



‘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.

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Jennifer Wilding, a community development specialist for the Kansas City Fed, provides communications, engagement, and research for the community development department. Wilding edits the Kansas City Fed's community development newsletter, "[Community Connections](#)" and takes on special projects. For example, she serves as project director for a community-engaged research partnership. The Kansas City Fed, a nonprofit and a neighborhood organization joined together to hear from neighborhood residents about broadband internet. The report will be shared nationwide. Before joining the Kansas City Fed in 2018, she was executive director of Consensus KC, a nonprofit consulting firm specializing in public policy and civic engagement. She worked on philanthropically funded projects in metro Kansas City, and for clients here and around the U.S. Wilding 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. Highlights of her work include: [Getting to 'We Have a Deal.'](#) The three-part article shares how Investment Connection bridges bankers and community-based organizations. The article is on [Fed Communities](#), the national website about the Fed's work in communities. [Disconnected: Seven lessons on fixing the digital divide.](#) A layperson's guide to putting broadband, devices and training within reach of a community. [Focus groups with unemployed individuals](#) and with people from nonprofits that serve them, held in Chicago, Detroit, Denver and Kansas City. **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.