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Don't Let a Legal Question Turn Into a Legal Problem Continued from Page 7

Take Steps to Avoid Having Troubles Get Worse

- Get legal advice as soon as you have a legal question or problem.
- Don't throw an important notice away!
- If you get certified mail, be sure to accept delivery and read it. Certified mail is a way to send some notices or other legal documents to a party in a lawsuit. Refusing certified mail is not a defense.
- Call an attorney. Attorneys can explain your legal rights and options. To find out if free legal help is available from Iowa Legal Aid, call 1-800-532-1275. Iowans 60 and over may call the Legal Hotline for Older Iowans at 1-800-992-8161.

For more information on legal issues, go to www.iowalegalaid.org. People who cannot get help from Iowa Legal Aid may be able to find a lawyer through the Iowa State Bar Association's *Find-a-Lawyer* service at www.iowafindalawyer.com. Attorneys taking part in *Find-a-Lawyer* charge a \$25.00 fee for the first 30-minute consultation. If you need more help beyond the 30-minute consultation, you will need to negotiate a fee arrangement with the attorney.

These tips were prepared by Iowa Legal Aid staff attorneys Brooke Chesney of the Intake Unit and Fred Nelson of the Legal Hotline for Older Iowans.

Iowa Legal Aid is a not-for-profit organization providing free legal help to low-income Iowans. Financial support comes from a wide range of sources including federal, state and local governments as well as individual donors and private organizations. Iowa Legal Aid's services are supported by contributions from many United Way Agencies in Iowa.



LOW-INCOME READERS OF THE EQUAL JUSTICE JOURNAL...



If you have a question about something you read in this newsletter, call **THE EJJ HOTLINE** at 1-800-992-8161. When your call is answered, tell the receptionist you want **The EJJ Hotline**. Your call will be transferred to a staff member who will be able to respond to inquiries from persons who are eligible for free legal help from Iowa Legal Aid.

Don't Let a Legal Question Turn Into a Legal Problem... *Nip it in the Bud!*

Legal questions ignored can turn a small problem into a big problem. If you put your head in the sand and miss deadlines, a legal problem you could have solved can turn into one that can't be fixed. Help prevent problems. Pay attention to the items below!

TOP 10 LIST – MESSAGES NOT TO IGNORE:

- 10.) Notices about bills or debt.
- 9.) Notices from your bank.
- 8.) Notices about missed utility payments.
- 7.) Notices about your car loan. They could concern missed payments.
- 6.) Notices from your landlord.
- 5.) Notices from your mortgage company. They may be contacting you about missed house payments.
- 4.) Notices from the county or town where you live.
- 3.) Notices from the State of Iowa, like the Department of:
 - Revenue,
 - Transportation,
 - Human Services,
 - Etc.
- 2.) Notices from the federal government such as the:
 - Internal Revenue Service/IRS,
 - Social Security Administration;
 - Department of Education,
 - Etc.
- 1.) Notices from the Court.

And the **NUMBER ONE** kind of message **NEVER** to ignore...

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DHS Overpayments

By Elizabeth Norris*

Sometimes a person who is receiving a public benefit (like FIP or Medicaid) from Iowa's Department of Human Services (DHS) receives more money than he or she should or gets a benefit the person should not have received at all. When that happens, the extra money is called an overpayment. Sometimes it happens because the person forgets to report a change in income, or receipt of money that would be considered a resource. Sometimes it happens because DHS makes a mistake. DHS may send money or provide a benefit to a recipient and later decide that what they provided was not correct.

If you get an overpayment from DHS, be sure to know the answers to three important questions.

What does DHS do if they give you benefits by mistake?

- If DHS decides you were overpaid, they will ask for the money back from you.
- A Notice of Overpayment is sent to you.

What options are available to a person who gets a notice of overpayment from DHS?

- If you disagree with what the Notice of Overpayment says, you have the right to appeal.
- To file an appeal, send a letter to DHS, with your name, the date and your case number.
- The letter should say you are appealing an overpayment notice. Be sure to give the date on the overpayment notice.
- A hearing will be scheduled on your appeal. The hearing will give you the chance to show why you think there was not an overpayment to you.
- DHS can waive recovery of a FIP overpayment if you are no longer receiving



FIP and the overpayment is less than \$35.00 (as long as the overpayment was not the result of fraud).

How can DHS collect an overpayment?

- DHS can reduce the amount of your future FIP payments until the extra money is paid back.
 - ▷ Normally, when someone is overpaid FIP because of a DHS error, that overpayment is collected from future FIP payments at a rate of 1% of the FIP payment.
 - ▷ When someone is overpaid FIP, that overpayment is collected from future FIP benefits at a rate of 10% of the amount of each FIP payment. That is how FIP overpayments are handled, whether due to a mistake of the person getting benefits, agency error, or if benefits were continued during an appeal that was eventually denied.

Example: If your FIP payment is normally \$361.00 per month, then 1% of that is \$3.61 per month; 10% of that is \$36.10 per month. If you no longer get FIP, you are expected to pay at least \$50 per month toward the overpayment.

- DHS can reduce the amount of future food assistance payments until the extra money is paid back. For inadvertent household error and administrative error claims, DHS will withhold 10% or \$10 from future payments (whichever is more). For intentional program violation claims, DHS will withhold 20% or \$20 (whichever is more).
- DHS can pursue other collection methods as well, such as:
 - ▷ Federal income tax offsets;
 - ▷ Taking money out of other federal payments to repay a food assistance overpayment when a person no longer takes part in the program;
 - ▷ State income tax offsets;
 - ▷ Withholding payments for food assistance, FIP and Medicaid;
 - ▷ From lottery winnings;
 - ▷ Estates (if a person has passed away); and
 - ▷ By bringing a court action.

Helping low-income Iowans who face legal problems impacting a basic family need like income is a priority for Iowa Legal Aid. To find out if help is available for a legal problem you may have, call Iowa Legal Aid at 1-800-532-1275.

*Elizabeth Norris is a Senior Staff Attorney at Iowa Legal Aid's Iowa City Regional Office.

What to Do if You Get a Notice About Your Public Housing

By Andrea Buckley*

Do you live in public housing? If so, you need to understand the rights and responsibilities that go along with it. This article will discuss what you should do if you get a notice about your public housing.

There may be a time when you have problems with your apartment or with your lease. If there is a problem, the housing authority is required to give you a notice in writing.

How do you know if you live in public housing?

You probably live in public housing if:

- Your unit is owned and operated by local Public Housing Agency (PHA). This means the PHA is your landlord and sets the amount of your housing subsidy; *and*
- Your rent is subsidized and regulated by the federal government; *and*
- You have to certify your income every year.

The housing authority must have good cause to evict you.

When you live in public housing, the housing authority must have a good reason, or "good cause," to end your lease. "Good cause" can mean a lot of different things, such as criminal activity or alcohol abuse, drug use, or not following your lease. There are a number of rules in your lease that you need to follow. If you do not follow all the rules, the housing authority may have "good cause" to end your lease as well. This can include not paying your rent, not updating the housing authority about your income, or having people live with you without the housing authority's permission.

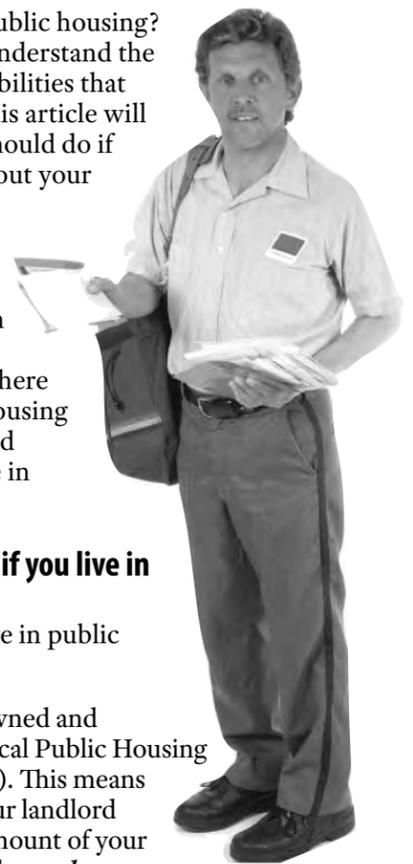
The housing authority must give you a written notice.

You will get a notice in writing. The notice must state the reason for ending the lease. The notice should give specific facts so you know why the housing authority wants to end your lease.

You have the right, in most cases, to try to fix the problem with the housing authority by having an informal meeting. You should ask for this informal meeting in writing. You need to make sure to read your notice carefully so you know how many days you have to request a meeting.

What happens if you can't fix the problem?

If you cannot fix the issue after having a meeting with the housing authority, you can



Mortgage Rescue Scams

By John Gianola*

Are you a homeowner who is behind in mortgage payments or facing foreclosure?

Help is available but you need to be careful. Many businesses and persons will promise to help you with mortgage problems and save your home. Many times, these promises are not true. They may be scams to get money without providing any help at all.

How do you spot a mortgage rescue scam?

If someone offers to help with your mortgage or foreclosure problems, you may not know for sure if it is a mortgage scam. But there are important warning signs:

- **NEVER** send money to someone claiming to represent a government agency to settle your mortgage problems. There are many scams by persons who claim to be HUD, Making Home Affordable and other government agencies. These scammers claim that they have worked out an agreement for your mortgage problems but that you need to send them money (usually thousands of dollars) to start the agreement

Continued on Page Three...



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IN MEMORIAM:

ANDREA COVERT JENKINS



Andrea Covert Jenkins died March 25, 2013 after a valiant struggle with breast cancer. Because of the seriousness of the diagnosis, she was unable to continue working as an intake attorney, a job which she loved and to which she hoped to return.

Andrea began working for Iowa Legal Aid in 2007 as a staff attorney in the Southeast Iowa Regional Office. She wanted to be an Iowa Legal Aid attorney since she was a child and was so happy to work at her dream job. She loved helping domestic abuse victims and low-income Iowans. During her time in the office, she showed off her thespian skills, playing the judge in the "Goldilocks vs. the Three Bears" trial, feeling dwarfed in a robe fitted to a much taller judge.

Andrea transferred to full-time intake a few years later, which was well-suited to her because she was good at counseling those in crisis. She also helped the other attorneys in the program by talking through tough cases and understanding the importance of chocolate as a way to get through a bad day. Andrea eloped with Thomas Jenkins on December 16, 2011. Andrea surprised the office by announcing her elopement and was excited to show off the rings she and Thom had designed themselves. We were all fortunate enough to prosper from her willingness to share her chocolate, her wisdom and her heart. She will be missed by Iowa Legal Aid staff and all those she helped.

JAN KICKBUSH

Jan Kickbush, Office Manager of Iowa Legal Aid's North Central Iowa Regional Office in Mason City from 1978 to 2004, passed away on Saturday, March 30, 2013 at the Fort Dodge Villa Care Center.



For a quarter of a century, Jan helped to keep the North Central Iowa Regional Office running efficiently. She answered thousands of client calls over the years and completed thousands of intake applications. Jan had a heart for those in need and would lend a sympathetic ear to people in distress. A poem she wrote called "An LSCI Day" aptly describes those calls.

Jan's contributions to Iowa Legal Aid during her 25 years with the program were instrumental in helping ensure justice for low-income folks in north central Iowa.

An LSCI* Day

By Jan Kickbush

Bonnie wants a bankruptcy,
Danny a divorce,
Sally wants us lobbying,
we can't do that, of course.

Teddy needs his SSI,
for disability,
Jill can barely make it,
all she has is ADC.

It's intake day, the phones light up,
we need your help, they cry!
We want to get to all of them,
and sometimes can't, but try.

Some have to wait two days or three,
Our counties keep us hopping.
Landlords, utilities, SSI,
I guess there's just no stopping.

We circuit ride to counties West,
to reach those far away.
Appointments ten till four o'clock,
It's been a long, hard day.

Some would complain and tear their hair,
and say they couldn't take it.
But we remember, if not for us,
some folks out there won't make it.

The phones still ring, the cases stacked,
so high that we can't see.
But thanks to attorneys of the private bar,
we have the VLP.

We have a wish from deep inside,
that's meant for all of you.
To have the staff to meet the needs,
would make our dream come true.

* LSCI stands for Legal Services Corporation of Iowa, which merged with the Legal Aid Society of Polk County and became Iowa Legal Aid.

PUBLIC NOTICE

Meetings of the Iowa Legal Aid Board of Directors are open to the public. We encourage the public to attend.

The next meeting of the Board of Directors is scheduled to take place on August 17, 2013. The Board of Directors meets at least four times each year. For details on the next meeting of the Board, call toll-free:

1-800-532-1275.

The information in this newsletter was correct as of the date it was printed. The laws may have changed. **DO NOT ASSUME THAT THE INFORMATION IS CORRECT AFTER THE DATE PRINTED ON THE FIRST PAGE.**

You should see a lawyer to get complete, correct and up-to-date legal advice. Do not rely on the general information in this newsletter for your specific case. If you need a lawyer but can't afford one, contact Iowa Legal Aid. You may be able to get free legal help. Call or write Iowa Legal Aid. **AS YOU READ THIS NEWSLETTER, REMEMBER IT IS NOT A SUBSTITUTE FOR LEGAL ADVICE.**



FREE LEGAL TAX HELP

- Claim The Earned Income Credit
- Get Assistance With Tax Controversies

Call Iowa Legal Aid for details on the **Low-Income Taxpayer Clinic.**

1-800-532-1275

The Equal Justice Journal is published four times a year by Iowa Legal Aid. The Equal Justice Journal is free to low-income people in all counties of Iowa. All others must pay a \$10.00 annual subscription fee. The EJJ is available in a larger print edition upon request. The newsletter is available online at iowalegalaid.org.

All correspondence should be sent to:

The Equal Justice Journal
Iowa Legal Aid
1111 9th Street, Suite 230
Des Moines, Iowa 50314-2527



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Note: Photographs in this newsletter are produced independently of text and bear no relationship to cases or incidents discussed herein (except where noted).

Protect Yourself with Affordable Car Insurance

By Bill Nassif*

Iowa drivers and owners of vehicles need to consider how damages will be covered if they are in an accident or if their car is damaged by hail, storm, or some other casualty. There are different ways to do this, including having different kinds of insurance. This article talks about the different kinds of insurance options available to Iowa drivers and owners for covering damages.

Liability Coverage

Iowa law says you cannot drive a vehicle in Iowa without financial liability coverage that will pay for damages caused by a vehicle accident. Most people meet this requirement by buying auto liability insurance. Liability insurance pays for the damages suffered by another party if an accident is your fault. For example, if you run a red light and hit another car, your liability insurance would pay for the damages to the other car and to people or property in the car. Note that liability insurance does not pay for damages to *your* car. (See discussion of collision coverage below). If you are in an accident that is your fault and do not have liability insurance and cannot pay for damages, the Iowa Department of Transportation may suspend your license. There are ways to get your license reinstated—but having insurance is the safest way to avoid a suspension.



Iowa law also says drivers must have *current proof* of liability coverage in vehicles they are driving. This is commonly called “Proof of Insurance” and is usually a small card sent to you by your insurance company with your insurance information. If you are stopped for any reason, a law enforcement officer may ask to see your proof of insurance. If you do not have it, you could get a costly ticket. If you are in an accident and do not have proof of insurance, you will also get a ticket. You should keep your proof of insurance card in your car at all times to show to an officer or to share information with other drivers if you are in an accident.

Uninsured/Underinsured Motorist Coverage

Another kind of car insurance you should strongly consider is uninsured/underinsured motorist coverage. This coverage pays for your damages if you are in an accident caused by a driver who either does not have any insurance or does not have enough insurance. For example, assume another driver with no insurance runs a stop sign and hits and totals your \$20,000 car. If you have “uninsured motorist” protection, your insurance company will pay part or all of your damages. Likewise, if this driver only has enough liability insurance to cover \$15,000 worth of damages and you have “underinsured motorist”

coverage, your insurance company will pay for the remaining \$5,000 in damages.

Be aware that the risk of being in an accident with someone without insurance is high. Recent statistics suggest that even though it is illegal to drive a motor vehicle that is not insured, one in seven motorists do not have car insurance. Many more may have only the minimum amount (\$15,000 in Iowa) which may not be enough to cover all damages. Trying to save money by not getting this coverage could be costly to both you and your passengers. It helps that this coverage is usually not very expensive.

Collision Coverage

If you have a car that is fairly new or expensive to replace, you should consider collision coverage. Collision coverage will help pay to repair or replace your car if you cause an accident with another car or hit certain kinds of objects like trees or utility poles. For example, collision coverage will pay for damages to your car if you run a red light and hit another car.

Comprehensive Coverage

Comprehensive insurance coverage protects you against many physical damages that do not involve a collision. For example, it protects you from damages due to storms and natural disasters like tornadoes, as well as from damages due to vandalism and theft, broken windows and windshields, animals, falling objects and other similar types of damage. Iowa law does not say you have to have this insurance, but it can be a good idea if you can afford it.

Deductibles

Collision and comprehensive insurance coverage usually have a “deductible” amount. The deductible amount is what you have to pay out of your pocket before your insurance begins to reimburse you. For example, if your car is damaged by a fallen limb in a storm and you have comprehensive insurance coverage with a \$500 deductible, then you would be responsible for paying the first \$500 of the cost of repairing your car.



Making Your Insurance More Affordable

There are many ways to lower your car insurance costs:

- Increase the amount of your deductible.
- Improve your credit rating.
- Buy an older, less expensive car. If your car costs less to replace, your premium should be lower.
- Buying an older, less expensive car may also let you save on collision and comprehensive coverage. For example, it's probably not necessary to have comprehensive and collision coverage on a car worth less than \$1,000.
- If you have children who drive and are still in school, see if they qualify for a good student discount. It also helps if they have taken a Driver Education course.
- A good driving record will also keep the cost down – so consider slowing down, obeying all traffic laws and being extra careful.
- Shop around for the best car insurance. You can compare prices for car insurance by calling different companies or you can compare by using various auto insurance comparisons found on the Internet.
- Some insurance companies will lower their premiums if you take a Safe Driver Course.
- Many insurance companies offer multi-policy discounts. So you may be able to save by getting your home and auto insurance policies from the same insurer.
- Ask if your insurer has low-mileage discounts.
- Ask about safety discounts. If your car has lots of safety features, like anti-lock brakes or airbags, you may be able to lower your cost.
- Don't drive without insurance. You could end up with higher rates in the future if you go without insurance. This is because insurance companies consider people who go without insurance to be high-risk.

It may take some time and effort to get the auto insurance coverage you need at the best rate, including uninsured/underinsured coverage, but it is worth it to protect you, your family and the passengers in your car!

*Bill Nassif is a staff attorney with Iowa Legal Aid's Legal Hotline for Older Iowans.

Iowa Legal Aid Helps With Pension Problems

Iowa Legal Aid provides FREE help with your pension issues! You can call our toll-free number at 1-800-992-8161. Des Moines area residents can also call 282-8161.

The *Pension Rights Project* provides help with employer, union and government pensions. This includes traditional defined benefit plans as well as plans like 401(k)'s. Our services include:

- Contacting pension administrators on your behalf;
- Finding “lost” pension funds when companies merge or go out of business;
- Helping you apply for your benefits;
- Helping with appeals if your pension is denied;
- Getting survivor benefits;
- Checking benefit calculations;
- Assisting with pension issues in divorces;
- Sending out information about pension issues.

The *Pension Rights Project* is partially funded by the U.S. Administration on Aging. Services are free to all Iowans without regard to age or finances.



Experience counts! Iowa Legal Aid staff members marking milestone anniversaries in 2013 were recognized at the *Spring 2013 Work Group Training Day* in Des Moines on May 30. From left to right: Cathy Reynolds, David Huston, Linda Anderson, Angela Broughton-Romain, John Gianola, Lisa Schumacher, Theresa Durst and Kara Smith. Also honored but not pictured were Pat Schumacher, Katherine Evans and Judy Iossi. Staff members recognized at the event represent a combined total of 160 years service working for hope, dignity and justice.

Mortgage Rescue Scams *Continued from Page One*

and keep your home. Although there are government programs to help borrowers with mortgage problems, there are NO government agencies that actually negotiate agreements with your lender and they never take money directly from borrowers for these agreements.

- **NEVER** work with anyone who wants money up-front to help with mortgage problems.
- It's illegal in Iowa to charge any fee until all mortgage relief services under the agreement are completed. You may be able to get free services in the state of Iowa from certified housing counselors and Iowa Legal Aid lawyers for mortgage and foreclosure problems. Beware of anyone who wants you to sign papers immediately before helping you. NEVER sign over the Deed to your

home, for example, in exchange for some promise to get help in the future with your mortgage.

- **BEWARE** of someone who tells you to send mortgage payments to anyone other than your lender without your lender's approval. Some mortgage scammers tell you to send mortgage payments directly to them. Then they keep the money instead.
- **BEWARE** of anyone claiming to be able to help you with federal programs for struggling homeowners. Making Home Affordable, Independent Foreclosure Review and National Mortgage Settlement are real federal programs to help homeowners. Many mortgage rescue scammers advertise that they will provide help with these programs in order to seem trustworthy.
- **BEWARE** of out-of-state lawyers who claim they can help you get a more affordable mortgage with your lender or help save your home from foreclosure. Many out-of-state lawyers contact Iowa homeowners or advertise in Iowa that they can help with mortgage problems. Often these lawyers charge lots of money before agreeing to help you, but they do not do anything.
- **ALWAYS** ask a lawyer to review any offer to settle your mortgage problems. A lawyer can review the offer and let you know if it is legitimate or a scam. A lawyer can also explain to you all your rights and duties under any offer before you agree to it.

How do I get free government-approved help with mortgage/foreclosure problems?

The State of Iowa provides a free service to all Iowa homeowners who are facing the possible loss of their homes due to mortgage problems. This service is Iowa Mortgage Help (877.622.4866). Iowa Mortgage Help is a partnership of state agencies, certified HUD housing counselors, Iowa Mediation Service and Iowa Legal Aid. By calling Iowa Mortgage Help, struggling homeowners will get FREE housing counseling and help with getting changes to make mortgage payments more affordable. Free legal assistance may be available if the homeowner is facing foreclosure.

**John Gianola is managing attorney of Iowa Legal Aid's Foreclosure Defense Project.*



Will I lose my home?

If you cannot make your house payments, you may be able to get free legal help from Iowa Legal Aid. Call toll-free: 1-800-532-1275. Or visit our website at iowalegalaid.org

For help with your financial problems, call the Iowa Mortgage Help Hotline: 877-622-4866 or visit the website: www.iowamortgagehelp.com. They may be able to help you find out if a loan modification or other solution is available.



FREE

Legal Help

1-800-992-8161
(282-8161 in Des Moines)

**The Legal Hotline
for Older Iowans
(60 & Over)**

An Iowa Legal Aid Project

Iowa Legal Aid helps low-income Iowans

Did you know...
After calling what looked like a local number for "legal aid" in the phone book, some Iowans got return calls from somewhere in Georgia?



Don't be misled ...

- Iowa Legal Aid provides **FREE** legal assistance to those who qualify.
- Iowa Legal Aid helps low-income Iowans with civil legal problems including:
 - Domestic violence
 - Housing
 - Public Benefit Programs

The intake number for Iowa Legal Aid is 1-800-532-1275

Iowans age 60 and over, call Iowa Legal Aid's Legal Hotline for Older Iowans at

1-800-992-8161



Visit us
online at

HOPE. DIGNITY. JUSTICE.

iowalegalaid.org

AmeriCorps Members Help Deliver Equal Justice in Iowa

By Gail Klearman*

AmeriCorps is often described as “domestic Peace Corps,” a type of civilian service program. Since its founding in 1994, over 800,000 AmeriCorps members have contributed over a billion hours of service for non-profits, schools, public agencies and community and faith based organizations. Iowa Legal Aid has received funding to host an AmeriCorps Project since 2005. In each of those years, 10 or more AmeriCorps members have helped Iowa Legal Aid expand its capacity to serve more low-income clients and improve Iowa’s communities.



From left to right: Trav Ayers, Kyle Bubb, Michael Bailey, Megan Gonzalez, Jason Semprini, Nadia Igram, James Hoeffgen, Zeferino Gomez, Nick Patten, Job Mukkada and Erin Planalp.

What AmeriCorps Members Are Doing

Members focus on volunteer recruitment and management, enhancing the unified client intake system, increasing outreach and community legal education to underserved Iowans, improving Iowa Legal Aid’s website and marketing and public relations activities. For example, during the first half of the 2012-13 Project Year, members recruited and/or managed volunteers who provided over 1,500 volunteer hours. Members with bilingual skills help expand services to Iowans who use other languages. Each year, the project has benefited from the service of at least one bilingual Spanish/English member and in past years has included members fluent in Arabic, Bosnian, French and various African dialects.



How AmeriCorps Members Are Expanding Equal Access to Justice

- AmeriCorps members helped Iowa Legal Aid and the Iowa Supreme Court Pro Se Family Committee with a pilot project initiating the use of pro se (self-representation) divorce forms for couples without children in 2007.
- In 2008, AmeriCorps members began organizing pro se divorce clinics, which have grown across Iowa. These pro se projects harness the volunteer efforts of lawyers, law students, college students and interpreters. Projects are currently in Adel, Cedar Rapids, Council Bluffs, Des Moines, Dubuque, Iowa City, Newton, Ottumwa and Sioux City.



- A member is helping Iowa Legal Aid and the Iowa Supreme Court produce court forms that will allow people with children to file and respond to divorce actions through self-representation. The end result of these efforts is to make it easier for people seeking divorce to represent themselves, thereby gaining greater access to the civil justice system.

Representing Iowa Legal Aid in the Community

AmeriCorps Members represent Iowa Legal Aid in a broad range of community collaborations.

- As part of the 2013 Martin Luther King Day observance, members in Cedar Rapids partnered with other community organizations, including United Way, Mount Mercy College, Coe College, Linn County Public Health and the Arc of East Central



Iowa, focusing on food justice issues. Volunteers and members collected over one ton of food and volunteers from the Arc helped create CDs that contained legal self-help articles from Iowa Legal Aid’s website, healthy living information from Linn County Public Health and guides to local resources, for distribution to low-income and homeless area residents.

- The member in Council Bluffs initiated a mock trial project with Kaneshville Alternative High School. The trial she used was based on a real-life case involving



balancing students’ First Amendment rights to free speech and association against school interests. Two of the teachers and the member helped the students research and write their parts. Kent Wirth, the Court Administrator, opened the Pottawattamie County Court to the class for the trial, with Judge Kathleen Kilnoski presiding. Following the trial, Judge Kilnoski lead a discussion with the students, where they were able to pose questions that were probing, challenging and showed how seriously they took the project.

The members for the 2012-13 Project Year are: Trav Ayers (Dubuque), Michael Bailey (Mason City), Kyle Bubb (Sioux City), Aubrey Corbin (Des Moines), Zeferino Gomez (Iowa City), Megan Gonzalez (Des Moines), James Hoeffgen (HELP-Davenport), Nadia Igram (Cedar Rapids), Job Mukkada (Ottumwa), Nick Patten (Iowa City), Erin Planalp (Council Bluffs) and Jason Semprini (Cedar Rapids).



*Gail Klearman is an Iowa Legal Aid Managing Attorney at the Central Office in Des Moines.



Resources

Many Iowans are facing hard times. There are resources all over Iowa to help people deal with difficult problems. Here is a list of resources to help with problems most are facing. While there is no guarantee that these organizations can help you, call to find out if you qualify. If you need more options, you can search for more services at: <http://www.iowafamilycaregiver.org/search.php>.

United Way Resource Hotline – 211

Tell the operator what you need and they will give a list of resources in your area.

Iowa Department of Human Rights

Call 515-242-5655, or go online to <http://www.humanrights.iowa.gov/>

In their FAQ section, they list organizations and links to websites to help with many areas that help low-income Iowans, from how to apply for benefits to where to look for help with a problem.

EMERGENCY HELP

• Food Pantries/Banks

- ▷ Provides a certain number of days' worth of food
- ▷ Call 211 or check with local churches for food programs

• Women Infants and Children (WIC)

- ▷ Provides information, food, diapers and necessities.
- ▷ Contact the local DHS office to find the location in your area.

• Community Action Agencies

- ▷ Provides emergency rent and utility payments.
- ▷ They can also help with winter energy assistance called "LIHEAP."
- ▷ Call 211 to find the agency in your area.

• General Relief/Assistance

- ▷ Provides emergency rent and utility assistance.
- ▷ Call 211 to find the local county office.

• Iowa Utilities Board

- ▷ Contact: 1-877-565-4450, www.state.ia.us/government/com/util
- ▷ Takes complaints about regulated utilities, like electricity and natural gas.

HOUSING

• City and County Housing Authorities

- ▷ Provides a voucher to pay some or all of the rent.
- ▷ Check with 211 for their contact information
- ▷ Section 8/HUD
- ▷ Provides some or all of the rent to those who cannot afford to pay on their own.
- ▷ Check with 211 for the contact information in your area

• Shelters

- ▷ Provides temporary shelter to those who are homeless.
- ▷ Check with 211 for the local shelters in your area.

• Transitional Housing

- ▷ Provides temporary housing for those who are homeless.
- ▷ Check with 211 to see if this is in your area.

FORECLOSURE

• Iowa Mediation Hotline

- ▷ 1-877-622-4866
- ▷ Call for help working with your mortgage lender if you are or are about to be behind on payments.

EMPLOYMENT

• Iowa Workforce Development

- ▷ <http://www.iowaworkforce.org>
- ▷ Helps with unemployment benefits,
- ▷ Helps people attend school while unemployed,
- ▷ Retrains those laid off.

• Vocational Rehabilitation

- ▷ Helps disabled adults gain skills and employment.
- ▷ <http://www.ivrs.iowa.gov/ContactUs/maincontact.html>: for the contact information for your local office.

FAMILY LAW

• Domestic Violence Statewide Hotline

- ▷ Call 1-800-942-0333
- ▷ Use this to talk to a domestic violence advocate about safety, open 24/7.

• Child Abuse Hotline

- ▷ 1-800-362-2178
- ▷ Use this to report child abuse or neglect anonymously, open 24/7.

Child Support Recovery Unit

- ▷ 1-888-229-9223, <https://secureapp.dhs.state.ia.us/childsupport/welcome.asp>
- ▷ Gives information and answers questions about child support cases.

National Runaway Switchboard

- ▷ 1-800-786-2929
- ▷ Helps teens at risk of running away,
- ▷ Has information for parents and children,
- ▷ Can work with families to work through home life problems.

United Action for Youth

- ▷ 1-800-850-3051
- ▷ Helps children find a safe place if they have runaway, helps those considering running away
- ▷ Anonymous to call, open 24/7
- ▷ For these counties only: Johnson, Cedar, Iowa, Washington.

EDUCATION

• US Department of Education

- ▷ <http://www.ed.gov/>

• Iowa Department of Education

- ▷ <http://educateiowa.gov/>

• School policies and procedures

- ▷ Most school districts have information about registration, special education needs, etc. on the county's school district website.

HEALTH

• Department of Human Services

- ▷ 1-800-650-6361
- ▷ To get health insurance, you can apply for programs like:
 - Hawk-i,
 - IowaCare,
 - Medicaid and waiver programs.

• Local Free Clinics

- ▷ Here is a map showing free clinics in Iowa: <http://www.freeclinicsofiowa.org/clinics>
- ▷ List of Free/Low-Cost/Sliding Scale Clinics in Iowa
 - http://www.needymeds.org/free_clinics.taf?_function=list&state=ia

• Partnership for Prescription Assistance

- ▷ 1-888-477-2669, <https://www.pparx.org/>
- ▷ This organization helps find programs for those without drug coverage so people can get their prescribed medication.

• Suicide Hotline – 1-800- 273-8255

• Visiting Nurses Association

- ▷ 1-800-456-8869, <http://www.thevnacares.org/>
- ▷ Provides health help in the community and at the disabled person's home.

DISCRIMINATION

• Iowa Civil Rights Commission

- ▷ 1-800-457-4116,
- ▷ <http://www.state.ia.us/government/crc/>
- ▷ Takes complaints about discrimination anywhere in Iowa.
 - This covers discrimination in employment, housing, public accommodations, education and credit applications.

• Local Human Rights Commission

- ▷ Takes local complaints about discrimination in the community.
- ▷ Go to http://www.state.ia.us/government/crc/local_agencies/index.html to find the office in your area.

• HUD Discrimination Hotline

- ▷ 1-800-669-9777
- ▷ Takes complaints about discrimination while on federal housing assistance.

CONSUMER ISSUES

• Iowa Attorney General Consumer Protection

- ▷ 1-888-777-4590,
- ▷ <http://www.iowa.gov/government/ag/consumer>
- ▷ This office handles complaints from consumers who believe they are getting scammed on repairs, concerned about business practices, etc.

• Iowa State University Extension Office

- ▷ 515-294-8644 or 515-294-5215
- ▷ Helps with budgeting, debt management and credit issues.

• Bankruptcy Courts:

- ▷ Northern District of Iowa - www.iand.uscourts.gov/
- ▷ Southern District of Iowa – www.iasd.uscourts.gov/

DISASTER SERVICES

• FEMA

- ▷ 1-800- 621-3362, <https://asd.fema.gov/inter/locator/drcLocator.jsp>

• Red Cross

- ▷ 1-866- 438-4636
- ▷ Help to get emergency assistance with groceries, clothing, medicine or transportation during a disaster.

• Iowa Insurance Division, Consumer Affairs Bureau

- ▷ 1-877-955-1212, <http://www.iid.state.ia.us>
- ▷ Takes complaints from consumers about how insurance claims were handled, whether claims were denied or too low to help.

This collection of resources was contributed by Brooke Chesney, staff attorney with the Eastern Iowa Intake Unit.

Get Your FREE Credit Report

www.annualcreditreport.com

Fight identity theft by monitoring and reviewing your credit report. You may request your free credit report online, request your report by phone or request your report through the mail. Free credit reports requested online are viewable immediately upon authentication of identity. Free credit reports requested by phone or mail will be processed within 15 days of receiving your request.

This central site allows you to request a free credit file disclosure, commonly called a credit report, once every 12 months from each of the nationwide consumer credit reporting companies: Equifax, Experian and TransUnion.

AnnualCreditReport.com is the official site to help consumers to obtain their free credit report.

To Get your Credit Report Online

Now you can see and print your report online. It's quick, easy and secure. On the website, find "Request your Credit Report Online" and begin by selecting your state.

To Request your Credit Report by Phone

- Call 1-877-322-8228
- You will go through a simple verification process over the phone.
- Your reports will be mailed to you within 15 days. Allow 2-3 weeks for delivery.

To Request your Credit Report by Mail:

- Download the request form (You need an Adobe viewer to view the requested form.)
- Print and complete the form
- Mail the completed form to:
 - Annual Credit Report Request Service
 - P.O. Box 105281
 - Atlanta, GA 30348-5281
- Your reports will be mailed to you within 15 days. Allow 2-3 weeks for delivery.

What to Do if You Get a Notice About Your Public Housing

Continued from Page 1

request a formal grievance hearing. You should request this in writing as well. The grievance hearing is held in front of a neutral decision maker. This person will hear both sides of the story and make a decision about what should happen in your case.

You have the right to review the housing authority's records and documents about the problem and you have the right to ask questions of any witnesses that the housing authority has. You have the right to have a lawyer help you with the hearing and you can bring your own evidence and witnesses. The decision maker will provide you with a decision in writing.

What if they still want to evict me?

If, after the grievance, the housing authority still wants to evict you, they must follow state law. An eviction is a court process. These cases are usually filed in small claims court. You would be served notice of the court case and you would have the opportunity to go to court and explain why you do not think you should be evicted.

If you get any notices from the housing authority or any court papers, it is a good idea to consult a lawyer right away. You may contact Iowa Legal Aid at 1-800-532-1275 to apply for free legal help.

**Andrea Buckley is a staff attorney in Iowa Legal Aid's Northwest Iowa Regional Office in Sioux City.*

Outstanding Iowans Honored by Iowa Legal Aid Board of Directors

The Annual Meeting of Iowa Legal Aid's Board of Directors, held on Saturday, May 4, 2013, was followed by the Annual Awards Luncheon.

Excellence in Service Awards were presented to Tommy Miller, Jodee and Jamie Dietzenbach and Linda McGuire. Recipients of Outstanding Client Service Awards were Kristina Hickcox, Theresa McDonough and Rebecca Schmitt. Congratulations to all these Iowans for demonstrating dedication and commitment to the goals and priorities embraced by Iowa Legal Aid in its ongoing work for hope, dignity and justice.

Dennis Groenenboom, Executive Director of Iowa Legal Aid, recognized outgoing Board members whose terms are ending. Cathrine Soto joined the Board in 2006 and served as Secretary of the Board from 2007 to 2013. Deborah M. Tharnish was appointed to the Board by the Iowa State Bar in 2004 and served as President from 2009 to 2011.

Suzan M. Stewart was thanked for two years of serving as President. She continues as a member of the Board of Directors.

Appreciation was expressed for the time and talent these individuals have contributed to support the work of Iowa Legal Aid.



EXCELLENCE IN SERVICE AWARD

At left is Jodee Dietzenbach. The Board of Directors of Iowa Legal Aid expressed appreciation to Jodee and Jamie Dietzenbach for their work as volunteers at the successful Northeast Iowa Regional Office fundraiser. At right is Linda McGuire, the Associate Dean for Civic Engagement at the University of Iowa College of Law. Through her involvement, the talents and energy of many law students are applied to helping Iowa Legal Aid and assist low-income Iowans who face legal problems.

Not pictured: Tommy Lynn Miller. She began as a volunteer at the HELP Legal Assistance in 1980 and became a staff attorney soon after. When funding threatened forced layoffs at HELP, she voluntarily went half time. After leaving the payroll, she has volunteered at HELP on an ongoing basis.



During the time she was being represented by Iowa Legal Aid, Outstanding Client Service Award recipient Kristina Hickcox went back to school and graduated with her Bachelor's degree. Today, she works for a medical care provider and no longer requires assistance from the state to provide for her children. Overcoming obstacles starting in childhood and recently with domestic issues, she is a role model for her own children and an inspiration to other women.



Theresa McDonough also received the Outstanding Client Service Award. She faced and prevailed over adversity including threats to her personal safety, potential loss of shelter for herself and six children, and the challenges of pursuing her educational plans despite the extremely tight budget she managed for her household. Her hard work and perseverance are now being applied to the job she holds as a high school special education teacher.



Outstanding Client Service Award recipient Rebecca Schmitt says the legal help she received from Iowa Legal Aid literally saved her life. Now she and her three children no longer live in fear. Her comments about the great impact legal assistance is making for her family include:

"...One phone call to Iowa Legal Aid made a huge impact on my life! I now have a nice place to live that is safe for me and my children. We can now learn to live without domestic violence in our home. My children can now grow up to respect others... Thank you."

Buying a Used Vehicle? Don't Get Taken for a Ride!

The following Consumer Alert is from Iowa Attorney General Tom Miller

Used vehicles are almost always a lot less expensive than buying new ones, but they can also involve some uncertainty. With a used car or truck, it's hard to be completely sure how its previous owner(s) drove it, maintained it or repaired it. But spending a little time on research may save you money and future problems.

What is the vehicle worth?

There are free resources that provide good estimates of a used vehicle's market value. Some websites include Edmunds (Edmunds.com), Kelley Blue Book (KBB.com) and the National Auto Dealers Association (NADAguides.com). Look at several comparable vehicles. Don't consider only one year, make and model.

What about its condition and history?

Always test-drive a vehicle and have it inspected by a mechanic and a body shop before buying it. Mechanics or body shops may charge a small fee. If the seller says no to a pre-sale inspection, say no to the sale!

With the Vehicle Identification Number (VIN) you can go online to check out a vehicle before

ever talking to a salesperson. Online services may show whether a vehicle had been titled as salvage, flood, rebuilt, or had been in a wreck. VehicleHistory.gov provides low-cost vehicle history information through the National Motor Vehicle Title Information System (NMVTIS), which is run by the U.S. Department of Justice. You can also buy reports from companies such as Carfax or Autocheck. But, keep in mind that vehicle history reports do not usually capture entire histories and are not substitutes for pre-sale inspections.

You think you have found the right car or truck. Now what?

If you need a loan, check with your bank, credit union or other lender about their interest rates and whether you qualify for a loan. If you're buying from a dealer, compare the dealer's rate with the rate from your lending institution. Be sure to understand the loan terms, especially for "special financing offers." Those sometimes require a high down payment and the annual percentage rate (APR) can be high.

Hold on—there's more to consider before you sign a purchase agreement!

The law does not entitle you to a three-day right to cancel. You have the right to cancel the purchase only if the dealer offers such a policy. If that's the case, get it in writing before you buy.

Dealers are required to disclose whether the vehicle is being sold "as is" or with a warranty on a buyer's guide, which must be posted in every vehicle for sale. Selling a car "as is" does not mean the dealer can conceal material mechanical problems, other problems, or not disclose past collision or flood damage.

If there is a warranty, the dealer must disclose exactly what parts and services the dealer will pay for and for how long. Make sure that any promise the dealer makes is in writing. Don't trust anything that the salesperson or dealer won't put in writing for you to keep.

To file a complaint or for more information, contact the Iowa Attorney General's Consumer Protection Division, Hoover Bldg., Des Moines, IA 50319. Call 515-281-5926, or (toll-free) 888-777-4590. The website is: www.IowaAttorneyGeneral.gov.