



'Making Room' shares results of survey on housing in the Tenth District

by: Jennifer Wilding

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The Federal Reserve Bank of Kansas City has released "**Making Room: Perspectives on Housing in the Tenth District**," a report that offers a picture of the housing landscape across the Tenth District in the words of developers, investors, government and elected leaders, labor, landlords, tenant advocates and others. The Kansas City Fed's community development team deployed the survey in 2021 to gather opinions about housing from diverse stakeholders. We learned which housing challenges were having the biggest impact and what innovative solutions people would most like to try.

The survey was intended to provide insight on the complex issue of housing. The survey helped identify the elements of the housing system that are most important to Tenth District stakeholders. We reviewed all the results and paid special attention to innovative solutions people said they most wanted to try. Over the next year, we plan to publish articles on solutions related to these topics:

- 1 **Alternative types of construction** with lower costs, and how to encourage their use.
- 2 **Rehab of existing housing stock**, making rehab accessible to lower-income homeowners, landlords and governments in urban and rural areas.
- 3 **Creative ways to make mortgages affordable**, such as land trusts and shared equity ownership models.
- 4 **Options for providing subsidies and incentives to developers** of housing for low- and moderate-income people, including creative options such as public banking, social justice bonds and impact notes.

Know of promising solutions?

Our goal is to provide practical information that our communities can use to help get people into safe, decent and affordable places to live. If you know of a success story related to any of the four topics, we'd appreciate hearing from you.

Send information about promising solutions to jennifer.wilding@kc.frb.org. Here is what we need:

- 1 A paragraph or two explaining your personal connection to the success story and how you know it's successful. Brief is good - 100 or 200 words is plenty.
- 2 A link to a website, report or other information that provides more information.

To make sure you receive a copy of the articles, [enter your contact information](#), then check the “community development” box to sign up for our newsletter and other publications.

Author



Jennifer Wilding

Community Engagement Advisor

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](#). [Subscribe here](#). **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. **About the Federal Reserve Bank of Kansas City** The Federal Reserve Bank of Kansas City is one of 12 regional Reserve Banks that, along with the Board of Governors in Washington, D.C., make up our nation's central bank. We work in the public's interest by supporting economic and financial stability. The Kansas City Fed's territory includes Colorado, Kansas, western Missouri, Nebraska, northern New Mexico, Oklahoma and Wyoming. Our headquarters is in Kansas City, with branch offices in Denver, Omaha and Oklahoma City. The Kansas City Fed Community Development Department promotes economic development and public understanding that leads to progress for lower-income individuals and communities. Our focus areas include community development investments, digital inclusion, small business / entrepreneurship, and workforce development.