies were facing some instability due to international trade negotiations, the shutdown of the federal government, and changes in consumer sentiment. The labor market is also seeing variabilities in the job market, as health care and hospitality positions grew while manufacturing and financial services positions had declined. And the prospect of lower interest rates has the potential to stimulate the housing market.

After a rough first quarter in 2025, both the national and Iowa economies experienced sizable GDP growth in the second quarter. Iowa’s economy experienced 3.7 percent growth for the quarter. Commodity prices along with strong yields were providing head winds for farmers, but those with livestock operations have had a profitable 2025 thanks to much higher cattle prices.

Iowa ended the last fiscal year with \$192 million less state revenue than the panel had predicted in March. For the year, the General Fund took in 8.9392 billion. Even with this decline, the state ended Fiscal Year 2025 with an ending balance of \$1.884 billion. Additionally, the state closed the year with another \$930 million in the state’s Cash Reserve Fund & Economic Emergency Fund and \$4.035 billion in the Taxpayer Relief Fund.

For the current fiscal year, the panel adjusted their March forecast down due to actions in Washington. State revenue was already expected to be lower in Fiscal Year 2026, as the 3.8 percent personal income tax rate went into effect. The REC is expecting that enactment of the One Big Beautiful Bill Act will also lower state revenue by \$437.5 million in FY 2026. The elimination of taxes on tips and overtime, allowing interest deductions for American-made cars, changing the deduction limit on state and local taxes, and extending other expiring tax provisions adjust Iowa’s tax collections thanks to rolling conformity with federal tax law. These changes lowered the panel’s General Fund FY 2026 forecast to from its March level of \$8.5079 billion to \$8.1341 billion.

For the next budget year – Fiscal Year 2027 – the REC set their forecast at \$8.3939 billion. This would be an increase of \$260 million above the revised FY 2026 forecast. With the completed implementation of the state income tax rate changes, the panel expects state revenue to grow by 3.2 percent in the next budget year.

The panel also revised their forecast for tax collections from Iowa’s casino gambling industry. Gaming tax revenue for Fiscal Year 2025 came in a bit higher than what the panel had projected, and that higher level of income is expected to continue. The REC raised their FY 2026 forecast for casino gaming tax revenue by \$16.5 million to \$303 million. The panel is expecting continued growth, albeit smaller, in Fiscal Year 2027 as gaming tax revenue is projected to be \$308 million.

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All these projections will be reviewed and adjusted at the Revenue Estimating Conference's December meeting. It is there the panel will set the official FY 2027 revenue estimates used by the Governor to put together her budget proposal for the next year.

(Contact: Brad Trow 1-3471)

Agriculture

IDALS Secretary Naig, Governor Reynolds Encourage Farmers to Plant Fall Cover Crops to Save Money on Crop Insurance

On October 23, 2025, the Iowa Department of Agriculture and Land Stewardship (IDALS) issued a press release announcing that IDALS Secretary of Agriculture Mike Naig and Governor Kim Reynolds are encouraging Iowa farmers to plant cover crops this fall to improve water quality and save money on next year's crop insurance premiums. The savings are offered through IDALS' Crop Insurance Discount Program.

The innovative annual program, part of the implementation of Iowa's Nutrient Reduction Strategy, provides farmers who plant fall cover crops the opportunity to apply for a \$5 per acre discount on their crop insurance premiums. There is no cap on the number of cover crop seeded acres that can receive the crop insurance discount

The sign-up period will begin on December 1, 2025, and will close on January 23, 2026. Participants can learn more about online enrollment by visiting CleanWaterIowa.org or by contacting their crop insurance agent.

New this year, farmers can quickly [express interest in the program now and receive notifications and follow-up reminders via e-mail](#) when the program sign-up window is open in December and January. The program is jointly administered by the Iowa Department of Agriculture and Land Stewardship and the United States Department of Agriculture (USDA) Risk Management Agency (RMA). To qualify, the cover crop acres cannot be enrolled in other IDALS or USDA Natural Resources Conservation Service (NRCS) cost share programs. Some insurance policies, such as Whole-Farm Revenue Protection or those covered through written agreements, may be excluded. Participants must follow all existing farming practices required by their respective policy and work with their insurance agencies to maintain eligibility.

Now in its ninth year, this innovative program has become a model for other states as well as the federal government. To date, nearly 2,000 farmers have enrolled more than 1.4 million acres of cover crops in the program. Farmers and landowners should also visit their local USDA Service Center to learn about other programs and funding that may be available to support the implementation of conservation practices on their farm. To learn more about conservation and water quality in Iowa, visit CleanWaterIowa.org

(Contact: Lew Olson 1-3096)

Commerce

Medicare Fraud on the Rise During Annual Open Enrollment

The following was provided by the Iowa Insurance Division:

Every fall, Medicare beneficiaries have an opportunity to review and change their Prescription Drug Plan or Medicare Advantage Plan during the Open Enrollment Period (OEP) from October 15 to December 7.

Medicare Prescription Drug Plan and Medicare Advantage Plan costs, benefits, drug formularies and provider networks can change each year. Comparing and evaluating options can help individuals find better coverage and even

save money - but navigating options can feel overwhelming and stressful. With so many Medicare beneficiaries under pressure to make choices about their 2026 enrollment in a short period of time, scammers are ready to take advantage of their uncertainty.

Medicare fraud has ballooned to an estimated \$100 billion each year, which impacts the Medicare Trust Fund and funding for beneficiary services. Below are some common red flags Medicare beneficiaries can look out for to protect themselves and Medicare from scammers:

- Callers claiming to be from Medicare, asking to confirm a Medicare number. Medicare will never call a beneficiary asking for personal information – hang up immediately!
- Unsolicited text messages or phone calls offering assistance with plan comparisons – especially those that put pressure to make an enrollment right away or offer gifts to enroll in a plan.
- Anyone who says they need a beneficiary's Medicare number, Social Security number or bank information to run a plan comparison. This information can be used to enroll a beneficiary in a plan without their permission. Remember, for a plan comparison, only a person's age and county of residence is needed.

Before enrolling in a plan, Medicare beneficiaries should make sure they understand what the plan covers, whether their providers are in network, if their prescriptions are covered and benefits offered. Medicare beneficiaries receive an Annual Notice of Change (ANOC) in September from their Prescription Drug Plan or Medicare Advantage Plan. This is a summary of any changes in the plan's cost, coverage and service area that will take effect on January 1 of the next year. Some beneficiaries will receive notice that their plan is ending, and they will need to find a new plan during the Open Enrollment Period. This is a critical time to read all mail from your plan, provider or Medicare to stay informed of possible changes.

If the Part D or MA plan has not been cancelled and a Medicare beneficiary is happy with current coverage after reviewing plan changes and options for the year ahead, no action is necessary during Open Enrollment. They will automatically be re-enrolled for the following year.

Plan options for the year ahead can be found at [Medicare.gov/plan-compare](https://www.medicare.gov/plan-compare). Through the Medicare website, Medicare beneficiaries can see and compare plan options available in their zip code in 2026, even incorporating their specific prescriptions and pharmacies. “Navigating the Open Enrollment Period can seem daunting, but you don't have to do it alone,” said Kristin Griffith, Director of the Iowa Insurance Division's Senior Health Insurance Information Program (SHIIP) and Senior Medicare Patrol (SMP). “We have well-trained and certified SHIIP-SMP counselors across the state equipped to help you with this process.”

Free, confidential, and unbiased SHIIP-SMP Medicare counseling is provided as a service through the Iowa Insurance Division. Iowans seeking assistance can visit shiip.iowa.gov to find a counselor in their county or find additional information on how to compare plans at shiip.iowa.gov/medicare-open-enrollment-period. The SHIIP-SMP consumer help line at 1-800-351-4664 can also answer general Medicare questions and provide phone numbers for local SHIIP/SMP sites in Iowa.

Help from Medicare is also available 24 hours a day, 7 days a week, except some federal holidays, at 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

Key dates to remember:

- October 15: Open enrollment begins
- December 7: Open enrollment closes
- January 1: 2026 coverage begins

(Contact: Natalie Ginty 5-2063)

Economic Growth

October Economic Development Board Awards

This month, the Iowa Economic Development Authority (IEDA) Board approved awards for a company expansion in Story City and a quality-of-life project in Tabor.

American Packaging Corporation—Story City

Established in 1902, American Packaging Corporation creates custom packaging solutions for a variety of companies that offer food, beverage, healthcare, pet care, home care, lawn care, and other consumer products. The company plans to construct a 20,000-square-foot addition to their Story City facility and acquire two large format bag machines and ancillary equipment. The project represents a nearly \$8 million capital investment and is expected to create 25 jobs, of which 13 are incented at \$33.67 per hour. The board awarded the company tax benefits through the High Quality Jobs (HQJ) program.

Community Attraction and Tourism (CAT) grant—Tabor

The City of Tabor was awarded \$90,000 to construct a splashpad at the city park with a walkway to connect it to the existing sports courts and fields. The enhanced features will support increased foot traffic and overall appeal for the park. The total project cost is \$326,848.

The CAT program provides financial assistance to communities for the construction of recreational, cultural, educational or entertainment facilities that enhance the quality of life in Iowa. Award recommendations for these funds are made by the CAT Review Committee to the IEDA Board for approval.

(Contact: Kristi Kiouss 2-5290)

Education

Classroom Behavior—What is the Education Establishment Doing About It?

Classroom behavior is a topic that is repeatedly brought up to legislators by parents and teachers alike. Teachers have said they are at a loss of what to do. Districts see the same issues time and again with the same students continuously causing problems. The House has implemented steps to help. But what is happening within the education world elsewhere? What are they doing to help?

In an Op-Ed by David T. Marshall published in *The Hill*, he states that he conducted a survey to “better understand the alignment between education research and the needs of practicing teachers.” His team surveyed 260 teachers from across the U.S. and found their concerns were “student behavior and discipline, mental health and well-being, parental involvement, and teacher retention.” Those themes are anecdotally similar to what House Republicans hear from teachers and parents across Iowa. The American Educational Research Association (AERA) is a national research society. Their mission, as stated on their website, is one that “strives to advance knowledge about education, to encourage scholarly inquiry related to education, and to promote the use of research to improve education and serve the public good.” Marshall looked at themes of the AERA’s annual meetings between 2021 and 2025 and found that dominant themes were not classroom behavior or mental health. The “dominant themes were equity, social justice, and identity. These topics appeared at twice the frequency of any other research area. Other prominent themes included critical race theory, methodological innovations (often involving critical theory), and teacher preparation (often with more of a focus on teacher identity than practice.)” The one area of overlap between the two groups was AI.

This is disconcerting to say the least. Why is a major research group focused on left-wing political issues instead of what classroom teachers are concerned about? Unfortunately, this all rolls into how those in the education field being taught how to handle classroom behavior issues.

Further into his article he states another concerning find. Teacher mental health and student mental health was one of educators' top issues, but in a word search of the 2025 conference his team found "more than 300 presentations on "resistance" and almost 100 on "safe spaces." There were only 41 on student mental health and 24 on teacher mental health." Again, left-wings politics instead of helping teachers.

The next newsletter will look at some methods that are touted by the education world as being helpful with managing classroom behaviors.

(Info from "Educational research: Obsessed with 'equity,' heedless of classroom teachers' concerns" published by The Hill written by David Marshall.)

(Contact: Kristin Rozeboom 1-3015)

Environmental Protection

EPA Releases New Resources to Help Protect Water Systems, Strengthen Cyber Resilience

On October 23, 2025, the United States Environmental Protection Agency (EPA) issued a press release announcing that this federal agency has released new and updated planning tools that water systems across the country can use to help prevent and respond to cybersecurity incidents. These tools will help all public water systems protect access to safe water and aid systems conducting risk and emergency planning for cybersecurity.

To better address potential vulnerabilities and ensure all water systems have the best information and emergency safeguards available to maintain protections for drinking water and wastewater treatment operations, EPA has developed the following resources:

- [Emergency Response Plan \(ERP\) Guide for Wastewater Utilities](#): This updated plan describes strategies, resources, plans, and procedures utilities can use to prepare for and respond to an incident, natural or man-made, that threatens life, property, or the environment.
- [Template for Developing an Incident Response Plan](#): This new template assists drinking water and wastewater systems with developing a Cybersecurity Incident Response Plan (CIRP).
- [Incident Action Checklists](#): EPA is publishing two new checklists, as requested by the water sector, to help drinking water utilities prepare for, respond to, and recover from specific emergencies such as wildfires, power outages, floods, and cybersecurity incidents.
- [Cybersecurity Procurement Checklist](#): This checklist will help water and wastewater utilities incorporate cybersecurity into the procurement process. It will help utilities generally assess the cybersecurity practices of suppliers, including vendors and manufacturers, and their products during procurement.

Cybersecurity for critical infrastructure is a human health and a national security priority. EPA will continue to fulfill its core mission of protecting human health and the environment by working with the Cybersecurity and Infrastructure Security Agency, state programs, and water associations to help reduce cyber risks at water systems. The agency will also continue to collaborate with water systems to implement best management practices to swiftly address any cybersecurity concerns as they arise.

Background

In August, the Trump EPA [announced](#) over \$9 million in grant funding for midsize and large water systems to help protect drinking water from cybersecurity threats and improve resiliency for extreme weather events. The agency also

published a report highlighting 10 recommendations to strengthen resiliency to cyberattacks in the water sector. Cyberattacks against water systems have increased several-fold in recent years and can disrupt or contaminate drinking water and compromise the treatment of wastewater. EPA, federal partners, and utilities have a collective responsibility to ensure that cyber threats do not imperil the critical lifeline of clean and safe water. Clean and safe water is central to strengthening the American workforce; powering industries — from auto manufacturing to Artificial Intelligence; and advancing energy dominance. In communities, it supports small businesses, hospitals, military bases, and schools. Learn more about [EPA's water cybersecurity efforts](#).

(Contact: Lew Olson 1-3096)

Health and Human Services

Steps to Stop #BatsofIowa From Being Spooky this Halloween

The following was provided by the Iowa Department of Health and Human Services:

Bats become especially active in the fall as they feed to build fat, mate at seasonal roosts, and search for cool, protected winter shelters (caves, abandoned mines, rock crevices, tree cavities, or quiet attics). In Iowa, big brown and little-brown bats commonly seek indoor spaces to hibernate the winter away. Bats can carry rabies. So far this year, 4.5% of bats submitted to Iowa laboratories for rabies testing have been positive, the highest in over a decade. Rabies in humans is fatal but preventable.

The following steps help Iowans avoid accidental bat encounters and reduce rabies risk:

- **Exclude:** Bats don't chew through walls but can squeeze through openings as small as a dime. Close entry points by repairing torn window screens, damaged siding, loose shingles, and broken or missing chimney caps; seal any holes that lead outdoors.
- **Remove:** Iowans that need help removing bats from their property can contact a Nuisance Wildlife Control Operator (NWCO). NWCOs are licensed by the Iowa Department of Natural Resources and are not State of Iowa employees. A list of licensed NWCOs is available at [Nuisance Wildlife Control | Department of Natural Resources](#).
- **Educate:** Most people rarely, if ever, directly encounter a bat, so when they do it can create a lot of stress and anxiety. Help Iowans understand bats' ecological role and the steps to take after accidental contact. Iowa HHS is coordinating a statewide awareness campaign with partner agencies; find free #BatsofIowa stock messaging on what Iowans should do if they find a bat at [Rabies | Health & Human Services](#).
- **Search #BatsofIowa** on social media for partner messaging to get ideas. The guide [Frequently Asked Questions about Bats and Rabies](#) is available at the top of the [Rabies | Health & Human Services](#) page and includes photos and step-by-step instructions for safely capturing a bat when necessary.

(Contact: Natalie Ginty 5-2063)

Labor

Top 25 Job Postings in Iowa

1. Registered Nurses – 4,851
2. Physicians, All Other – 1,321
3. Customer Service Representatives – 1,268
4. Retail Salespersons – 971

5. Fast Food and Counter Workers – 728
6. Physical Therapists – 671
7. Stockers and Order Fillers – 659
8. General and Operations Managers – 646
9. Licensed Practical and Licensed Vocational Nurses – 642
10. Radiologic Technologists and Technicians – 607
11. Nursing Assistants – 603
12. Managers, All Other – 529
13. Teaching Assistants, Preschool, Elementary, Middle, and Secondary School, Except Special Education – 484
14. Family Medicine Physicians – 455
15. First-Line Supervisors of Retail Sales Workers – 437
16. Computer Systems Engineers/Architects – 416
17. Project Management Specialists – 412
18. Janitors and Cleaners, Except Maids and Housekeeping Cleaners – 412
19. First-Line Supervisors of Food Preparation and Serving Workers – 404
20. Critical Care Nurses – 402
21. Cooks, Restaurant – 379
22. Heavy and Tractor-Trailer Truck Drivers – 376
23. Medical Assistants – 366
24. Teachers and Instructors, All Other – 357
25. Laborers and Freight, Stock, and Material Movers, Hand – 337

Employers with the Most Openings:

1. The University of Iowa – 1,385
2. Trinity Health – 1,384
3. UnityPoint Health – 1,380
4. Fareway Stores, Inc. – 793
5. Hy-Vee, Inc. – 625

(Info from Iowa Workforce Development)

(Contact: Kristin Rozeboom 1-3015)

Natural Resources

Deer Movements Increase as Peak of Breeding Season Nears

On Tuesday, October 21, 2025, the Iowa Department of Natural Resources (DNR) issued a press release alerting drivers to take note, it's mid-October and deer are on the move. While deer vehicle collisions occur throughout the year, deer movement increases during the breeding season, peaking around the first week of November. Combined with the crops coming out and shorter daylight hours, which adds up to more deer vehicle collisions.

Deer tend to travel in groups during the rut, and drivers should try to avoid focusing in on the first deer they see because there may be another one coming behind it.

Iowa's deer population isn't distributed equally across the state, but more often associated with timber habitat and river corridors. When passing through these areas, drivers should be aware of the surroundings, slow their speed and watch from fencerow to fencerow for deer on the move. State law allows people who hit a deer to take the meat under a salvage tag. Contact the local sheriff's office to get a tag. The caveat is the whole animal must be taken – it is illegal to just take the antlers.

Furbearer Season Preview

On Tuesday, October 28, 2025, the Iowa Department of Natural Resources (DNR) issued a press release observing that Iowa's furbearer season begins November 1, 2025, and state wildlife experts say most species populations are in good shape. Water levels vary across the state, but in general, marshes, streams and rivers are better than last year.

Roughly 15,000 Iowans participate in the [fur harvest season](#), and that number has been fairly steady since 2020. Iowa has seen an uptick in trapping interest, thanks to the [Iowa Trappers Association](#), [Iowa DNR's Hunter Ed Program](#), and [DNR Law Enforcement Officers](#).

As far as the market goes, prices are similar to last year with a few upticks for badgers, wild mink and striped skunk. As far as other species, the coyote population is stable to slightly increasing across the state, and bobcat and otters are doing well. The raccoon population is variable due to distemper outbreaks, but stable to slightly increasing overall.

(Contact: Lew Olson 1-3096)

Public Safety

Understanding Criminal Sentences in Iowa

Across Iowa, sentences for the same crime can vary dramatically from one courtroom to another. Some offenders serve only probation for serious financial or repeat offenses, while others face years behind bars for comparable conduct. This inconsistency erodes public confidence in the justice system and leaves victims feeling that accountability depends more on the judge and the County Attorney than the law. Expanding mandatory minimum sentences, especially for repeat offenders, and those with serious financial crimes would create greater consistency, promote fairness, and ensure that punishment truly fits the crime. Strong penalties can help curb behavior and rehabilitate those who commit these crimes.

How Mandatory Minimums Work

Iowa law sets specific mandatory minimum sentences for certain serious crimes, meaning offenders must serve a set portion of their prison term before becoming eligible for parole or work release. These minimums are designed to ensure that people convicted of violent or particularly serious offenses serve substantial time behind bars and receive necessary treatment.

The most serious offenses in Iowa carry mandatory minimum terms, including:

- **First-Degree Murder** — Life imprisonment without the possibility of parole.
- **Second-Degree Murder** — Must serve 70% of the sentence before parole eligibility.
- **Robbery in the First or Second Degree** — Typically subject to 70% minimum.
- **First-Degree Kidnapping** — Life without parole.
- **Second-Degree Kidnapping** — 70% minimum before parole.
- **First-Degree Arson and First-Degree Burglary** — Generally 70% minimum.
- **First- and Second-Degree Sexual Abuse** — Life (first degree) or 70% minimum (second degree).

These crimes are considered “forcible felonies”, a classification that automatically triggers these parole restrictions.

Crimes Without Mandatory Minimums

Not all serious crimes carry mandatory minimums. Many Class C and Class D felonies including property crimes, non-violent drug offenses, and fraud-related crimes, do not require a minimum term of incarceration. Judges in these cases have broader discretion, and offenders may become parole-eligible earlier, depending on behavior and Department of Corrections assessments.

“Victimless Crimes” and the Lack of Strict Mandatory Minimums

No crime is victimless, but some are treated that way. Financial crimes illustrate how Iowa’s sentencing system gives more discretion in non-violent crimes. For example, while Iowa does prosecute embezzlement and fraud, many of those crimes are not automatically subject to the mandatory minimum that applies to forcible felonies. Here are some real-world Iowa examples:

- In one case, a former CEO of a chamber of commerce admitted to stealing more than \$250,000, pled guilty to multiple felonies (first-degree theft, unauthorized use of a credit card, money laundering, and fraudulent practice) — but the court suspended the prison sentence, imposing only five years’ probation.
- Another case involved an insurance-fraud scheme: a man in Marshalltown pled guilty to several Class D felony counts of insurance fraud. He received a five-year suspended prison sentence plus supervised probation and restitution rather than immediate incarceration.

These examples highlight how non-violent, economic crimes may result extremely limited sentences, even though their crimes hurt a substantial number of individuals.

The “Frequent Flyer” Problem: Low-Level Offenders and Short Sentences

While Iowa’s laws are tough on some violent crimes, the opposite is often true for chronic low-level offenders. People repeatedly arrested and convicted for minor thefts, trespassing, simple assaults, or low-level drug possession may serve little to no jail time. Because these offenses are classified as misdemeanors or lower-level felonies without mandatory minimums, courts and County Attorneys frequently rely on probation, fines, or suspended sentences. Many individuals cycle repeatedly through county jails and probation offices, a phenomenon often referred to as “frequent flyers.”

This pattern strains local court resources and jail capacity while offering limited opportunities for treatment or long-term behavioral change. When a person serves a longer sentence, there are more opportunities for treatment and rehabilitation. An individual who serves little to no time after committing multiple offenses does not receive the help they clearly need.

Why It Matters

Iowa’s current sentencing framework leaves too much discretion in too many cases. While rehabilitation is important, justice also requires certainty, both for victims and for the broader public. Expanding mandatory minimums would reinforce the principle that serious and repeat crimes carry serious consequences, close gaps that allow habitual offenders to cycle in and out of the system, and strengthen trust in the rule of law. Consistent sentencing isn’t about being harsh, it’s about being fair, predictable, and protective of every Iowan’s right to safety and justice.

(Contact: Amanda Wille 1-5230)

State Government

Public Retirement Systems Committee Will Meet December 9

The Public Retirement Systems Committee is a statutory committee composed of 10 legislators, 5 senators (3 from the majority party and 2 from the minority party) and 5 representatives (3 from the majority party and 2 from the minority party). The committee is required to continuously survey pension and retirement developments and periodically review the state’s policy and standards in view of these developments and changing economic and social conditions.

The Committee will meet on Tuesday December 9 at 9:00 a.m., in Room 103 of the Capitol. Members of the committee will hear presentations from the Judicial Retirement System, Iowa Public Employees' Retirement System (IPERS), IPERS Investment Board, Peace Officers' Retirement System, Municipal Fire & Police Retirement System of Iowa, and the Department of Administrative Services. The meeting is available to the public or can be viewed online at <https://www.legis.iowa.gov>.

IPERS is the most well-known retirement system of the four and the largest with over 400,000 active members. IPERS provides defined benefits for Iowa's public employees, including sheriff and deputies, law enforcement officers, and fire fighters.

The Municipal Fire and Police Retirement System of Iowa (MFPRSI) was created to provide a "statewide" system for 49 cities (whose population was over 8,000 in 1990) to coordinate a retirement system for their Fire Departments and Police. With over 9,300 members it is the second largest public retirement system in the state. The FY2025 MFPRSI Actuarial Report can be found [here](#).

The Peace Officers' Retirement, Accident and Disability System (POR) membership is comprised of 1,332 sworn peace officers of the Iowa Department of Public Safety. The FY2025 PORS Actuarial Report can be viewed [here](#).

The Judicial Retirement System (JRS) is the mandatory retirement system for the Iowa's judges (magistrates and other judicial branch employees are covered under IPERS). Relatively small, JRS has over 400 members.

These presentations will give committee members in-depth reviews of the FY2025 actuarial reports for each fund. As well as information on the status of the funds and investment policies to achieve a deeper understanding of the current and future status of the public retirement funds in the state. The responsibility of ensuring that the system is healthy and performing well is constant. That is why there are regular Investment Board meetings, reviews of performance and policies, legislative review of the performance, and high standards and regulations for the administration of the fund. Overall, the system continues to move in a positive direction and the current funded ratio is the highest funded ratio since the "Great Recession."

(Contact: Jason Covey 1-3626)

Transportation

New Safety Program for Young Drivers Implemented

The Iowa DOT's Motor Vehicle Division (MVD) announces the launch of a new national driver safety initiative, [Alive at 25](#), to address educational objectives focused on improving driver behavior among Iowa's youngest drivers.

The new program was unveiled as part of national Teen Driver Safety Week. Alive at 25 is a four-hour course designed to complement standard driver education programs. Participants in the Alive at 25 class will learn the negative effects and dangers associated with speeding, distractions, peer pressure, and driver inexperience. *Alive at 25* is designed to change behavior with a curriculum designed to provide meaningful, practical tools that can help prevent crashes and save lives:

- Risk recognition and the impact of poor decision-making
- Distractions, peer pressure, and driver inexperience
- State laws on impaired driving, speeding, seatbelts, and cellphone use
- Defensive driving techniques and passenger responsibility

Young drivers who receive a second violation on their intermediate license would now have a one-time opportunity to complete the *Alive at 25* program through the Iowa Illinois Safety Council instead of serving a license suspension. If the course is completed by the deadline listed in their suspension notice, the Motor Vehicles Division would lift the suspension. While the one-time program is voluntary, it's a valuable option as research shows that suspensions fail to improve driving behavior, but education can have a positive and measurable impact.

The course was developed by the National Safety Council and is specifically for drivers aged 15 to 24. The *Alive at 25* program will be jointly administered by MVD and the Iowa Illinois Safety Council, with regular coordination to monitor student participation and course completions.

To learn more about the *Alive at 25* program, visit the [Iowa DOT's Driver Improvement Program](#) web page.

Want to Drive a Snow Plow? DOT Has Open House for Temporary Help This Winter

The Iowa Department of Transportation is hosting an open house-style hiring event to recruit temporary snowplow drivers for the upcoming winter season.

The event will take place on Thursday, November 6, from 5 - 7:00 p.m. at the Des Moines North Garage, 1530 NE 53rd Ave. in Des Moines.

Event Highlights:

- *Explore the Equipment:* Get an up-close look at snowplow trucks and other winter maintenance equipment.
- *Ask Questions:* Meet staff and get your questions answered.
- *Apply on the Spot:* Laptops and hiring partners will be available.

This event is a great opportunity for those seeking temporary winter work and individuals considering a long-term career with the Iowa DOT.

Event Details:

What: Open House Hiring Event for Temporary Snowplow Drivers

When: Thursday, November 6, 2025 | 5 – 7 p.m.

Where: Des Moines North Garage, 1530 NE 53rd Ave., Des Moines

For more information about winter temp positions or to apply online, visit <https://bit.ly/3JuD0ZO>.

(Info from DOT)

(Contact: Brad Trow 1-3471)

Veterans Affairs

Veterans Day Events

The following was provided by the Iowa Department of Veterans Affairs:

Each November, Iowans gather to say two simple words that carry generations of meaning: thank you. Veterans Day is a celebration—not of loss, but of living legacy. It honors those who have served and those who still serve, whether in uniform or in the quiet leadership that strengthens their communities long after coming home.

Across the state, Iowa’s veterans will be recognized for their courage, their continued service, and the character that has long defined the Hawkeye State’s military tradition. This year’s theme, “Unified by Service,” captures the spirit perfectly.

At **8:00 a.m.**, Governor Kim Reynolds and Major General Steve Osborn, The Adjutant General of Iowa, will open the state’s official Veterans Day ceremony at the **Iowa Veterans Cemetery** in Van Meter. Beneath the sweeping shelter overlooking the Raccoon River Valley, veterans’ organizations, families, and local students will gather to celebrate the living bond between generations of service members.

Later that morning at **10:30 a.m.**, attention shifts to the **Iowa Veterans Home in Marshalltown**, where Brigadier General Mark Kappelman, Deputy Adjutant General of Iowa, will speak to residents, staff, and guests. The IVH program—featuring music, remarks from residents, and messages of appreciation—has become one of the state’s most heartfelt Veterans Day traditions.

“These ceremonies are about recognizing the men and women who have made a lifetime of service,” said Commandant Todd Jacobus. “Veterans Day isn’t about mourning—it’s about gratitude, connection, and pride in what our veterans continue to give to Iowa and the nation.”

There will be countless local observances across the state as well. You can track some of these on our [IDVA public events calendar](#), or reach out to your [County Veterans Service Office](#) to find ones in your area.

(Contact: Natalie Ginty 5-2063)

Ways & Means

IRS Announces 2026 Tax Rate Schedules & Inflation Adjustments

This month the IRS announced tax year 2026 annual inflation adjustments for more than 60 tax provisions, including the tax rate schedules and other tax changes. The tax year 2026 adjustments described below generally apply to tax returns filed in 2027. The tax items for tax year 2026 of greatest interest to most taxpayers include the following dollar amounts:

Standard Deduction

For tax year 2026, the standard deduction increases to \$32,200 for married couples filing jointly. For single taxpayers and married individuals filing separately, the standard deduction rises to \$16,100 for tax year 2026, and for heads of households, the standard deduction will be \$24,150.

(Additionally, for tax year 2025, the OBBB raises the standard deduction amount to \$31,500 for married couples filing jointly. For single taxpayers and married individuals filing separately, the standard deduction for 2025 is \$15,750, and for heads of households, the standard deduction is \$23,625.)

Marginal Rates

For tax year 2026, the top tax rate remains 37% for individual single taxpayers with incomes greater than \$640,600 (\$768,700 for married couples filing jointly). The other rates are:

35% for incomes over \$256,225 (\$512,450 for married couples filing jointly);
32% for incomes over \$201,775 (\$403,550 for married couples filing jointly);
24% for incomes over \$105,700 (\$211,400 for married couples filing jointly);
22% for incomes over \$50,400 (\$100,800 for married couples filing jointly);
12% for incomes over \$12,400 (\$24,800 for married couples filing jointly).

The lowest rate is 10% for incomes of single individuals with incomes of \$12,400 or less (\$24,800 for married couples filing jointly).

Estate Tax Credits

Estates of decedents who die during 2026 have a basic exclusion amount of \$15,000,000, up from a total of \$13,990,000 for estates of decedents who died in 2025.

Earned Income Tax Credits

The tax year 2026 maximum Earned Income Tax Credit (EITC) amount is \$8,231 for qualifying taxpayers who have three or more qualifying children, up from \$8,046 for tax year 2025.

Health Flexible Spending Cafeteria Plans

For tax years beginning in 2026, the dollar limitation for voluntary employee salary reductions for contributions to health flexible spending arrangements increases to \$3,400, up \$100 from prior year.

Medical Savings Accounts

For tax year 2026, participants who have self-only coverage in a Medical Savings Account, the plan must have an annual deductible that is not less than \$2,900, up \$50 from tax year 2025 – but not more than \$4,400, an increase of \$100 from tax year 2025. For self-only coverage, the maximum out-of-pocket expense amount is \$5,850, up \$150 from 2025. For tax year 2026, for family coverage, the annual deductible is not less than \$5,850, up from \$5,700 for 2025; however, the deductible cannot be more than \$8,750, up \$200 from the limit for tax year 2025. For family coverage, the out-of-pocket expense limit is \$10,700 for tax year 2026, an increase of \$200 from tax year 2025.

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