



M. Scott George, Citizen Potawatomie Nation

by: Jennifer Wilding

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Director

Citizen Potawatomie Nation Tribal Housing Department

Shawnee, Oklahoma



This interview is one of five conducted for an article about home repair in the Tenth District. [The full article](#) offers background information and links to all interviews.

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*M. Scott George, Citizen Potawatomi Nation
<https://www.kansascityfed.org/community/community-connections/m-scott-george-citizen-potawatomi-e-nation/>*

Citizen Potawatomi Nation (CPN) Housing Department offers programs to assist in providing decent, safe, and sanitary housing to its Tribal members. Its Elder/Disabled Repair Program is available to make elders' single-family homes safer and more efficient as their needs increase. It is available for all elderly low-income Native Americans with priority given to CPN tribal members.

Q: Who are you assisting with the CPN Elder/Disabled Repair Program? Tell us about them.

A: It's the main repair program we offer. It is focused on elders, because we know they're on fixed incomes and their units and homes are probably in disrepair, whereas a younger person may be buying something newer that is less likely to be falling apart. The owners that we want to assist are usually in older homes that have been in their family for years. They may have grown up in that home and inherited it or bought it very early. In their working days, they were able to maintain it, but since then it may have fallen into disrepair.

Q: What kinds of repairs can you make for folks?

A: We start out doing an assessment. We try to arrest any kind of problems that they have. In Oklahoma, we have two seasons - really wet or really dry - and because of that the ground shifts and moves, so we do foundation repairs. We also do roof repairs. Those two are fairly costly, so we start there. After that, we'll look at handicap accessibility. The doors may need to be widened. Bathrooms may need to be redone. It may be as simple as putting handrails up.

Q: Do you have a dollar limit?

A: We limit it to about 40% of the home's value. That is a rule of thumb we've developed over the years. If we're going to put in 60-80% of the home's value, we'd be better off tearing it down or building something different.

Q: What impact is this program having?

A: We target at least 10 homeowners a year. We have near elders waiting for that 60th birthday so they can call us and get on our program. We don't do a lot of cosmetic repairs unless we tore the house up trying to fix the major concern. There can be some disappointment. They may think they're going to have a new house when we're done and basically what they have is a home that allows them another 10 or 20 years instead of having to move out.

Q: There are similar programs elsewhere to repair housing for older people. What makes it easier or more challenging or just different to deploy a program like this in a Tribal jurisdiction?

A: In terms of challenges in administering the program, we are required by regulation to place a lien on the home for a period. A lot of homeowners that have their homes paid off don't like to be encumbered in any way, even though this is a grant. Once that time is completed, then we remove the lien. The lien is there to keep somebody from selling the house, just because we fixed it up. With the lien, even if they sold the house, they would have to pay us back what we put into it. That becomes kind of a difficult selling point to some people. The easy part is that this is a grant and there is no payback on it.

Q: You were an oil field worker and a job coach for disabled adults and more before becoming CPN housing authority director in 2013. What drew you to this career?

A: A house, a home, a first-time apartment for somebody is a game changer. It's rewarding in that sense. It's also rewarding because when you're building something, repairing something, it's done, and you can see it when you get finished.

Q: Thinking about the system related to the rehabilitation of homes, what challenges do you see?

A: Half the battle of trying to maintain a home is getting a homeowner to understand that water destroys the home, and you need to keep the water out of your home, away from underneath your foundation and out of your roof and out of your attic and walls. And then there is the upkeep of your plumbing and electrical and appliances. Those are all costly items, but there are ways to address it early before it becomes a problem. You have to stay on top of it. It's very easy to become sedentary in our lives, just come home, cook, watch tv, get up and repeat. I tell people, get up and walk around your house. It's just like owning your car. There are people who just put gas in it and that's all they ever do, and soon the car starts breaking down on them. You need to learn how to get out of your car and see what's going on. It's the same thing with a house. Walk around and see what's going on and fix problems before they get bad.

Q: What trends do you see heating up that will have an impact on the ability of people to rehab their homes?

A: When COVID hit and interest rates were almost at 2%, we were seeing a large uptick of people trying to buy homes. We have several homeownership programs, and we could hardly stay up with demand. The low-income person was getting beat out by people who were paying more than the appraised value. That trend was disturbing to us because they had that one opportunity, because the interest rates were low enough that they could actually afford a home, and they weren't able to get a seat at the table because they lacked the ability to throw cash at it. Corporations and others were buying houses up and to sell them later.

The prices of the homes also went up during that time. They've jumped almost \$20,000 to \$30,000, so what was an affordable \$100,000-\$120,000 is now \$140,000-\$160,000 and it's out of their price range. So, your house is worth more, giving you more lending capacity, but the higher interest rates mean you will be paying more back for a longer period.

Q: When you think about what can help people better afford to rehab their homes does anything spring to mind?

A: We are moving towards all these energy efficiencies. Using the new rebates that are available, a homeowner could install some energy efficient technology that would drive down their energy bill allowing them to save up for the rehab needed. There are methods out there that can basically take people off the electrical grid, with solar and wind and other ways of generating energy. But there's a price tag. Now that's added on so in essence it's only affordable to those that are paying \$300,000 or \$400,000 for their home. I'd like to see the industry make that more standard. That will drive the cost down so it wouldn't be such a novelty. Any time something is new then it's going to cost more.

Author



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Jennifer Wilding, community engagement advisor for the Kansas City Fed, uses writing and public engagement skills on special projects for the community development department.

WritingIn 2026, the Kansas City Fed released Wilding's "[The Byways Report: The Scenic Route to Rural Prosperity](#)," examining how small towns have used route-based tourism as a strategy for economic development. Along with expert interviews and technical resources, the report includes stories from several byways, with a focus on Route 66 in Oklahoma. Her [three-part series on Investment Connection](#), the Kansas City Fed's signature program, appears on the [national website](#) about the Fed's work in

communities. Wilding co-authored [Disconnected: Seven lessons on fixing the digital divide](#), a layperson's guide to putting broadband, devices and training within reach of a community. In addition to special projects, Wilding edits the Kansas City Fed's [community development newsletter](#).

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Engagement Wilding served as project director for community-engaged research in a neighborhood where broadband subscriptions were very low. The engagement [built understanding](#) of barriers to connection. She also led [focus groups with unemployed individuals](#) and with people from nonprofits that serve them, held in Chicago, Detroit, Denver and Kansas City. Before joining the Kansas City Fed in 2018, Wilding was executive director of Consensus KC, a nonprofit consulting firm specializing in public policy and civic engagement. She holds a B.A. in urban affairs from the University of Missouri-Kansas City. Her hobby is letterpress printing, using a 1,500-pound cast-iron press from the late 1800s.

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