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Bill-paying program helps mentally ill avoid becoming homeless

BY GINNIE GRAHAM World Staff Writer

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 For more information about the Volunteers of America Payee Services program, call 918-307-1500 or visit the program's website.

A year ago, Jessica Sanford was lost in the abyss of mental illness and surfaced in Tulsa homeless shelters.

The married mother of two has battled the symptoms of hallucinations for nearly a decade while bouncing between relatives' homes.

After Sanford became homeless and separated from her family, social workers began helping her achieve mental health wellness, including gaining approval for Social Security Disability Income.

That steady income was too much for Sanford to handle so she joined the Payee Services program offered by Volunteers of America.

"I would spend all day long trying to do bills and making payment plans and doing lists," said Sanford, who has a diagnosis of bipolar disorder and schizoaffective disorder. "I'm not used to people taking care of me. I'm used to taking care of people. It's refreshing to not have to do that.

"It's nice to not have to sit down and have to do the bills. It's nice to not have to worry about who to pay and remember to pay electric, rent and utilities. I couldn't take care of that until these people came along to help me."

The payee program has grown from about 40 people more than a decade ago to more than 400, with a waiting list. Expansions into Oklahoma City and Muskogee are under way.

A payee is a person or organization appointed to receive the monthly income of a person and handle all bills. Those with payees have income but cannot handle their money without assistance.

'Necessities come first'

Volunteers of America started the program in 1999 with a United Way venture grant to prevent homelessness. A local task force found a service gap involving financial management for the elderly and disabled, often leading to a loss of housing.

"Our goal is to make sure they are in housing and all their necessities come first," said Dave Goldman, director of the payee services program.

"We want to help people be self-sufficient in the sense that they have money coming and it's being used to pay their bills on time. The rents of 100 percent of our clients will be paid on time. They will not be evicted for financial reasons."

The program grew in 2001 with a grant from the U.S. Department of Housing and Urban Development. A grant from the Zarrow Families Foundation in 2007 allowed the program to expand to serve 90 clients.

Last year, the program received grants from the George Kaiser Family Foundation, Inasmuch Foundation of Oklahoma City, Sarkeys Foundation and City of Muskogee Foundation. The infusion of funds has helped ramp up the program and whittle down the waiting list, which has reached 80.

Just over half of the clients are court-ordered to have a payee when they are approved by the Social Security Administration. The rest are referred by other agencies, many after bad experiences with a family member serving as a payee.

From three to five referrals are received each week, Goldman said.

"We approach this from the stress aspect," Goldman said. "This is where we come in. Let us take the stress off you. We're not here to control money; we're here to help manage it."

Each client goes over a budget with a Volunteers of America social worker. After the monthly bills are paid, the remaining amount is paid to the client weekly. Copies of the bills are provided to the client or their main case manager or representative.

Budgeting for extras

If needs arise such as a gift for someone or shopping for clothes, the client works with the payee on a budget for that expense.

Social workers are not just cutting checks and doing budgets. They visit the clients and connect them to other community or government service they may need.

"I love my job, and you see so many people out there needing your help," said Dee Pendergrass, payee services coordinator. "You definitely build relationships with them. You have to for the program to work. A lot of them are independent and on their own, but just can't pay their bills on their own."

Sanford has been able to start a savings account and provide Christmas and birthday gifts for her children - a first in more than six years.

"Financially, I'm now able to send them things and that's important to me," Sanford said. "I feel like I missed so much of them growing up because I was in and out of hospitals. When they were kids, I was so poor and couldn't get them anything."

Sanford said symptoms of mental illness began surfacing during her 30s, and she has attempted suicide five times.

She is now on medication that has allowed her to move into an apartment managed by the Mental Health Association.

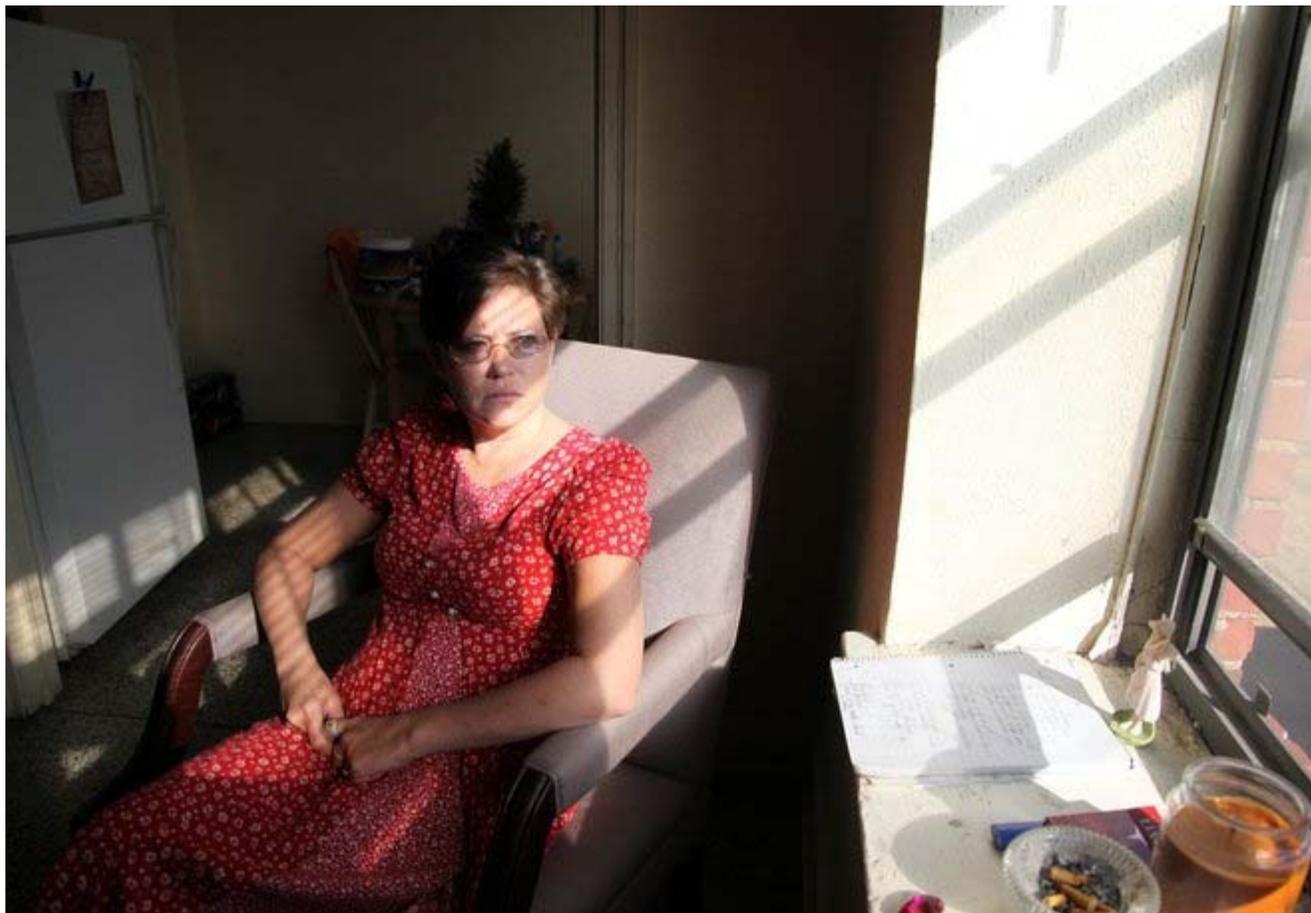
She writes poetry, tends to her plants and listens to music. She has a spotless apartment and social workers checking on her nearly every day. Her goals are to mend the relationships with her children, who are now adults, and attend art classes.

"For the first time, I have a place of my own and it's peaceful," she said. "It makes me think a lot about my kids more, so it makes me sad sometimes. I'm doing well now that I have a support team. They don't care I am bipolar and schizoaffective, and that makes me feel loved."

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Associated Images:



Jessica Sanford reflects at the window in her apartment. Sanford has a steady income, but needs assistance with the task of handling her monthly bills. STEPHEN PINGRY / Tulsa World



Dee Pendergrass, a social worker with Volunteers of America, processes and cuts payment checks for the monthly bills of a client at the VoA offices in Tulsa on Monday. The client turns over all the monthly checks to the caseworker, who then pays the bills from the client's Social Security check, which was signed over to VoA. MICHAEL WYKE / Tulsa World

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