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Pisgah Legal Services attorneys champion people in our mountains who have been exploited. "We paid this out-of-state company \$1,200 down and \$778 a month to help us, and they did nothing," says Larry. "I don't know if it was a scam or not, but we certainly didn't get what we paid for."

Living in Fear of Losing Your Home

FACING FORECLOSURE, A DESPERATE LOCAL COUPLE PUT THEIR TRUST IN THE WRONG HANDS. NOW, PISGAH LEGAL SERVICES IS FIGHTING TO SAVE THEIR HOME.

After 35 years of marriage, Diana and Larry still like to hold hands.

They depend on each other, in good times and bad. Unfortunately, there have been a lot of bad times lately.

Larry lost his legs to diabetes, and is now navigating life in a wheelchair. Diana worked as a registered nurse for more than 40 years, but in 2017 suffered a health crisis of her own that hospitalized her for more than a month.

"I almost lost her three times while she was in the hospital," Larry says. Diana adds, "Afterwards, the doctors told me I couldn't work anymore. Now we live off of Social Security. That's a big cut from what I was making as a nurse."

After falling behind on their mortgage, they saw a television commercial for a company that promised to help them refinance their loan. But the company didn't make good on its promise.

(Continued on page 3)



**Got your 2020
calendar yet?**

**Save the date for
Jazz for Justice
on April 2nd.**

**Want to receive our
email or mailings?**

**Call Michelle
at 828-210-3773.**

Evolving to Meet Increasing, Changing Needs

YOUR SUPPORT BOLSTERS OUR GROWTH AND STEADFAST COMMITMENT TO THOSE IN NEED

Dear Friends,

In my 36 years at Pisgah Legal Services (PLS) – first as a housing attorney, then as the executive director – I’ve come to realize that the old adage is true: the only constant in life is change.



One thing that hasn’t changed in our 41-year history is our mission to pursue justice for those who need it most in Western North Carolina (WNC). Your support makes this important work possible.

Earlier this year, Pisgah Legal’s board and staff went through a strategic planning process, outlining our goals for the next three years. It became clear that in order to meet our goals in the priority areas of health, housing, income and safety, we needed to build our organizational structure and management capacity.

That realization led to the creation of a new position: Chief Operations Officer. I am thrilled that Jackie Kiger, one of our managing attorneys, stepped into that role.

“Because of the support we get from you, Pisgah Legal can adapt and be innovative in the face of these challenges.”



Jackie first came to PLS in 2010 as a volunteer and was later hired as a staff attorney. In 2014 she was promoted to Managing Attorney to oversee PLS’ Health Justice program, public benefits and immigration work. She has a Master of Social Work from UNC Chapel Hill and received

her law degree from John Marshall Law School.

Jackie’s experience and talent are needed more than ever as we strive to address more of the unmet needs of our low-income neighbors.

Last year, Pisgah Legal served more 16,800 people, and we’re on track to assist even more folks this year. Although we take pride in those accomplishments, we understand that there is more work to be done and the need is great. Over 100,000 people in WNC qualify for our help. To that end, this year we expanded our core services into two more counties – Yancey and Mitchell – encouraged by community leaders who saw a need for our effective anti-poverty work.

We continue to innovate to meet the needs of our clients and our community. This includes spearheading new initiatives, such as the Asheville-Buncombe Community Land Trust, and advocating for better laws that impact people throughout North Carolina. You can read about both initiatives in this newsletter.

Many of our life-changing programs, particularly immigration and Health Justice (formerly known as the Affordable Care Act program) are under fire, threatened in court, changed by executive

order or legislated by Congress or the NC General Assembly.

Through it all, our staff and volunteers remain steadfast in our commitment to seek justice for our clients.

Because of the support we get from you, Pisgah Legal can adapt and be innovative in the face of these challenges.

Thank you for standing with us, attending our events, making your annual donation, and including us in your estate plans. Together we will stand for the good of our mountain region and the people who call it home.

Happy Holidays!

A handwritten signature in cursive script that reads "James A. Barrett".

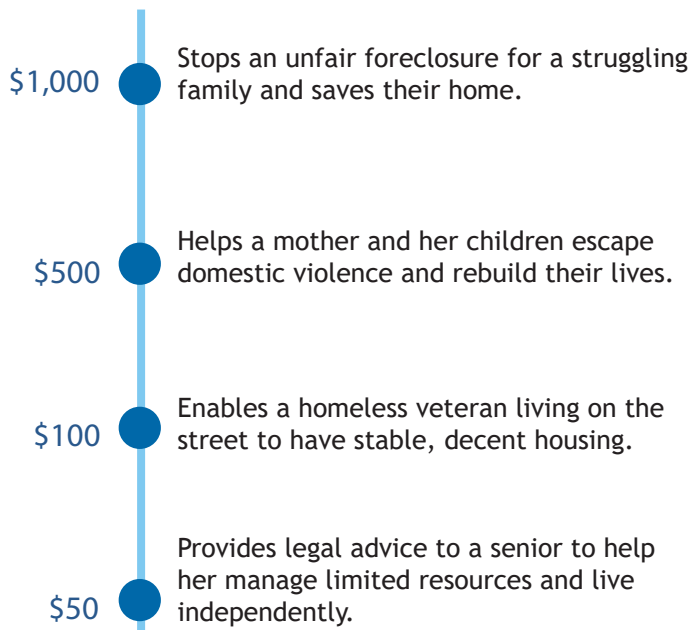
Jim Barrett, PLS Executive Director



– NOW THROUGH DEC. 31ST –
GIVE TO PISGAH LEGAL SERVICES AND
YOUR GIFT WILL BE MATCHED UP TO \$150,000!



WHAT DIFFERENCE CAN YOUR DONATION MAKE?



Donate online at pisgahlegal.org/give or contact Ally Wilson by phone: 828-210-3444 or email: ally@pisgahlegal.org

COVER STORY CONTINUED...

After paying the out-of-state company thousands of dollars to help them catch up on payments and refinance their mortgage, Diana and Larry were told there was nothing that could be done.

“When we first talked to them, they built us up and got our confidence,” says Larry. “They assured us they could help us. Then we paid them all this money, and we didn’t get what we paid for.”

Now they are on the verge of losing their home of the last 11 years, a home that accommodates Larry’s wheelchair, a home where they have so many memories.

Larry and Diana’s daughter-in-law told them to contact Pisgah Legal Services. Housing Attorney Molly Maynard took their case and immediately got to work. A hearing was held soon after.

Diana says, “I was in a panic about going to the courthouse, but Molly was right there with us. She explained everything she was going to do in layman’s terms that we could understand.”

Molly successfully argued for a two-month continuance, time for Pisgah Legal to investigate the practices of this company and negotiate with the lender to see if a loan modification is still possible. Molly says, “We are doing everything we can to save their home.”



Local Community Land Trust Coming Together

INNOVATIVE AFFORDABLE HOUSING EFFORT IN ASHEVILLE/BUNCOMBE COUNTY IS GAINING GROUND

Pisgah Legal Services is pleased to support a new effort to create permanently affordable housing for individuals and families through a community-based nonprofit called the Asheville-Buncombe Community Land Trust (ABCLT).

Here's how it works: 1. A CLT acquires land that remains "in trust" for the benefit of the community. 2. After the CLT purchases or builds houses on the land, a homebuyer buys a house outright and leases the land beneath it from the CLT. 3. When the homebuyer resells the house, they share the increase in value with the CLT so that a new owner can buy the home at a price that is affordable for the next family or individual. Low-income homebuyers can build equity and the housing remains permanently affordable.

The ABCLT began more than two years ago, an effort that sprang from community meetings sponsored by the City of Asheville, meetings that also led to support for a \$1 million dollar bond set aside for capital expenses.

As a community-led initiative, ABCLT volunteers worked steadily over the last two years to learn more about local housing needs, develop a business plan, create equitable policies, and build a membership base.

Three Pisgah Legal attorneys are actively engaged in the new nonprofit's development: Latoya Gardner has served as the interim operations coordinator, Justin Edge



ABCLT board members and supporters meet regularly at Pisgah Legal's Asheville office.

has worked as the nonprofit's acting attorney and David Bartholomew serves as a board member.

Pisgah Legal hosted early advocacy groups and helped the stakeholders organize. Pisgah Legal then drafted the organization's Articles of Incorporation and bylaws, completed the successful application for tax exemption, drafted key policy and legal documents, and assisted in the business plan's financial modeling.

Next steps for the ABCLT are: hiring an executive director, completing its strategic fundraising campaign, creating programming to support potential homebuyers, and developing the first affordable homes. Find out more at www.abclt.org.

HOW DO COMMUNITY LAND TRUSTS WORK?



STARTS WITH PUBLIC
AND PHILANTHROPIC
CAPITAL



FUNDS ARE
USED BY CLT



CLT ACQUIRES
LAND/HOMES IN
GEOGRAPHIC AREA



QUALIFIED HOMEBUYER
PURCHASES HOME,
LEASES LAND FROM CLT



EVENTUALLY SELLS TO
ANOTHER HOMEBUYER
AT AFFORDABLE PRICE

ACA Open Enrollment for 2020 Ends Soon

IF YOU OR SOMEONE YOU KNOW NEEDS HEALTH INSURANCE, DON'T WAIT! SIGN-UPS END DEC. 15.

Pisgah Legal Services is in the middle of our 7th Open Enrollment for Affordable Care Act Health Insurance, also known as the ACA or "Obamacare." Each year, PLS and our partners in WNC offer thousands of free appointments, helping local people understand their options and get signed up for coverage they need. PLS' staff and trained volunteers also help throughout the year with Special Enrollment Periods for major life events for folks like Byron (right).

In February, Byron experienced a massive heart attack and stroke. He learned he had uncontrolled diabetes. Then, while he was recovering, the company Byron worked for was purchased. He was told that both his job and his health insurance would end in less than 24 hours.

PLS Health Justice Coordinator Dylan Simosko (far right) says, "The moment I took Byron's call I could hear the anxiety and confusion about what was happening. He felt abandoned by the company after working for them for almost two decades."

Byron met with Dylan right away and got signed up for a low-cost, low-deductible plan. He says, "Where would I be without Dylan? Dylan made me feel so welcome and put my mind at ease."

Open Enrollment for 2020 ends on Dec. 15. Low-cost plans are still available, and the ACA is still the law.

We are so grateful to the Kate B. Reynolds Charitable Trust for their generous support of this program!



Byron got covered with Dylan Simosko's help.

GET COVERED FOR 2020!
Make an appointment online
at pisgahlegal.org or
call 828-210-3404.

Progress in NC as Sexual Assault Laws Change

PISGAH LEGAL AND OTHER NONPROFIT PARTNERS FIGHT FOR JUSTICE FOR SURVIVORS



(L-R) April Burgess-Johnson, Helpmate; Robin Sersland, Our VOICE; Julia Horrocks, Pisgah Legal Services; and Ebony Ward, Mountain Child Advocacy Center.

On October 31, the NC General Assembly passed a wide-ranging legislative package reforming sexual assault laws. Until then, North Carolina was the only state in the

nation where continuing sex with someone after that person revoked consent was not considered a crime. In addition, in September Governor Cooper signed into law

North Carolina's "Survivor's Act," also known as "Standing Up for Rape Victims Act." It requires law enforcement to test the backlog of more than 15,000 untested rape kits and to implement a policy to avoid future backlogs.

Pisgah Legal Managing Attorney Julia Horrocks helped advocate for these and other important changes through an advisory role on the NC Domestic Violence Coalition, along with the Department of Justice, Helpmate and other partner agencies. PLS thanks *Women for Women* for grant funding that supported this advocacy!

Profiles in Giving



Chuck and Susan Vodicka moved to Asheville in 2014. After taking the Leadership Asheville for Seniors class and learning about the many local people struggling to make ends meet, they felt compelled to act.

Impressed by the work Pisgah Legal does “on the front lines,” this savvy couple uses their IRAs to make tax-free gifts each year.

Chuck says, “We found out that we could have our IRA plan administrator send our contributions (part of our required minimum distributions), directly from our IRA accounts to Pisgah Legal, and the contribution would not be taxed. The standard deduction has no bearing on the tax status of this giving option.”

He continues, “The best part is that it is so easy to make our contributions in this way. And we know that we are helping with the most underserved needs in our community, helping people with little to no resources to cope with the many challenges that life presents.”

Thank you, Chuck and Susan!

Interested in giving with your IRA? Find out more at right.

Make the Holidays Bright

SEND YOUR SEASON’S GREETINGS WITH PISGAH LEGAL CARDS



wishing you
PEACE, JOY & JUSTICE
this holiday season and throughout the year

In the spirit of the season, a contribution has been made
to Pisgah Legal Services in your honor by:

Looking for the perfect holiday card? This year support the fight for justice by sending your season’s greetings with a Pisgah Legal Services card.

The front features a beautiful, snowy mountain scene, taken by local photographer Jared Kay, with an inside message of “Wishing you Peace, Joy and Justice this holiday season and throughout the year.”

Make a suggested donation of \$10 per card, and we’ll print your name inside the card, print a mailing address on the envelope, add a first-class stamp and mail it for you. We’ll take care of everything, or, if you wish, address and send the cards yourself. Contact Ally Wilson by Dec. 15 at 828-210-3444.

Giving Through Your IRA

AN EASY WAY TO GIVE THAT’S A WIN-WIN FOR YOU AND PISGAH LEGAL

Many donors feel that the direct transfer of funds from an IRA to Pisgah Legal Services is a great way to stand for justice while taking advantage of an incentive in the tax code.

A Qualified Charitable Distribution (QCD) may be a good option for donors who are 70 1/2 years and older who do not need the additional income from their required minimum distribution.

How Does It Work?

- The donor must be 70 1/2 or older.
- The gift must be transferred directly from the IRA to an eligible charity like Pisgah Legal Services.
- An individual may transfer up to a total of \$100,000 per year.

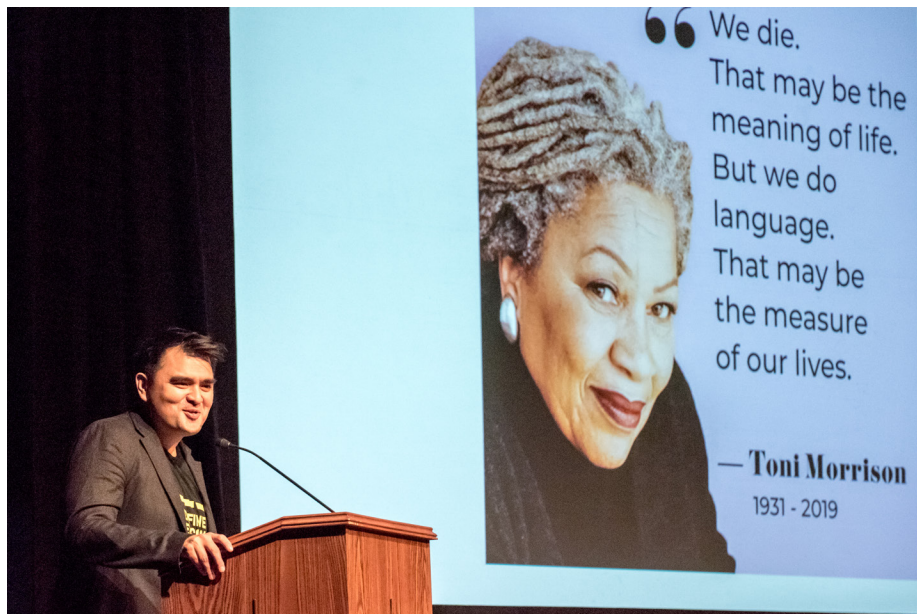
- The IRA charitable distribution is not included in your taxable income and is not considered a charitable tax deduction.
- Your gift counts towards your annual required minimum distribution from your IRA.
- Your support sustains the work and mission of Pisgah Legal Services.

How to Make a Gift

- Contact your IRA administrator for directions on how to initiate a transfer, visit www.pisgahlegal.org/ira, or contact Ally Wilson at ally@pisgahlegal.org or 828-210-3444 to learn more.

Jose Antonio Vargas Inspires at Justice Forum

MORE THAN 1,000 PEOPLE GATHER TO LEARN MORE ABOUT IMMIGRATION AND THE POWER OF LEGAL AID



Jose Antonio Vargas relates his experience as an undocumented immigrant living in the U.S. at Pisgah Legal's Justice Forum. (Photo by Jesse Kitt)

As more than 1,000 people listened intently, America's most famous undocumented immigrant, Jose Antonio Vargas, shared his personal story at Pisgah Legal's ninth annual Justice Forum. He recounted inspiring words from author Toni Morrison: "If you are free, then you need to free somebody else." He continued, "I would argue that freedom cannot and is not coming from the government. It comes from the very people who are insisting to define America on their own terms."

The Pulitzer Prize-winning journalist, filmmaker and CEO of Define America spoke on October 3 at Thomas Wolfe Auditorium in Asheville. Brought to the U.S. by his grandparents from the Phillipines as a child, Mr. Vargas discovered that he wasn't living in the country legally when he applied for his driver's license at age 16. He spoke about finding the courage to "go public," of living as an undocumented immigrant and of working to educate others about misconceptions surrounding immigrants.

PLS Immigration Attorney Shoshana Fried also shared details of how Pisgah Legal provides free, life-changing legal aid to immigrants in WNC. Generous people gave during the event, successfully completing the \$40,000 Justice for All Giving Challenge issued earlier this year.

Attendee Peter Hawes said, "Jose was a gift to all of us. Thank you Pisgah Legal for continuing to move us into the local and worldwide community as better informed, more compassionate people."

Thanks to everyone who attended and to the sponsors who made this event possible. [See all the photos and learn more at pisgahlegal.org.](https://www.pisgahlegal.org)



PHOTOS BY JESSE KITT



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Standing for Justice and Dignity since 1978.

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“Generosity is the most natural outward expression of an inner attitude of compassion and loving-kindness.” – Dalai Lama

Five Fantastic Reasons to Support Pisgah Legal

YOU CAN FEEL GREAT KNOWING THAT YOUR GIFT IS USED WISELY TO HELP LOCAL PEOPLE



Established For more than 40 years, Pisgah Legal has been fighting poverty and increasing access to justice. More than 16,000 lives are touched by this important work each year.

Effective Pisgah Legal works with other nonprofits to affect change and provide comprehensive solutions for our clients.



Compassionate Every day we advocate for those who need us most, including: survivors of domestic violence, vulnerable seniors, children suffering from abuse, veterans with disabilities, and families on the verge of losing their homes.



Volunteer - driven

Caring community members, including more than 300 area attorneys, are the lifeblood of this organization, giving their time and expertise to assist our clients.

Local When you give to Pisgah Legal Services, you are making a difference for people right here in Western North Carolina.



Give today using the enclosed envelope, give online at pisgahlegal.org/give, or contact Ally Wilson to find out more about giving stock or making a planned gift: 828-210-3444 or ally@pisgahlegal.org. **Thank you for your support!**

Because justice is for everyone, not just those who can afford it.