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Last winter, Iowa Legal Aid received a generous grant award from Iowa's Civil Reparations Trust Fund to expand our capacity to provide critical civil legal services to vulnerable Veterans and rural Iowans. We are pleased to submit this report detailing our work with these populations.

Legal Services for Veterans

Since January 29, 2024, Iowa Legal Aid helped secure income, housing, and safety from domestic violence for 507 Veterans. Our work benefitted 837 Veterans and family members, including 159 children. We secured \$64,097 in benefits for our Veteran clients.

Cases

Forty-six percent of our Veterans' cases were for housing issues. Our legal team worked with Veterans on 193 eviction cases, helping prevent immediate homelessness for 318 Veterans and family members, including 57 children. Seven percent of our Veteran clients reported that they were living in shelters, group homes, with friends, or were homeless. Our attorneys worked with them to address legal issues that were contributing to their housing instability.

Protecting or increasing income accounted for 27% of our Veterans' cases. We helped clients avoid garnishment of their income, obtain public benefits, and resolve issues with food stamps, Unemployment, Social Security Disability Insurance, and Medicaid.

Eleven percent of our Veterans' cases last year involved family issues. We prioritize cases involving domestic abuse; Iowa is in the top 10 of all states in the nation for domestic violence (domesticviolence.org). We helped Veterans leave unsafe situations, obtain protective orders, file for divorces, gain custody of children, and obtain possession of their family homes.

In the remaining 16% of Veterans cases, we helped families with a wide variety of issues, including wills and estates, drivers' licenses, and advance directives/powers of attorney.

Ninety-eight percent of Veterans' cases had favorable outcomes that helped them achieve their goals. They avoided immediate homelessness, they gained independence through divorce, protection orders, custody of minor children, and possession of the family home, and they protected or increased their incomes. All Veterans learned about their rights under Iowa law.

Demographics

Our Veteran clients were: 22% female, 77% male, 64% people with disabilities 22% people of color



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Ages 0-19 = 0% 20-39 = 15% 40-59 = 28% 60+ = 57%

Area Median Income (AMI)

Less than 30% of AMI = 53% 30% to 49% of AMI = 23% 50% to 79% of AMI = 16% 80% + of AMI = 8% Twelve percent of the Veterans said that they had no income at all.

Success Story

"Mary," an older Veteran, contacted Iowa Legal Aid because her bank account had been garnished. The creditor had seized all of the money in the account, leaving Mary with nothing. As she told her Iowa Legal Aid attorney, she had lost her job during the pandemic. Although she eventually found a different job, her savings had not recovered. If the funds were not returned, Mary said that she would lose her home in foreclosure.

The attorney provided Mary with forms and advice on how to file a motion to quash the garnishment and helped her list the reasons why the funds from her account were exempt from garnishment. Mary went to the court hearing and successfully proved to the judge that her funds were exempt. All of her garnished funds were returned, and Mary was grateful to her Iowa Legal Aid attorney for the advice and assistance.

Legal Services for Rural Iowans

Since January 29th, Iowa Legal Aid has helped 3,445 low-income rural Iowa residents with their civil legal issue. Our help benefited 7,859 total household members, including 3,327 children. We secured \$1,932,831 in benefits for our rural clients.

Cases

Thirty-five percent of our rural residents' cases involved housing. Since the beginning of 2024, landlords in Iowa's rural counties have filed 2,461 evictions with the courts. During this reporting period, Iowa Legal Aid has closed 873 eviction cases. Other housing-related issues involved mortgage foreclosures, public housing, and federally subsidized housing.

Thirty-five percent of our rural cases since January 29 involved family law issues. In 2023, more than 10,000 protective and no-contact orders were filed in rural Iowa counties. During this reporting period, 31% of all our rural clients served said that they were victims of domestic violence.

Protecting or increasing income accounted for 21% of our cases. We helped clients with issues including bankruptcy, wage garnishment, deceptive sales practices, taxes, Medicare, Medicaid, Social Security Disability Insurance, and food stamps. Residents learned about their rights under Iowa law, garnishment of their wages was prevented, and they received public benefits to which they were entitled.

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In the remaining 9% of cases, we helped families with a wide variety of issues, including wills and estates, drivers' licenses, and advanced directives/powers of attorney.

Ninety-nine percent of rural residents' cases had favorable outcomes that helped them achieve their goals. They avoided immediate homelessness, they gained independence through divorce, protection orders, custody of minor children, and possession of the family home, and they protected or increased their incomes. All residents learned about their rights under Iowa law.

Demographics

Iowa Legal Aid's rural clients were disproportionately female, people of color, and people with disabilities: 73% female 39% people with disabilities 13% people of color

Ages

0-19 = 1% 20-39 = 43% 40-59 = 29% 60+=27%The oldest client was 103.

Area Median Income (AMI)

Less than 30% of AMI = 61% 30% to 49% of AMI = 24% 50% to 79% of AMI = 12% 80% + of AMI = 3% 590 rural Iowans said that they had no income at all.

Success Story:

"Ella" was in her eighties and widowed when her son and daughter-in-law convinced her to leave her home and move in with them. They told her that they would take her to medical appointments and would help her with anything that she needed.

She moved to their home, and at first, she paid them rent and contributed to the utility bills. Before long, however, her son and daughter-in-law began asking her to help them pay many of their other expenses, and they eventually demanded that she pay them an additional 15,000 per year. Ella refused to pay more than her fair share. Her son filed an eviction against her, alleging that she had not paid rent – a claim that she disputed. The eviction notice said that she needed to be out in two days.

Ella contacted Iowa Legal Aid for help. At the eviction hearing, Ella's Iowa Legal Aid attorney argued that Ella was a tenant, and as such, her landlord (son) was legally required to give her a 30 day notice. The judge agreed and dismissed the case, giving Ella time to find a new place to live.