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Poverty Forum 7



"When you have a large family like mine and you are low-income, people look down on you," says Autumn. She appreciates Pisgah Legal Attorney Madeline Offen's help for many reasons. "Madeline had the guts and professionalism to win our case, and she was also kind and never judged us."

Families in Crisis Turn to Pisgah Legal

YOUR GIFT TO PISGAH LEGAL CAN PREVENT HOMELESSNESS, STOP ABUSE, SECURE IMPORTANT RESOURCES AND HEALTH CARE, AND KEEP FAMILIES TOGETHER

Stay in a horrible rental or go to a shelter and risk having your children taken away? For our clients, the choices are never easy.

When Autumn and her husband rented a run-down house, they knew it had problems, but they agreed to fix it up in exchange for reduced rent. Money is tight for this family, especially as two of the children have special needs.

After moving in, they discovered the heat didn't work. Neither did the appliances.

Then the pipes burst. Still the family persevered. They cleaned the filthy house, painted it, and removed copious amounts of trash left behind by previous renters.

Not long after that the landlord began repeatedly coming into the house unannounced. One day, Autumn walked out of the shower to find him standing in the living room. When she filed charges against him, he moved to evict the family.

(Continued on page 4)



**Plan ahead to join
us at our annual
Jazz for Justice
Celebration
on April 11th.
More info to come!**

**Want to be added to
our email or mailing
list? Call Michelle
at 828-210-3773.**

Looking Ahead As We Close 40 Years of Justice

WITH YOUR HELP, PISGAH LEGAL SERVICES HELPS MORE PEOPLE THAN EVER BEFORE

Dear Friends,

It's been a year of new challenges as well as a time to reflect on how far we've come. This December we close the books on Pisgah Legal Services' 40th Anniversary year.

Pisgah Legal helps more than 15,500 people each year in Western North Carolina. That's a staggering number compared to the handful of folks served by volunteer attorneys out of the Buncombe County Courthouse back in 1978.

Our growing capacity to assist more of our neighbors than ever before would never have happened without caring volunteers and donors like you and other thoughtful funders who saw not only the need, but the value of providing free legal aid and the extraordinary impact it can have on a person's life.

With a dedicated staff and 300 volunteer attorneys, Pisgah Legal ensures that those in crisis don't have to navigate the legal system alone. And yet, we strive to reach more, to do more. In this newsletter you can read about how PLS assists fellow nonprofits, like Green Opportunities, and how that results in jobs for the unemployed and underemployed.

Read how volunteers and staff are guiding folks through the process of signing up for health insurance during our sixth Open Enrollment with the Affordable Care Act. Last year alone we helped local people secure more than \$7 million in subsidies for comprehensive and affordable health care!

PLS continues to expand its medical-legal partnership work beyond the ongoing Health Education and Legal Support (HEALS) Project with Mission Health.



A partnership with MAHEC is continuing with an attorney embedded in the OB/GYN clinic and expanded by using volunteers to create an Earned Income Tax Credit clinic.

We continue to provide poverty law expertise to Mission Health Partners, an "accountable care organization" consisting of hundreds of primary care physicians. Pisgah Legal has a new special project with VAYA Health, RHA, and Mission Health to provide wrap-around services to people who need mental health services and have relied too much on the emergency department to access health care. Our attorney is on-site to help with disability, Medicaid, housing and other basic needs issues. And we share a health insurance outreach worker with Hot Springs Health Program of Madison County.

Like the rest of our work, these innovative partnerships address the social determinants of health – the living conditions that are even more important to our health than genetics and actual health care.

"Our growing capacity to assist more of our neighbors than ever before would never have happened without caring volunteers and donors like you..."

As we envision the next 40 years, we look to our community, and generous people like you to continue providing these life-changing services for those who need them most. We continue to work to replace dollars lost

from last year's state cuts of \$535,000, but we are making progress. We won't give up, and we hope you will continue to stand with us – for justice and dignity – for those who need us most.

Please give today. Gifts made by Dec. 31st will be matched by generous donors. Read more about these match challenges on pages three and six.

Thank you for your support!

Happy Holidays!

A handwritten signature in dark ink that reads "James A. Barrett".

Jim Barrett, PLS Executive Director

STAND UP. EMPOWER. INSPIRE.

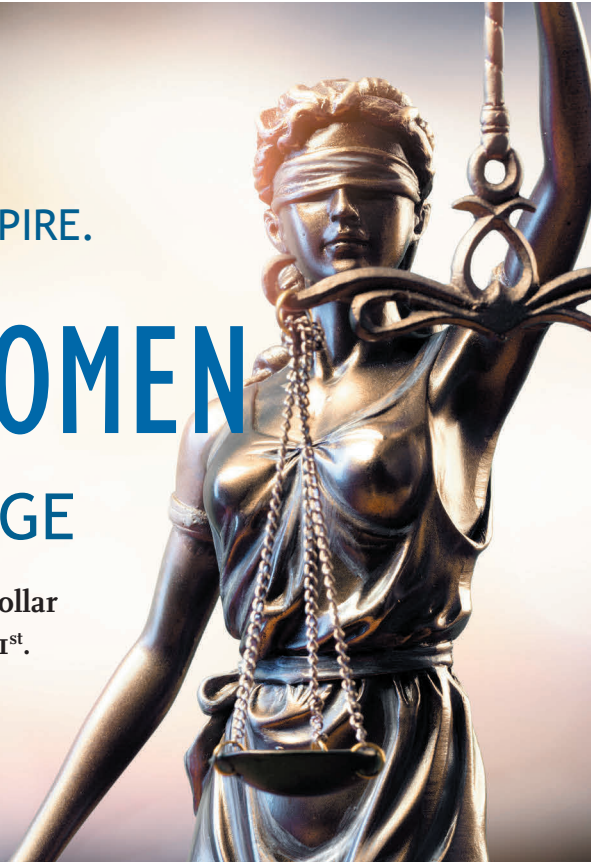
JUSTICE FOR WOMEN

GIVING CHALLENGE



Gifts will be matched dollar-for-dollar
up to \$150,000 through Dec. 31st.

Give online at pisgahlegal.org
or call 828-210-3444.



DID YOU KNOW THAT 75 PERCENT OF PISGAH LEGAL CLIENTS ARE WOMEN?



Tamika was working two jobs when she opened her home to a friend escaping an abusive husband. He found them and brutally attacked them both. The extent of Tamika's injuries was so severe that she lost her jobs and fell behind on her rent. She had to leave her home, but left with what she thought was in good standing

with the management. But Tamika soon discovered an eviction notice on her record, which prevented her from renting a new home.

She came to Pisgah Legal Services where attorney Ben Many successfully had the eviction dismissed, allowing her to secure safe and affordable housing. Tamika said:

*"After working with Pisgah Legal,
I felt empowered, embodied,
like I have rights."*

Thanks to a matching gift challenge this December you can double your impact and help women and their families in WNC!

- THROUGH DEC. 31ST - WHEN YOU GIVE TO PISGAH LEGAL YOUR GIFT WILL BE MATCHED!



WHAT DIFFERENCE CAN YOUR DONATION MAKE?

- \$250** Helps a survivor of domestic violence escape abuse and rebuild her life.
- \$100** Allows a woman with a life-threatening illness to gain access to the health care she desperately needs.
- \$50** Provides legal advice to a senior to help her manage limited resources and live independently.
- \$25** Engages a volunteer attorney to help a single mom battle an unlawful eviction.

Donate online at www.pisgahlegal.org
or contact Ally Wilson at 828-210-3444
or email: ally@pisgahlegal.org

ACA Open Enrollment Ends on Dec. 15th

NEED FREE HELP SIGNING UP FOR HEALTH INSURANCE? DON'T WAIT! THE DEADLINE IS FAST APPROACHING.

Pisgah Legal's staff and certified volunteers are working furiously to help people review their options and sign up for health care under the Affordable Care Act (ACA).

PLS Managing Attorney Jackie Kiger says, "There is a short period of time to consider a lot of different options for health insurance during Open Enrollment. The process can be overwhelming. We hope people will take advantage of this free help with trained counselors who can guide them through this process."

Susan (right) is one of our many clients. Diagnosed with rare and aggressive oral cancer, her husband's insurance dropped coverage for spouses half-way through her treatment. Fortunately, she was able to buy a plan through the ACA. "The transition was seamless, and I have now purchased health insurance on the exchange for four years," says Susan.



Susan is a client and a cancer survivor who depends on ACA health insurance. She says, "Please advocate for yourself. No one else will. Find out everything you can and ask every question. Use every resource available. Pisgah Legal is a good one!"

Financial assistance is still available to those who qualify. Last year, more than 90 percent of North Carolinians who enrolled for coverage through the Health Insurance Marketplace received financial assistance to make their plans more affordable. While premium rates have increased, so have subsidies.

Open enrollment for 2019 ends on Dec. 15th! Make an appointment by calling 828-210-3404 or go online: <http://bit.ly/FreeEnrollmentHelp>.

You may also attend a walk-in clinic from 9am–4pm on **Sat. Dec. 8th** at Pisgah Legal Services, 62 Charlotte Street in Asheville or **Sat. Dec. 15th** at A-B Tech in Asheville. Thanks to Mission Health for providing materials, laptop computers for trained counselors and sponsorship of this event.

We also wish to thank the Kate B. Reynolds Charitable Trust for making this year's Open Enrollment work at Pisgah Legal possible. We appreciate your generous support!

COVER STORY CONTINUED...

The family came to Pisgah Legal for help, but Autumn was still afraid their case was hopeless. "He (the landlord) had money. We didn't think we had a chance."

Pisgah Legal Attorney Madeline Offen negotiated a settlement giving the family six months to stay in the home rent free, time to save money and find a better place to live.

The landlord also promised to make repairs and give 24-hours' notice before entering the home.

Today Autumn's family has moved to a larger, cleaner and safer home they can afford, much to their relief.

Autumn says she is grateful for Pisgah Legal Services, and wonders what would have happened if she had tried to navigate the legal system alone. "When I walked into the courtroom I froze," she says. "I was so glad to have an attorney who was there for me."

Pro Bono Legal Partnership Benefits Nonprofit

GREEN OPPORTUNITIES GOT THE LEGAL HELP THEY NEEDED TO EXPAND SERVICES, LOCAL JOBS

As the charitable arm of the North Carolina State Bar, North Carolina Interest on Lawyers' Trust Accounts (NC IOLTA) administers grants to civil legal aid organizations and administration of justice initiatives statewide. Each year, IOLTA also supports volunteer lawyer programs that engage private attorneys as volunteers.

Pisgah Legal Services received dedicated funding from IOLTA to enhance their already successful community redevelopment initiatives. As part of that project, **Pisgah Legal Services supports the creation, expansion, and operation of nonprofits engaged in community redevelopment work in their six-county service area.**

One such community partner is Green Opportunities, a dynamic, innovative nonprofit based in Asheville, whose mission is to train, support, and connect people from marginalized communities to sustainable employment pathways. Green Opportunities offers technical training, life skills training, industry-recognized credentials, and personalized support services to unemployed and under-employed residents of Asheville and Buncombe County.

While their vision and use of social enterprises, such as Southside Kitchen Catering and Southside Woodworks, has led

to a sustainable business structure to benefit their nonprofit work, it also involves complicated legal issues including nonprofit, business, and tax law.

In creating their most recent social enterprise, UpStaff Personnel, Green Opportunities reached out to Pisgah Legal Services for advanced legal assistance. With the breadth of corporate legal expertise required to meet their needs, Pisgah Legal Services' staff attorney, Justin Edge, began reaching out to current pro bono volunteers and law firm partners.

"Ran and I enjoyed collaborating with Justin Edge and working with the Green Opportunities and UpStaff Personnel team to accomplish their goals," says Alyse. "Justin was an invaluable partner in the process, providing critical guidance and knowledge regarding Green Opportunities."

Through its broad network of pro bono attorneys, the Pro Bono Resource Center identified an eager pro bono team to work with Green Opportunities: attorneys Ran Bell and Alyse Young of Womble Bond Dickinson (US) LLP.



When Green Opportunities needed assistance in creating a new social enterprise, they reached out to Pisgah Legal.

Between Justin's relationship and in-depth knowledge of Green Opportunities, and Alyse and Ran's extensive experience in corporate, nonprofit, and social entrepreneurship issues, the team found a favorable business structure that would not adversely affect Green Opportunities' non-profit tax-exempt status and would still allow for the social enterprise to provide a holistic approach to community and employment impact in Asheville.

UpStaff Personnel is now a thriving social enterprise, which provides motivated job seekers with a pathway to career-track employment, while offering Asheville-area employers a screened, dependable, and diverse workforce.

This story is excerpted from the Winter 2018 NC State Bar Journal: "Successful Collaboration Supports Employment Through Social Enterprise" by Bethany Farrelly.

Profiles in Giving



It wasn't long after moving to Asheville in 2011 that Susan Bean discovered Pisgah Legal Services. At the time she was working at The Mediation Center.

Susan says, "We were doing great work, but there were some things we couldn't do. I was grateful that Pisgah Legal Services was able to fill that gap, and when I saw what an incredible need you were meeting, I was in!"

Susan signed up to give monthly to Pisgah Legal and has continued for more than five years. "I enjoy it because I don't even have to think about it. At the end of the year I can look back and be proud of what I've done.

And I don't think I would give as much if I sat down to write a check once a year."

Susan Bean is an active volunteer in the community and now works at MountainTrue, protecting WNC's natural resources.

Thank you, Susan!

Have Your Gift Matched Today

GOOD NEWS FOR HENDERSON AND TRANSYLVANIA COUNTIES!



Generous donors have issued special giving challenges for folks living in Henderson and Transylvania counties. You can double the impact of your gift!

If you live in Henderson County, your gift will be matched up to \$40,000 through the *Caring For Our Community Gift Challenge*.

And if you live in Transylvania County, your gift will be matched up to \$10,000 through the *Rogow Community Justice Gift Challenge*, generously established by Jacquelyn and Bruce Rogow.

Don't wait! Please make your gift by Dec. 31st. Use the envelope, give online at www.pisgahlegal.org, or call Ally Wilson at 828-210-3444.

Tools for Charitable Giving

IRA CHARITABLE ROLLOVERS: A WIN-WIN FOR YOU AND PISGAH LEGAL

A Charitable IRA Rollover gift may be a good option for donors who are 70 ½ years and older who do not need the additional income from their required minimum distribution.

Requirements

- The donor must be 70 ½ or older.
- The gift must be made directly from the IRA to an eligible charity like Pisgah Legal Services.
- The gift can be made only from an IRA. Gifts from 401(k), 403(b), and 457 plans are not permitted.

Benefits

- Your gift is transferred directly to Pisgah Legal Services. Since you do not receive the funds, they are not included in your gross income.*

- Your gift will count towards your minimum distribution requirement.
- You can reduce your taxable income, even if you do not itemize deductions.
- Help further the work and mission of Pisgah Legal Services.

How to Make a Gift

- If you want to make a qualifying transfer, contact your IRA administrator and instruct him/her to transfer funds to Pisgah Legal Services.

Contact Ally Wilson at 828-210-3444 or ally@pisgahlegal.org for more information.

**No income-tax deduction is allowed for the transfer.*

Exploring Problems of Poverty, Offering Solutions

“MAKING ENDS MEET” FEATURED PROMINENT SOCIOLOGIST KATHRYN EDIN AND LOCAL NONPROFIT LEADERS



PHOTOS BY JESSE KITT

*(Top left, middle) Kathryn Edin addresses the crowd followed by a local panel.
(Top right) Guests Shelley Brown, Asheville Mayor Esther Manheimer and Jerry Sternberg; (Right middle) NC House Rep. Brian Turner and Katina Turner.*

On October 4, more than 700 people gathered at the U.S. Cellular Center in Asheville to hear Princeton sociologist Kathryn Edin at Pisgah Legal’s 8th Annual Poverty Forum. Edin shared insights gathered during decades of on-the-ground research with people living in deep poverty in the United States.

Dr. Edin spoke about the great rise in the number of families living on practically no cash following the passage of welfare reform in the mid-1990s. She said the number of families living on extremely little cash – \$2/day or less – more than doubled between 1996 and 2011, reaching 1.5 million households in 2011. This is chronicled in the book she co-authored, *\$2 A Day: Living on Almost Nothing in America*.

Edin also spoke of new strategies to address poverty, such as employers hiring social workers to work with their employees to address income issues before they spiral out of control. After Edin’s keynote, guests heard from a panel of local nonprofit leaders about what local low-income families are facing and local solutions that are being implemented.

Missed the Forum? Hear the BPR interview with Edin at www.pisgahlegal.org.



(Bottom left) Kathryn Edin; Latoya Gardner, JD, Pisgah Legal Services; Bella Jackson, Voices for Economic Justice Facilitator; Sala Menaya-Merritt, YWCA of Asheville; Carmen Ramos-Kennedy, Just Economics of WNC and Asheville Buncombe County NAACP.

(Below) PLS Development Director Ally Wilson with Roderick Banks.





PISGAH
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“The purpose of life is to contribute in some way to making things better.” – Robert F. Kennedy

Give by Dec. 31st and your gift will be matched!

Look inside for details...

Congratulations to PLS Managing Attorneys

THESE THREE WOMEN BRING REMARKABLE LEADERSHIP AND SKILLS TO OUR ORGANIZATION AND OTHERS

Pisgah Legal Services benefits from the wisdom and talents of three outstanding Managing Attorneys: Robin Merrell, Julia Horrocks and Jackie Kiger (shown right).

Each oversees a different area of our work – housing, domestic violence and health respectively – and together they help facilitate thousands of cases each year. Their responsibilities include providing support and consultation for their teams, facilitating community engagement through outreach efforts, overseeing budgets and grants management and helping influence policy decisions that impact poverty. Their recent accomplishments include:

Robin Merrell was elected chair of the North Carolina Housing Coalition where she will advocate for statewide policies to increase the supply of safe, affordable housing and reduce homelessness.

Jaclyn Kiger was recently selected as one of Biltmore Beacon’s “40 under 40.” This award goes to members of the Greater Asheville Area under the age of 40 who are involved in their communities and have made a difference in their fields.



(L-R) Managing Attorneys Robin Merrell, Julia Horrocks and Jackie Kiger at a recent Pisgah Legal event.

Julia Horrocks was chosen to be an advisor on the NC Legislative Committee of the Domestic Violence Commission. This Commission works to assess statewide needs and strengthen programs related to domestic violence. She was also appointed by the Buncombe County Commissioners to the County’s new Domestic Violence Fatality Review Team.