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*“Our attorney, Ben Many, was more of a guidance counselor,” says Mark. “Being an advocate outside the courtroom meant just as much as filing that legal paperwork.” Sara worked closely with Sam Peck, part of the team of professional advocates. She couldn’t wait to share their good news when the situation was resolved. “When I made the last payment,” she says, “I drove straight over to see you guys!”*

## Free Legal Help Is Just the Beginning

TREATING OUR CLIENTS WITH DIGNITY AND RESPECT IS PART OF OUR PROMISE AS PISGAH LEGAL ADDRESSES CRITICAL NEEDS FOR PEOPLE LIVING IN OUR MOUNTAINS

Asking for help isn’t easy for Mark, a disabled veteran who served in the U.S. Military for more than 20 years. This former combat instructor and SWAT team commander has navigated many difficult situations in his life, but when faced with losing his home, he needed legal expertise and an advocate on his side.

While Mark was away from home, in treatment for Traumatic Brain Injury and Post Traumatic Stress Disorder, a bill to

remedy a water and sewer problem in his house mushroomed into an unpaid debt resulting in a lien against his house; then the opposing party moved to foreclose.

Mark and his wife, Sara, found more than free legal aid at Pisgah Legal Services. They say they never felt judged or shamed but were supported through a very difficult and stressful time. PLS Attorney Ben Many negotiated a debt reduction and payment plan so their home could be saved.



**Save the Date for our Annual Justice Forum on October 7. This year’s speaker is Dr. Mona Hanna-Attisha, the health and social justice advocate who exposed the Flint water crisis.**

[Pisgahlegal.org/Justice Forum](http://Pisgahlegal.org/Justice Forum)

For more information on this Speaker, please visit [www.prhSpeakers.com](http://www.prhSpeakers.com).

# A Once in a Generation Chance to Change Lives

NEW PROGRAMS CAN LIFT CHILDREN AND FAMILIES OUT OF POVERTY WITH YOUR HELP

*Hope is the thing  
with feathers  
That perches in the soul  
And sings the tune  
without the words  
And never stops at all.  
– Emily Dickinson*



Dear Friends,

Hope. It's the thing many of us have been clinging to for more than a year, and now, as vaccines become more widely distributed, we're feeling new reasons to hope for a return to normalcy.

At Pisgah Legal Services (PLS), we're finding other reasons to be hopeful for our clients. Thanks to recent government initiatives, more resources are being made available to people across the nation and right here in Western North Carolina (WNC).

## New Funds for Low-Income Families

Beginning in July, qualifying families with children will begin to receive the expanded federal Child Tax Credit, in part in the form of monthly checks from the IRS. The credit can be up to \$3,600 for each qualifying child.

The average yearly income of a Pisgah Legal client is \$15,261. To put this in perspective, a family with two parents and three children under six, at this income, will receive \$7,000 in payments for the third stimulus check, \$10,800 in Child Tax Credit, and \$6,660 in Earned Income Tax Credit by filing a tax return, for a total of \$24,460.

This once-in-a-generation initiative alone can be truly life-changing for children and families living in poverty across WNC, but they need to be made aware of it and connected to advocates to access these resources. **In short, they need Pisgah Legal Services.**

## Housing Needs Are Still Critical

The housing moratoria are set to end June 30, and more than 200,000 renter households in NC are estimated to have fallen behind on rent.

Because of the long-lasting economic challenges on our community due to COVID-19, we are preparing for a record number of evictions once the moratoria expire, whether that happens sooner or later this year. In WNC, nearly 50 percent of renters were cost burdened prior to the pandemic (paying greater than 30 percent of their income for rent) in the 11 mountain counties our Homelessness Prevention Program covers.

We can provide early legal intervention to keep difficult situations from spiraling out of control and forcing families, seniors, children and other vulnerable people into homelessness. And, as you can see from Mark's story on the cover, many other local people not covered by the eviction moratoria need our help to stay housed and avoid foreclosure.

**People in need of health insurance can also find new savings at Healthcare.gov**, but, again, they often need professional and caring advocates to help them understand

their options, access these important savings, and sign up for care. **Last Open Enrollment we saw double-digit increases in sign-ups in many of our mountain counties.** We want to continue getting local folks covered!

There is reason to hope, and there is reason to help your neighbors connect to resources they desperately need through Pisgah Legal Services. As things begin to return to normal for many of us, let us make sure our neighbors who haven't been as fortunate aren't left behind. **Please give today**, and thank you for your support.

Jim Barrett, PLS Executive Director

# A Generosity Challenge!

DEERFIELD RAISES \$100,000 FOR HOUSING NEEDS



**Thank you,** Deerfield Charitable Foundation, for recently matching \$50,000 in gifts from your caring and generous residents, board and staff to support

Pisgah Legal's Homelessness Prevention Program. The goal was met – and exceeded! – and now Deerfield hopes to inspire our greater WNC community to raise an additional \$100,000 to assist local people with critical housing needs.

**Please give today!** If you are a first-time donor, or if you can increase your donation, **your gift will be matched dollar-for-dollar** by NC IOLTA. Give securely online at [pisgahlegal.org/give](https://pisgahlegal.org/give), use the enclosed envelope, or contact Ally Wilson at 210-3444 or [ally@pisgahlegal.org](mailto:ally@pisgahlegal.org).

## New Savings at Healthcare.gov!

**SIGN UP NOW THROUGH AUG 15 FOR QUALITY HEALTH INSURANCE**

More than one million people have signed up for ACA health insurance since the Special Open Enrollment Period began in February. Thanks to new savings from the American Rescue Plan, you may find quality, lower-cost health insurance through the ACA Marketplace.

Pisgah Legal Services and our WNC Enrollment Partners are again offering free assistance for local people to review their options and sign up, folks like Russell and Fran (R). **"It's been life-changing," says Fran.**

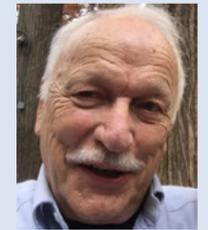


Russell and Fran went from paying \$870/month for an expensive plan that covered catastrophic events and little else to paying \$79/month for Gold Plan ACA insurance that covers care for pre-existing conditions, like the \$2,900 monthly shots Fran needs to save her eyesight. "When we got the new insurance, I almost cried. We were taking money out of our retirement accounts to pay for insurance before this."

**Don't Wait! The Special Enrollment Period ends August 15.**

Go to [Healthcare.gov](https://Healthcare.gov), or for free help with the process, make an appointment online at [pisgahlegal.org/aca](https://pisgahlegal.org/aca), or call (828) 210-3404.

## Profiles in Giving



Jerry De Land

What can just one person do to help others? Quite a lot, actually.

At his home in Asheville's Deerfield Episcopal Retirement Community, Jerry De Land says, "During the COVID-19 lockdown I personally felt safe and secure at home, but many less-fortunate families faced eviction, and many more families will face homelessness when eviction moratoria end."

Jerry continues, "The probability of skyrocketing evictions prompted me to request fellow Deerfield residents join with the Deerfield Charitable Foundation to raise funds for Pisgah Legal's homelessness prevention work. This Spring, fellow residents gave \$50,000, then the Foundation matched it for a grand total of \$100,000."

Chris Dismukes, chair of the Deerfield Charitable Foundation Board, says, "Our small community is filled with caring and proactive older adults, and we can't wait to see how the wider WNC community will respond as they learn more about PLS and the work you do!"

Thank you ALL for your kindness and for making this generosity challenge possible!



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**“Hope is being able to see that there is light despite all of the darkness.” – Desmond Tutu**

## Area Attorneys Honored for Outstanding Service

THANKS TO YOU, WE CAN SERVE THOUSANDS MORE PEOPLE EACH YEAR THAN WE EVER COULD ALONE

The Mountain Area Volunteer Lawyers (MAVL) Program, a partnership between the private bar and Pisgah Legal Services, engages approximately 300 volunteer attorneys. In the last year alone, caring attorneys donated 3,343 hours of pro bono (free) service. The following attorneys recently received special honors by the Buncombe County Bar:



*Lifetime Pro Bono Service Award:*  
Bill Christy

*Outstanding Pro Bono Service Award:*

Jean Lee



*Emeritus Lawyer Pro Bono Award:*  
Julie Northup  
and Vann Vogel



*Younger Lawyer Pro Bono Award:*  
Barrett McFatter

*Collaborative Legal Project Pro Bono Award*  
– Unemployment Insurance Benefits

Pro Bono Team: Bo Carpenter, Michele Morris, Heather Newton, Julie Northup, Glen Shults, Vann Vogel.

**Thank you, all, for sharing your time and talent!**

### *John Noor Earns State Honors*



Congratulations John Noor, recipient of the 2021 Younger Lawyer Pro Bono Award by the NC Bar Association.

John practices law at Roberts & Stevens. He has volunteered with the MAVL Program since 2013 and serves as a Vice President of Pisgah Legal's Board of Directors.

***Because Justice is for Everyone, Not Just Those Who Can Afford It.***