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To Whom it May Concern,

Like many areas of the country, Iowa is no stranger to natural disasters. Since 2019, the state has experienced three Presidential disaster declarations. One for flooding and two for derecho events (widespread severe storms with sustained winds that can reach hurricane-force levels).

Regardless of the size or type of natural disaster experienced, survivors face a standard timeline of legal issues they may be faced with. In the immediate aftermath, tenants may not have access to the property they are renting. They may have questions about their right to repairs, terminating their lease, or receiving pre-paid rent or their security deposit back so that they can find alternative housing. Individuals may have lost vital identification documents needed to apply for state or federal assistance. As time progresses, they may have problems with their insurance company, need help with appealing benefit denials, or have issues with contractors.

In our experience in Iowa, it is often these issues with contractors that can be the most concerning with regard to fraud and exploitation of older Iowans. This is especially the case after significant events that receive extensive media coverage. It is not uncommon in those circumstances for individuals claiming to be contractors to converge on the disaster-affected area. One tactic they have used in Iowa is going door to door and offering to bump individuals up to the top of their repair list if they pay a deposit or even the full amount of the job upfront. There have been situations where they add additional pressure by claiming they are only in town for a short period of time. So it's now or never essentially. Given the waiting lists and backlog repair orders experienced by many of the reputable contractors responding to the event, these tactics can be particularly effective. Especially with Iowa's most vulnerable populations. Unfortunately, the story sometimes ends with the purported contractor gathering funds from several individuals, and then skipping town never to be seen or heard from again.

While the Iowa Attorney General's Consumer Protection Division and local county attorneys will sometimes attempt to locate and prosecute contractor scams, locating out-of-state scammers can be difficult. One way to prevent older Iowans from falling prey to scams is to educate them ahead of time on what to look out for. This can be done through holistic disaster preparedness counseling.

To that end, Iowa Legal Aid has been working with the University of Iowa's Disaster PrepWise program for the past several months. The current focus of the program is to prepare 60 and over Iowans for disasters. The program consists of the individual meeting with a certified PrepWise counselor to create an individualized disaster plan. The plan includes medication lists, emergency contacts, where to go in different types of disasters, and important documents and emergency supplies to have prepared. These plans can be especially helpful for rural and isolated older Iowans who do not live close to many services. We are currently working together to scale up these events to prepare 20-30 older Iowans at the same time. While one individual guides the group through the programming, we plan to have certified PrepWise counselors, caregivers, and/or agency staff available to answer individual questions as they come up.

During these events, we will also have an opportunity to educate older Iowans on the legal issues they may face in the event of a disaster, including information on how to avoid being taken advantage of by contractor fraud. In addition to the University of Iowa, we are partnering with county public health agencies, state and local emergency management, and state and local aging networks in offering these events. Through these efforts, we hope to achieve a more prepared and resilient aging population in the state of Iowa.

Sincerely,



Josh Gaul
Managing Attorney