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*"If it wasn't for Pisgah Legal, I probably wouldn't have ever got my boy back," says Jeff. During a brief Christmas visit with his son in 2019, Jeff's PLS Attorney Jenna Walley bought a dart board for the child after seeing Jeff struggle. "My son still believes in Santa Claus," says Jeff, "so I told him one of Santa's elves left it for him." Jenna remembers, "It was so sweet – the magic that Jeff wove around that gift."*

## A Single Dad's Most Precious Gift

**JEFF CAME TO PISGAH LEGAL IN SEARCH OF A MIRACLE: BRING HIS SON BACK TO HIM AND THEIR HOME IN THE MOUNTAINS. JEFF AND OUR TEAM MADE IT HAPPEN.**

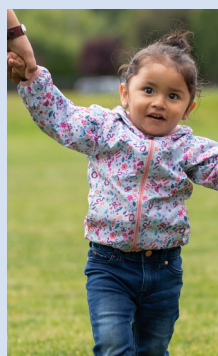
For two years, Jeff would gaze at the only photo he had of his son, the one he kept at his bedside table, the one of their first Christmas together.

Every night before he went to sleep he hoped and prayed to bring his boy home, but with so little money, and very little understanding of the legal system, the real question was how?

Jeff's abusive ex-wife left him with a mountain of debt she had incurred, took their young son and moved to Florida with a man she would ultimately marry – a man who had recently been released from prison after being incarcerated for molesting a child.

Jeff says, "They told me, 'If you don't sign these papers, we'll kill you. We'll have you taken care of.'"

*(Continued on page 5)*



**Did you know  
that expanded  
Child Tax  
Credits  
could reduce  
child poverty  
by 45 percent?**

# Standing Steadfast, Taking on New Challenges

CARING PEOPLE STARTED PISGAH LEGAL AND CONTINUE TO BELIEVE IN JUSTICE FOR ALL

Dear Friends,

Another challenging year is drawing to a close, and the staff and volunteers at Pisgah Legal Services are just as busy as ever.

We are seeing local people reach out for help as **evictions have returned to pre-pandemic levels.**

With relief funds still being dispersed slowly, we are working hard to keep families across our mountain region in their homes this winter.

Legal work to stop domestic violence and child abuse is, sadly, keeping our staff and volunteer attorneys busy as ever.

But there is also good news to share. This year's Special Open Enrollment Period for people signing up for Affordable Care Act (ACA) health insurance through **Healthcare.gov** surpassed all our expectations. Out of **2.8 million people in the country who signed up for quality, comprehensive coverage, more than half secured plans for \$10 or less per month**, and we saw that happen time and time again here in Western North Carolina (WNC).

Now, regular Open Enrollment is underway, and our Health Justice team is helping local people access health care once again.



We are also pleased to announce a new program for 2022. **The WNC Economic Recovery Program**, funded by a multi-year grant from the Dogwood Health Trust, will expand our ACA health insurance work as well as help low-income families with children obtain Earned Income Tax Credits and expanded Child Tax Credits. This will benefit folks like Jeff and his son, featured in this newsletter, just one of our struggling families for whom these dollars can make a world of difference.

A key feature of this project will be working with local people to secure all three tax credit opportunities, people who have such low incomes that they do not have to file tax returns. Our goals are to reduce the rate of uninsured persons and the rate of childhood poverty here in WNC.

***“Pisgah Legal remains here for justice, but we can’t do it without you.”***

While excited to take on this ambitious project, we remain grounded in the reality that this new opportunity does not support the core legal programs our community relies on, including: homelessness, domestic violence, immigration, and much more. Pisgah Legal remains here for justice, but we can’t do it without you. We need your help today.

And if you give by Dec. 31, your donation will be matched, so don't please delay.

**Thank You for Your Support, and Happy Holidays!**

Jim Barrett, PLS Executive Director

## Which tax credits can benefit Pisgah Legal clients and their children?



The nation's most effective anti-poverty tool benefits working individuals and couples, especially those with children. Twenty percent of eligible North Carolinians aren't claiming.



Child Tax Credits reduce child poverty. Most families receive \$250-300 per month per child for tax year 2021 under the American Rescue Plan.

**HealthCare.gov**

Premium Tax Credits help individuals and families afford quality Affordable Care Act (ACA) health insurance.





# HERE FOR JUSTICE Giving Challenge

Want to make a gift that will help people right here in Western North Carolina? When you support Pisgah Legal Services you are **joining the effort to be Here for Justice: stopping domestic violence, keeping families from becoming homeless, ensuring that those who are struggling can navigate the complex legal system, and providing access to health care.** **Our clients never pay a penny to have professional legal advocates assist them – thanks to your generous support!**



**Gifts made by the end of the year will be matched by other generous donors!**

Mail a check using the enclosed envelope, give securely online at [pisgahlegal.org/give](https://pisgahlegal.org/give), or for other options, contact Ally Wilson (828) 210-3444 or [ally@pisgahlegal.org](mailto:ally@pisgahlegal.org).

## More People Qualify for ACA Health Insurance

PISGAH LEGAL OFFERS FREE HELP REVIEWING OPTIONS, SIGNING UP BY JAN. 15 DEADLINE

**Healthcare.gov  
is OPEN!**

**Get free help.**

**Enroll today.**

 **PISGAH  
LEGAL SERVICES**

**NEW  
SAVINGS!**

Thanks to the American Rescue Plan, more folks are finding Affordable Care Act (ACA) health insurance through [Healthcare.gov](https://Healthcare.gov), with many paying \$10 or less per month for quality, comprehensive coverage that includes pre-existing conditions.

Here in WNC, Joellen was pleasantly surprised to experience these new savings for herself after a free review with Claire Kolberg, a Pisgah Legal navigator. “Before I talked to Claire, health care was my biggest expense,” said Joellen. “But after I spoke with her, I was paying close to \$10,000 a year less.”

Pisgah Legal Services and our enrollment partners throughout the region continue to offer free help with the sign-up process before Open Enrollment ends Jan. 15, 2022.

*PLS is a member of the NC Navigators Consortium.*

What have you got to lose? **Make a free appointment TODAY at [pisgahlegal.org/aca](https://pisgahlegal.org/aca) or call us at (828) 210-3404.**





Special thanks to Jesse Kitt Photography



## Health Justice Activist Headlines Forum

*"I tell my residents that medicine only contributes 10-20% of health outcomes. So, you need to ask where this family lives. And do they have food? And do they have transportation and all of these other social determinants of health, and you need to try to also address all of those. And that is only possible because of these many partners, including our lawyer partners."*

This was part of the inspiring message that **Dr. Mona Hanna-Attisha**, the pediatrician who uncovered the Flint water crisis, gave at **Pisgah Legal's 11th Annual Justice Forum** held Oct. 7. More than 100 people braved the weather to gather outdoors at Rabbit Rabbit in downtown Asheville to see the event on the big screen, while hundreds of others watched online. We wish to thank all our sponsors and guests for making the event a big success and for raising funds to support this work!



(Continued from cover)

Jeff signed the papers, but didn't understand what was really happening; he was signing away custody.

When he realized what had happened, Jeff was in agony. He struggled to manage severe panic attacks with the knowledge that he had made a terrible mistake.

Jeff rallied and even met with a private attorney to see what could be done. It was clear that he didn't have the resources for a long and difficult custody battle, so she referred him to Pisgah Legal Services (PLS).

When Jeff's Pisgah Legal Attorney Jenna Walley and Social Worker Sandy Devoid began working with him, they discovered that not only could Jeff's homeschooled 11-year-old son not read, neither could Jeff.

Jenna says, "When I first met Jeff, he was crippled with anxiety over the loss of his son and skipping meals to try to pay back the debt his ex-wife had racked up. He has such a strong work ethic, and he had never been in debt before. So many people in his situation would have quit, but Jeff never gave up."

A lot has happened since Jeff found Pisgah Legal more than two years ago. In 2021, Jenna secured a new primary custody agreement, bringing Jeff's son back home to WNC where Jeff enrolled him in public school this past Fall.

Now, Jeff's son is thriving, making good grades, and is thrilled to be back home with his dad.

Jeff says, "He loves being around other kids at school. And his teachers love him. I can't stop bragging on him!"

Sandy connected Jeff with domestic violence therapy, financial and debt relief counseling, literacy services and parenting classes. Pisgah Legal Board Member Jean Lee even helped Jeff sign up for a COVID-19 vaccine online when he couldn't manage it on the computer.

*"So many people  
in his situation  
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And the help continues. When Jeff's son wanted to join the school band, PLS staffer Katie Russell Miller put out a plea to friends on social media and managed to find a used, but still in good condition, trumpet for him.

Money is still tight. "We live on \$1,500 a month," says Jeff, who has worked the same job for more than 20 years. "After bills I have about \$300 a month to feed him, keep gas in the car, and the price of everything keeps going up."

Jeff has also learned about the Child Tax Credits through Pisgah Legal and will be taking advantage of the hundreds of dollars in much-needed income for their small family. Jeff says, "I didn't know there were places like this to help you. If it wasn't for Pisgah Legal, I don't know where else I would have turned."

## Profiles in Giving



Rector Milly Morrow and Associate Rector Michael Reardon

## Grace Episcopal Church

This year, Grace Episcopal Church in Asheville was determined to use their outreach funds to make a difference in the community.

Knowing the impact of COVID-19 on housing, and how scarce it was even before the pandemic began, they decided to make a special gift to Pisgah Legal's Homelessness Prevention Program.

In addition, church leaders worked to increase the impact of their gift by encouraging other faith communities to join them.

In a letter sent to approximately 80 other churches and congregations, they said in part, "As members of a strong and influential faith community, we can unite.... What each of us can do on our own, all of us in solidarity can do even better."

Thank you to the good folks at Grace Episcopal for your generous support and for your proactive approach to encourage others to help PLS prevent homelessness.



**PISGAH**  
LEGAL SERVICES

*Standing for Justice and Dignity since 1978.*

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**“Charity begins at home but should not end there.”**

**– Francis Bacon**

## Ways to Give that Work for You

MAKE A DONATION THAT WILL HELP OTHERS AND FILL YOUR HEART WITH JOY

Pisgah Legal offers many ways to give that make it easy and beneficial for you! Whichever way you choose to give, you will be supporting access to justice for everyone in our community.



### 1. Make A Gift of Stock

A gift of appreciated stock is a powerful way to support Pisgah Legal and make a smarter decision for your taxes.

By transferring stocks, you can avoid the capital gains tax, lower your tax

burden, and donate the full amount to Pisgah Legal Services. Visit [pisgahlegal.org/stock](http://pisgahlegal.org/stock) to learn more.

### 2. Give Through Your IRA

If you are 70.5 or older, and you have a traditional IRA, you can support Pisgah Legal this year with a tax-free gift called a Qualified Charitable Distribution (QCD). Giving from your IRA can lower your tax burden by using pre-tax funds for a gift.

### 3. Spread Holiday Cheer

Support access to justice for all by sending season's greetings to family, friends and clients with Pisgah Legal's new holiday card featuring a stunning winter scene taken

by Jared Kay. Visit [pisgahlegal.org/holidays](http://pisgahlegal.org/holidays).



### 4. Keep it Fast & Simple

Send a check using the enclosed envelope, scan the code (above, left) with your smartphone, or give online at [pisgahlegal.org/give](http://pisgahlegal.org/give).

***Pisgah Legal Services is Here for Justice.***

***Please Join Us!***