



Waterloo Landlord Manual

**Waterloo Department
of Human Services -
Housing Authority 2021**

Table of Contents

Landlord Guidance

Understanding How To Start.....	Pg.3
Expectations/Obligations.....	Pg.4
Relevant Laws/City Codes.....	Pg.5

Tenant Guidance

Expectations/Obligations.....	Pg. 6
Important Remedies.....	Pg. 7
Understanding Tenant Rights.....	Pg. 8

Sample Documents

Relevant Landlord Documents.....	Pg. 9-10
Relevant Tenant Documents.....	Pg. 11-12

FAQ Section	Pg. 14
--------------------------	--------

Appendix

HUD Fair Housing Prices.....	Pg. 16
Contact List.....	Pg. 17

Understanding How to Start as a Landlord

Starting out as a landlord can be an exciting, yet intimidating career move for anyone considering or new to the profession. This section attempts to bridge the gap between knowing little about the profession to having the appropriate resources & tools to help anyone transitioning into this role.

Joining the Iowa Landlord Association

According to Andrew Lietzow, executive director of the Iowa Landlord Association, knowing landlord tenant law, where to go for help and how to work with tenants is critical.

One of the best steps new landlords can take is join the Iowa Landlord Association. Being surrounded with other landlords provides a network of people in the same profession who have been in the shoes of a beginning before.

ILA link: <http://www.landlordsofiowa.com/>

Educate, educate, educate

Aside from associating with people in the same profession, education & experience are invaluable to adjusting to the job of property manager.

In 2019, Lee Rood of the Des Moines Register penned a primer for prospective landlords on what legal struggles could be expected & the general expectations of property manager. It serves as a great starting point for those considering the profession.

TDMR:
<https://www.desmoinesregister.com/story/news/2019/04/19/iowa-law-landlord-tenant-rights-lee-rood-watchdog-column-rental-properties-des-moines-low-income/3507870002/>

Expectations/Obligations For Landlords

In order to do a good job as a landlord & understand your duties, it's important to be aware of legal standards & obligations that exist for landlords to follow. Not only does this help landlords do a good job, but just as importantly will help tenants understand what is expected of them under their rental agreements.

The State Standard (562A)

Iowa Code 562A is the legal standard to which landlords & tenants are held to.

Some of the most important topics covered include: landlord duties, landlord remedies, the ending of rental agreements, and rental deposits.

Summarizing and Understanding Landlord Duties

The Iowa State Bar Association offers a legal network where landlords can go to interpret the legal language & specificities of the code further.

Iowa Legal Aid offers a summary of Iowa Code 562A. This summary covers the main points of the code without legal language, making it easier to digest.

Relevant Laws/City Codes For Landlords

As a landlord, it is crucial to have an understanding of essential laws, rules, and city codes that are applicable. Laws & city codes aren't always easy to find or easy to interpret. This manual serves as a shortcut to finding the laws & codes that you need for your role!

City of Waterloo - Relevant Codes

Code enforcement is an important part of making sure that property managers are maintaining their properties..

The City of Waterloo's [Code Enforcement Page](#) provides useful information & answers common questions to keep properties up to city standards

City of Waterloo - Relevant Forms

With any new profession comes a load of paperwork. Here are the relevant forms for the City of Waterloo:

- [Rental Inspections Form](#)

- [Rental Unit Registration Permit Form](#)

- [Landlord Online Registration with Instructions](#)



Tenant Duties and Expectations

According to Iowa state law, Tenants are legally obligated to fulfill a few central responsibilities, being;

- Tenants are required to be in accordance with all relevant building and housing codes at federal, state, and local levels for their own health and safety. This includes proper fire safety practices.
- Tenants are responsible for proper garbage disposal, in a proper receptacle (e.g. plastic bag in a trash bin for garbage and recyclables in a recyclables bin) on their proper pick-up days.

THE FUNDAMENTAL DUTY OF A TENANT IS ULTIMATELY TO PAY THEIR RENT.

- Tenants must not purposefully, or simply out of carelessness, abuse, or damage any of the property or facilities; nor may they knowingly allow another to do so.
- It is the legal duty of the tenant to avoid activities or actions that will disturb the neighbors' sense of peace and quiet. So avoid excessive partying, altercations, criminal activity, and don't leave young children (12 or under) unattended.
- Tenants must properly use all appliances and facilities at their residence; this includes plumbing, heating, and air conditioning; tenants should not tamper with or abuse the wiring/electrical set-up; any faults should be reported to the landlord.
- In Waterloo it is key that tenants maintain their lawns (should it apply); this includes weeding and mowing to maintain a proper appearance.
- It is also important in Waterloo that tenants remove snow\ice from steps, walks, and driveways promptly after a snowfall.

Important Remedies for Tenants

Unfortunately, landlords and tenants do not always see eye to eye in every regard, but these are situations that are possible to resolve with readily available methods.

- One of the first possible methods a tenant can use is to simply try to resolve any issues by communicating directly with the landlord. Oftentimes landlords seek to address concerns before it risks going further, and some landlords may even provide dispute or request forms.
- If a tenant believes they have a legitimate dispute or issue and the landlord is completely unresponsive to their concerns, the next step could be to contact the city government, this could be the housing inspector for code violations, the city attorney for illegal practices, or the housing division for other concerns.
- The tenant could risk making their own repairs and claim to deduct the cost from rent owed to the landlord. It is important to note that very specific steps must be taken to withhold rent, and the process should be well-documented. A tenant should also consider contacting the Housing Inspector if a landlord fails to make necessary repairs and maintain the house or apartment.
- If the tenant becomes disillusioned with these alternative processes, the tenant always has the possibility of bringing the dispute to court, for many issues regarding housing disputes (beyond evictions court) this would likely be in small claims court.

Understanding Tenant Rights

As a tenant, it is very important to be aware of your rights in regards to your landlord and housing.

- Except in exemplary cases of emergency, a landlord is always legally obligated to provide at least 24 hours notice to the tenant before they enter the property.
- It is absolutely illegal for a landlord to strike back or retaliate in any form against a tenant who seeks to affirm any of their rights, initiates any sort of dispute or who contacts any authorities about a violation.
- It is important that a tenant remembers that they always have a right to call for assistance, a landlord may not evict or retaliate against a tenant who calls for medical or police assistance.
- When screening potential tenants for rental opportunities, landlords cannot deny a tenant a lease for reasons based on his or her race, sex, or class.

Lead Paint Exposure

There are many older dwellings in Waterloo, being that it was founded in 1868. As a landlord, you have the responsibility to check for lead paint in houses built before 1978 to protect potential tenants.

LANDLORDS RENTAL DISCLOSURE - Lead Paint

LANDLORDS OF IOWA, INC.
Lead-Based Paint/ Lead-Based Paint Hazards
Required for any residential property built before 1978

Street Address of Property: _____

I. Lead Warning Statement:
Housing built before 1978 may contain lead-based paint. Lead from paint, paint chips, can pose health hazards if not managed properly. Lead exposure is especially harmful to young children and to pregnant women. Before renting pre-1978 housing, landlords must disclose the presence of known lead-based paint and/or lead-based paint hazards in the dwelling. Tenants must also receive a federally approved pamphlet on lead poisoning prevention.

II. Landlord's Disclosure:
A. Presence of lead-based paint and/or lead-based paint hazards (check (1) or (2) below):
____ (1) Landlord knows of the following lead-based paint and/or lead-based paint hazards in the unit: _____
____ (2) Landlord has no knowledge of lead-based paint and/or lead-based paint hazards in the unit.
B. Records and Reports available to the landlord (check (1) or (2) below):
____ (1) Landlord has provided the tenant with all available records/reports pertaining to lead-based paint and/or lead-based paint hazards in the unit as listed below: _____
____ (2) Landlord has no reports/records pertaining to lead-based paint and/or lead-based paint hazards in the unit.

III. Tenant's Acknowledgment: (Tenant is to initial either (A) or (B) below):
____ A. Tenant has received copies of reports as listed in B. (1) above.
____ B. Tenant has received the pamphlet *Protect Your Family From Lead in Your Home*.

IV. Landlord's/Manager's/Agent's Acknowledgment (initial)
Owner has been informed of obligations under 42 U.S.C. 485 2d and is aware of his/her responsibility to ensure compliance.

V. Certification of Accuracy: The following parties have reviewed the information above and certify, to the best of their knowledge, that the information they have provided is true/accurate:

Print Name of Landlord _____ Landlord/Manager/Agent _____ Date _____
Tenant _____ Date _____ Tenant _____ Date _____

06/26/00 Barb Blaw and Sandra Schwickelbach

Checking Co-Signers

Co-signers are people who will use their credit record in place of the tenant to help them sign a lease on a property. This document will help you understand how to analyze the worthiness of a potential co-signer

CO-SIGNER APPLICATION GUIDELINES
LANDLORDS OF IOWA, INC.

INFORMATION FOR LANDLORD OR MANAGER
DO NOT ATTACH THIS TO THE CO-SIGNER APPLICATION!!!

It's always nice to offer alternatives, but you do not have to do so. Offering an opportunity for an acceptable Co-Signer places responsibility where it belongs - upon the tenant.

Co-Signers might be required in instances in which a tenant doesn't meet requirements of your rental policies:

- Does not have a 3 year rental history
- Does not have sufficient income to afford the unit
- Lacks established credit
- Is a minor
- Does not have enough time on the job

A Co-Signer must be an adult who:

- Has good credit rating
- Has sufficient time on a very secure job
- Has verifiable assets and/or income which may be garnished (Some incomes may not be garnished; check to be certain that this one is)
- Stability in the community as well as on the job
- Some Landlords accept only Co-Signers who own real estate.

A Co-Signer probably will be an adult such as:

- Parent, sibling, or grandparent, other relative
- Minister or family friend

A Co-Signer should:

- Complete an Application so that credit, rental, and employment histories can be checked as well as home ownership and/or other assets.
- Sign the Co-Signer Agreement in your presence or have the signature notarized
- Usually also sign the lease and other agreements

Section 8 as a Co-Signer:
Section 8 pays damages ONLY on contracts prior to 1986 or later 1995. They are no longer in the damage-paying business. Damages are the responsibility of the tenant, not Section 8.

A Landlord might want to:

- Run a Credit Check on a Co-Signer
- Probably think twice about accepting a Co-Signer whose income or assets cannot be garnished, seized, nor have liens filed against.
- Remember that it's up to YOU to approve or reject the Co-Signer.

Just obtaining a Co-Signer does not guarantee an acceptable Co-Signer nor replace your screening the tenant first to determine acceptability.

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Notice For Late Rent

As a landlord, it is common to have tenants make late rent payments. If this becomes a common occurrence, you can leave a notice like this, which warns tenants of certain penalties if rent isn't paid in a timely manner.

3 DAY NOTICE TO PAY UNPAID RENT
LANDLORDS OF IOWA, INC. DATE _____

TO: _____

and all persons holding under you or in possession of the premises herein described.

Each of you is hereby notified that demand is made of you for payment of the unpaid rent which was due on the date of _____ in the total amount of \$ _____.

Rent is due under the terms of the Rental Agreement covering the dwelling unit with the following address:

No. _____ Street _____
_____ Iowa, now used and occupied by you as
Tenant(s) _____

You are further notified that the Landlord/Owner intends to terminate the Rental Agreement if the rent in the full amount of \$ _____ is not paid within three (3) days after the service of this notice to you.

This notice is given to you in accordance with the provisions of Chapter 562A of the Code of Iowa.

SERVICE

Served this _____ of _____, _____

at _____ a.m. / p.m. to _____
(Name of the person served)

(Signature of person accepting notice - Not required) _____ (Landlord/Owner/Manager)

By _____ (Signature of Agent)

_____ (Signature of Witness)

323

Moving Inventory List

It's important to keep track of the welfare of the dwelling when a tenant moves in or out, and this document will help keep record of any damages, and their respective costs.

MOVE-IN MOVE-OUT CONDITION & INVENTORY CHECKLIST

print list & better than the most relative inventory list I have ever used

Unit Address _____

MOVE-IN: Signature of Tenant _____ Date _____
Signature of Landlord Agent _____ Date _____

MOVE-OUT: Signature of Tenant _____ Date _____
Signature of Landlord Agent _____ Date _____

Tenant's Forwarding Address _____ Phone _____

Section Break

CODE:
 01-Clean
 02-OK
 03-Damaged
 04-Changed
 05-OK
 06-Damaged
 07-OK
 08-Damaged
 09-OK
 10-Damaged
 11-OK
 12-Damaged
 13-OK
 14-Damaged
 15-OK
 16-Damaged
 17-OK
 18-Damaged
 19-OK
 20-Damaged
 21-OK
 22-Damaged
 23-OK
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 726-Damaged
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 728-Damaged
 729-OK
 730-Damaged
 731-OK
 732-Damaged
 733-OK
 734-Damaged
 735-OK
 736-Damaged
 737-OK
 738-Damaged
 739-OK
 740-Damaged
 741-OK
 742-Damaged
 743-OK
 744-Damaged
 745-OK
 746-Damaged
 747-OK
 748-Damaged
 749-OK
 750-Damaged
 751-OK
 752-Damaged
 753-OK
 754-Damaged
 755-OK
 756-Damaged
 757-OK
 758-Damaged
 759-OK
 760-Damaged
 761-OK
 762-Damaged
 763-OK
 764-Damaged
 765-OK
 766-Damaged
 767-OK
 768-Damaged
 769-OK
 770-Damaged
 771-OK
 772-Damaged
 773-OK
 774-Damaged
 775-OK
 776-Damaged
 777-OK
 778-Damaged
 779-OK
 780-Damaged
 781-OK
 782-Damaged
 783-OK
 784-Damaged
 785-OK
 786-Damaged
 787-OK
 788-Damaged
 789-OK
 790-Damaged
 791-OK
 792-Damaged
 793-OK
 794-Damaged
 795-OK
 796-Damaged
 797-OK
 798-Damaged
 799-OK
 800-Damaged
 801-OK
 802-Damaged
 803-OK
 804-Damaged
 805-OK
 806-Damaged
 807-OK
 808-Damaged
 809-OK
 810-Damaged
 811-OK
 812-Damaged
 813-OK
 814-Damaged
 815-OK
 816-Damaged
 817-OK
 818-Damaged
 819-OK
 820-Damaged
 821-OK
 822-Damaged
 823-OK
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Deposit to Reserve Unit

This documents secures an already open unit or a residence opening up that will become the tenants. This is typically attached to a method of payment, known as a security deposit.

**DEPOSIT TO RESERVE RENTAL UNIT
LANDLORDS OF IOWA, INC.**

We require a minimum of \$ _____ CASH deposit to reserve any unit before we take it off the market and/or before we arrange for a Section 8 (Public Housing Authority) inspection if applicable. A separate Application is required for each adult occupant.

Applicant _____ has given a deposit of \$ _____ to hold the rental unit located at _____.

The monthly rent is \$ _____ and occupancy date is to be _____. This reservation is valid through the date of _____ or such earlier time as:

1. Landlord/Manager is able to complete the screening including any or all of the following: reference checks, credit checks, eviction search, criminal records check, verification of all other information on the Application.
2. Section 8 inspection is completed for any of the Applicants.

After Applicant's being approved (and after unit passes Section 8 inspection if applicable), Applicant agrees to sign any required paperwork within 24 hours and pay all sums necessary to move in. Reservation deposit will then be applied to Applicant's Security Deposit.

The deposit is **NON-REFUNDABLE** in the event that:

1. Applicant is declined for any reason whatsoever by the landlord after completing the screening process.
2. This is a Section 8 Application, and the unit cannot meet or cannot be brought up to Section 8 standards within the required reasonable time limits.

I/We fully understand the above statements and agree to abide by them.

Date: _____ Time: _____

Applicant _____

Landlord/Manager/Agent _____
Rev. 08/31/2005

A08

Security Deposit Agreement

This goes hand in hand with the previously mentioned deposit. This brings the tenant and landlord to an agreement that by paying this sum, the landlord will provide the tenant with the desired property.

**SECURITY DEPOSIT AGREEMENT
LANDLORDS OF IOWA, INC.**

Tenant agrees that this Deposit is not intended as advance payment of rent, and that the full monthly rent will be paid on or before the first of every month including the last month.

Landlord and Tenant will jointly review the "Move-In Checklist" for inspection at beginning and end of occupancy. Landlord and tenant should perform "Pre-move out" inspection 7-10 days prior to actual move-out so that tenant can correct any unsatisfactory conditions by move-out day and prior to final inspection.

TENANT'S MAJOR OBLIGATION:
Tenant must restore a rental unit to same condition as at beginning of tenancy!

We want to return your deposit, and we will return it if you have satisfactorily met the following conditions:

(For satisfactory conditions, no charges are made; for unsatisfactory conditions, charges will be made as indicated.) Your deposit will be returned in full if all terms of Rental Agreement have been fulfilled and there are no damages.

Any costs of re-coating the unit and related fees will be charged to the deposit if the lease is breached. Duvelling and wall will be inspected after all household effects have been removed & keys returned to Landlord. Inspections will be scheduled during normal business hours unless other arrangements have been made with Landlord. If tenant fails to meet Landlord for Move-Out Inspection, Tenant relinquishes any rights to dispute manufacturing areas. Move-Out Inspection determines any necessary repair, replacement, restoration, cleaning, deep-cleaning, or other costs to be charged to tenant.

If moving at end of lease, Tenant must have given proper notice as explained in Rental Agreement.

If tenant "walks-out" past expiration of lease or past end of month, he/she owes additional rent and fees which will be taken from the deposit.

The following will be charged to your damage deposit if the rental agreement is not fulfilled and the landlord suffers damages: Liquid spills, fire, fire, service fees, damages, cleaning, legal fees, court costs, and any other unpaid balances.

All keys must be returned.

Charges not a minimum of \$35 per lock including installation; more if actual recording charges exceed this. All dishes, cutlery, garbage, and dishes removed from dwelling and placed in proper receptacles or handed away.

Charges are \$50 minimum charge for garbage and/or items left behind that Landlord must deal with.

No damage to property, furnishings, carpets, or floors beyond normal wear and tear. Dirt is not considered "normal wear and tear".

Charges Expenses incurred to restore unit to its same clean and safe condition, as in beginning of occupancy. Painted surfaces should last at least 2 years before repainting is necessary. Damage requiring repainting prior to 2 years will be generated.

Charges hourly: \$12 (inspection)
\$30 painting plus materials.

Excess unexhausted items including stove, exhaust hood, refrigerator and other appliances, kitchen, bathroom, light fixtures and globes, Ceiling fans, cabinets, ceiling, walls, woodwork, window glass, radiators & hinges, handrails, and doors. Refrigerator, dishwasher, if not self-defence model, as explained in "How to Clean List for Healthier Living and Easier Moving".

Minimum Charges for Cleaning/Tenancy:

Refrigerator-\$40	Not Defunct-\$30
Stove-\$25	Dish Over-\$25
Refrigerator-\$45	Dish Hand-\$25
General Cleaning-\$10	per room plus materials

Disposable charcoal filter replaced every 6-12 months in exhaust hood.
Charger New filter \$12

Property Viewing Agreement

This document allows potential tenants to view a property on their own. It allows landlords to loan potential tenants a set of keys to view the property on their own, with the caution that these keys must be returned and they are responsible for anything unusual that occurs during their private viewing.

**PROPERTY VIEWING
& KEYS AGREEMENT
LANDLORDS OF IOWA, INC.**

I hereby acknowledge receipt of the key(s) to the unit located at _____.

I intend to use the key(s) for the express purpose of viewing the unit to consider whether it is suitable for me to rent, and I will neither disturb nor remove anything found there. As a courtesy, I will report to the owner/manager whatever appears to be in areas of the unit.

I have given the owner/manager/agent, whose acknowledgment appears below, a deposit of \$ _____ and also a valuable personal item consisting of _____ which will be returned to me when I return the key(s).

I promise to return the key(s) by _____ a.m. (p.m.) TODAY to the owner/manager at the same place where I picked them up. Should I fail to do so, the owner/manager is entitled to keep the deposit to pay for changing the locks on the unit but will return the valuable personal item to me when asked.

I understand that this agreement gives me no occupancy rights whatsoever and that I must complete an Application if I want to be considered as an applicant to this unit.

Signed _____

Current Address _____

Current Telephone Number _____

Date & Time _____

Acknowledged by _____ Owner/Manager/Agent

Rev. 08/31/2005

A10

Pet and Animal Agreement

This is a document outlining rules and exactly what is expected by landlords from tenants who own a pet. It also will address any additional fees for a pet, along with consequences for not following landlords' pet or animal rules. The codes for service animals may be different, but are found on the same document.

**PET, SERVICE AID, AUXILIARY ANIMAL AGREEMENT
LANDLORDS OF IOWA, INC.**

ADDENDUM TO LEASE

The Fair Housing Amendments Act of 1988 requires rental property owners to make exceptions in rules, practices and procedures for persons with disabilities. It also requires rental owners to make exceptions to their rules for persons with disabilities who are covered by a valid state or federal license or certification for a service animal. This agreement outlines the rules and terms of the Pet and Animal Agreement. Each animal requires a separate agreement.

Agreement is between LANDLORD _____ and TENANT _____

Tenant's pet/animal to keep on animal: Name _____ Breed _____ Photo Attached _____

Color _____ Sex _____ Approx Weight _____

Tenant's pet/animal to keep on animal: Name _____ Breed _____ Photo Attached _____

Color _____ Sex _____ Approx Weight _____

Tenant's pet/animal to keep on animal: Name _____ Breed _____ Photo Attached _____

Color _____ Sex _____ Approx Weight _____

1. To keep the animal on the premises at all times, and to keep the animal on the premises at all times.
2. To keep the animal on the premises at all times, and to keep the animal on the premises at all times.
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LANDLORD/MANAGER _____ By _____ Date _____

TENANT _____ Date _____

Person to assume responsibility for animal if tenant is unwilling/unable to continue responsibility for animal:

Name _____ Address _____ Phone _____

Rev. 08/31/2005

B17

Innovative Practices

Landlord Trainings

Throughout the process of compiling a manual, taking a look at the innovative practice of landlord trainings in other cities has been a crucial part in helping Waterloo to better provide information to local landlords.

Looking at the city of **Cedar Rapids, IA**, the landlord training session for new landlords twice a year, giving information on housing and property maintenance standards, tenant rights and screening tips, evictions, graffiti, and more. The city website of Cedar Rapids has the PDF versions of the presentations that they use to make the information more accessible for landlords to refer back to as needed.



FAQ Section

Where Can I Go If I Want To Meet Other Landlords?

The Black Hawk Country Landlord Group is an organization comprised of many Waterloo landlords, and they offer great advice/aid to all those who are members of the group. Their contact info is located in the appendix.

I'm scared to contact a lawyer to help fix a problem with my landlord, where do I turn for assistance?

The Iowa Legal Aid office in Waterloo can offer great legal advice surrounding housing/landlord issues. They are a non-profit organization focused solely on helping citizens in need, so you will never have to worry about being taken advantage of by any of their attorneys. Their contact information is in the appendix.

I don't understand some of my lease, and I am not a native English speaker. What are my options?

As mentioned earlier, the Iowa Legal Aid Office location in Waterloo can help with legal advice and reading sometimes difficult to understand contracts. Another option is reaching out to the city office and finding out if there is a native translator of your first language in the area.

There are some concerning problems in my unit that make me think my unit is not up to current city code. I don't want to discuss this with my landlord for fear of eviction. Who should I contact?

A great first contact would be the City of Waterloo's Building Inspection Director, whose contact information is listed in the appendix. They may not be aware the problem is happening, and informing them is the first step. They will also be able to offer guidance and personal next steps based on your situation.

Are there any mandatory background checks required for tenants occupying a new rental unit? How are background checks conducted?

As of July 2013, all persons that are 18 or above must provide a report of activity for Iowa Courts Online as well as a report from the Iowa Sex Offender registry, and the National Sex Offender website. Landlords who may also want to screen tenants further can do so online through public records on evictions, bankruptcy, outstanding Iowa warrants, and more. For a small fee, a good resource to conduct background checks on is **rentprep.com**.

Are there any limits on security deposits? When do they need to be returned?

In the state of Iowa, landlords cannot charge higher than the equivalent of two months' rent. Landlords then have 30 days after the tenant(s) vacate the premises and return the keys to then return the security deposit.

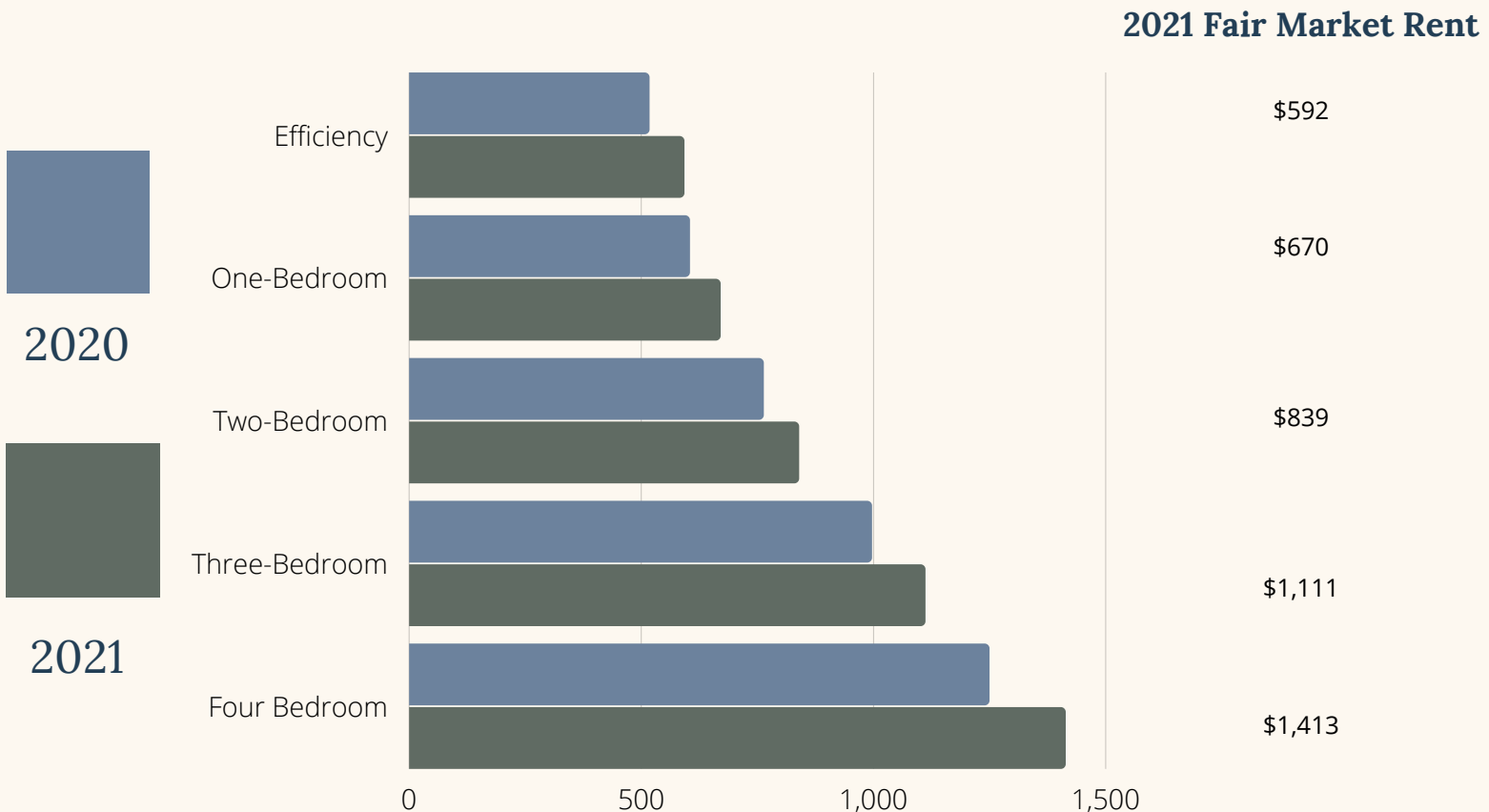
Appendix

HUD Fair Housing Prices

Whether you are a landlord who is just beginning to host tenants, or a renter hoping to sign a new lease, it is important to have current information on the value of renting in Waterloo.

The Department of Housing and Urban Development (HUD) has a database that maintains current and past information regarding fair renting prices in various cities across the United States.

The graph below shows the fair rental prices for Waterloo in 2020 and 2021 for various sized units.



Appendix

Contact List (Phone Number and Email)

Mayor's Office

Quentin Hart – (319)-291-4301 or quentin.hart@waterloo-ia.org

Building Inspection Director

Greg Ahlhelm – (319)-291-4319 or greg.ahlhelm@waterloo-ia.org

City Attorney

Martin Petersen – (319)-291-4327 or martin.petersen@waterloo-ia.org

City Clerk

Kelley Felchie – (319)-291-4323 or kelley.felchie@waterloo-ia.org

Housing Authority Director

Julie Dawson – (319)-233-0201 or julie.dawson@waterloo-ia.org

Human Rights Commission Director

Abraham Funchess – (319)-291-4441 or abraham.funchess@waterloo-ia.org

Waste Management Director

John LaPointe – (319)-291-4553 or john.lapointe@waterloo-ia.org

Iowa Legal Aid (Waterloo)

Various Attorneys - (319)-235-7008 or info@iowalaw.org

Black Hawk Landlord Group

Director of Services – BlackHawkLandlord@gmail.com