

3-6-2024

Exploring Strategies to Build and Sell Affordable Homes

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Walden University

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Walden University

College of Management and Human Potential

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Christopher L. Williams

has been found to be complete and satisfactory in all respects,
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the review committee have been made.

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Walden University
2024

Abstract

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by

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MBA, Walden, 2018

BA, University of Baltimore, 2015

Doctoral Study Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Business Administration

Walden University

February 2024

Abstract

Some builders are having challenges selling newly constructed homes and building affordable homes. New home builders are tasked with developing creative ways to move leftover inventory and adding affordable homes to their inventory while also realizing a profit. Grounded in uneven development theory, the purpose of this qualitative multiple-case study was to explore successful strategies to build and sell affordable homes to prospective buyers while generating a profit for the builder. The participants were three small to medium-sized new home builders who build and sell in Baltimore County, Maryland, and have been operating their business for 5 years or longer. Data were collected using semistructured interviews, a review of organizational business journals, and internet website information. Through thematic analysis, three themes evolved: increase the availability of affordable land in Baltimore County, Maryland; reduce the cost of required fees to builders through tax incentives, which will create greater opportunities for affordability; and introduce governmental partnerships to assist builders in building affordable homes that are profitable. A key recommendation is for municipalities to include a lower tax incentive for builders and increase the accessibility to land, which would promote greater opportunities for future potential buyers. The implications for positive social impact include the potential for new home buyers to have a chance to purchase an affordable home and the possibility for home builders to build more communities while also making a profit.

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Dedication

I dedicate this study to my Lord and Savior Jesus Christ who allowed me to complete this journey as well as my lovely wife Reeshemah Williams with her amazing support, love and encouragement which has help me to endure throughout this entire process. To my beloved mother who has gone home to be with the Lord, my children, grandchildren, and friends who belief in me helped me to realize I am more than a conqueror in Christ Jesus.

Acknowledgments

I am incredibly grateful and thankful to my chair, Dr. Anne Brown, who has been supportive and committed to guiding me throughout this journey. I have faced many challenges and struggles in reaching my goal and her diligence, astute understanding of the process and patience have been allowed me to remain focused and steadfast unto the end. I would also like to thank Dr. David Moody for pushing me to be excellent and overcome all roadblock in my way with outstanding insight and great feedback along the way. I would like to thank the amazing staff, faculty and my colleagues who have provided encouragement, knowledge and valued feedback which has been instrumental in helping me reach my educational goals.

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Section 1: Foundation of the Study

There is a need to explore strategies home builders use to build and sell affordable homes yet yield a profit for the builder. The housing market in the United States represents 40% of all major purchases made by consumers (Wang & Immergluck, 2019). While a significant number of those homeowners were affected by an unstable marketplace (D’Lima et al., 2022), a compelling number of consumers continue to go underserved when it comes to affordable housing opportunities. In this case study, I explored strategies to improve processes for new home builders to build and sell affordable homes, while generating a profit for the builder.

Background of the Problem

There has been a need to increase awareness of builders’ strategies that will provide opportunities for consumers to purchase homes. According to Hauswald and Reyes (2020), there are opportunities in many major urban markets to promote affordable housing initiatives, but a significant segment of the new home buying market is dedicated to higher end consumers, and overall home ownership dropped by over 20% from 1975 to 2015. The growing need to address underserved consumers, along with new homes builders wanting to maintain profitability presents an interesting dichotomy and further expanded the necessity to explore strategies to build and sell affordable homes, while generating a profit for the builder. The economic climate called for radical and significant changes in segments of the housing industry. Home builders are not immune to the need for affordable housing. Hopefully, the information gathered in this study will provide strategies for change and lay groundwork for future research study.

Problem Statement

Some new homes builders lack strategies to build and sell affordable homes and miss out on a significant amount of buyers that could generate a profit for the builder. (Ehlenz, 2018). The cost to purchase a home 20 years ago was 65% less than today, and some builders built affordable and sustainable homes (Wang & Immergluck, 2019). The general business problem is that new home builders in the United States, including the Maryland area, face challenges building and selling affordable homes. The specific business problem is that some new home builders lack successful strategies to build and sell affordable homes to prospective buyers, while generating a profit for themselves.

Purpose Statement

The purpose of this qualitative multiple case study was to explore successful strategies new homes builders use to build and sell affordable homes to prospective buyers while generating a profit for themselves. The sample was drawn from the population of new home builders in Baltimore County, Maryland, consisting of three new home builders who have been successful in building and selling affordable homes and sustaining their business for the last 5 years. The findings and knowledge from this study may contribute to positive social change because of the potential to help builders and others formulate and implement strategies that would provide affordable housing, thereby improving the lives of individuals and helping builders contribute to the welfare of communities.

Nature of the Study

A qualitative methodology was the most appropriate research method for this study. Qualitative methodology is often favored over quantitative methodology or mixed methods, as it is conducive to actual experiences specific to a phenomenon (Saunders et al., 2015), which was the aim of the proposed study. When using quantitative methodology, the focus of the researcher is on examining the relationship of two or more variables (Saunders et al., 2015). A mixed methodology study is a combination of quantitative research data and qualitative research synthesis and analysis. For the current study, the aim was to explore deep human insights relating to the phenomenon and not numerical based statistical analysis and examining relationships between variables. The quantitative methodology is not conducive to facilitate exploring the deep human insight that is feasible using the qualitative approach, and the mixed method approach can be complicated, costly, and time consuming. The qualitative methodological approach therefore was ideally suited for this research.

A multiple case design was best suited for this study. Saunders et al. (2015) communicated four principal research designs for a qualitative case study: (a) case study, (b) phenomenology, (c) ethnography, and (d) narrative. The phenomenological research design method is the commonality of experiences and reaching a point that explains or describes the phenomenon (Saunders et al., 2015); I did not use a phenomenological design because the focus of my research was conducive to an in-depth exploration and sought to arrive at a possible solution for new home builders that lack successful sales strategies dedicated to affordable homes. The ethnographic research design involves a

detailed review of a culture from the lens of the researcher (Saunders et al., 2015); hence, I did not use ethnography since the purpose was not to study the culture of a group. The multiple case design was ideally suited for this qualitative research since it was suitable for an in-depth exploration into home builders and the underlying process that will possibly help with affordable selling strategies.

Research Question

What successful strategies do new home builders use to build and sell affordable homes to prospective buyers while generating a profit for themselves?

Interview Questions

1. Beyond the cost of materials, what issues are you facing with building affordable homes?
2. What is the best way to increase sales of affordable homes?
3. What strategies would you like to introduce to help promote sustainable, affordable housing over the next 12 months?
4. What additional experiences can you share that could help change the perspective about affordable housing for all prospective buyers?
5. What steps do you take with potential clients who are limited financially and need help with the purchase of their home?
6. With regards to affordability, what plans do you use as a builder to address the needs of potential new home buyers?
7. What are some of the challenges that you face as a builder in the current market?

8. How much time does it take to implement the strategies you suggested that will help improve the buying process for individuals seeking affordable housing?
9. How can affordable housing be built, while creating a profit for you as a builder?
10. What would you like to suggest that you believe would add value to this study.

Conceptual Framework

The theoretical underpinning of this study, representing the conceptual framework, is the uneven development theory. The uneven development theory was introduced by Trotsky in 1930. According to Trotsky, development in specific areas or locations was systematically established, while other areas were unevenly developed, hence creating a significant gap in that economy (McIntyre, 1992). Gotham (2014) applied the theory to real estate development, proposing key concepts and ideas supported by interviews and questions that dealt with the uneven development of key strategic urban areas in Missouri. The conceptual framework included constructs that may lead to effective exploration for determining ways to provide affordable homes and address the expectations of consumers, from new home builders in Baltimore County, Maryland. Gotham's insight and analysis opened a lens for a deeper exploration into the social, economic, and developmental injustices deeply rooted in the American fabric of the real estate industry and the spatial and racial divide existing since the turn of the century. Cooper (2016) effectively pointed to the history of the indiscretions of the real

estate industry and the federal government that promoted an agenda to separate and divide the housing industry. Gotham addressed the need for effective change in every area of the real estate industry on every level and called for local, national, and federal mandates to enforce the laws that were supposed to protect everyone. The postulations of the uneven development theory provide constructs that may lead to effective exploration for determining ways to improve new home builders' characteristics, perceptions and strategies toward consumers and improve ways to build and sell affordable homes, while generating a profit for the builder.

Definition of Terms

The definitions below are provided to help readers gain a clear perspective of terms used in this study.

Affordable housing: The U.S. Department of Housing and Urban Development (Hamidi, 2016) defines affordable housing as housing where the occupant is paying 30% or less of their gross income on total housing, including utilities.

Fiduciary responsibility: A legal obligation to act or perform on the behalf of another. The fiduciary typically has a financial responsibility or obligation to uphold (Feldman, 2018).

Home ownership association (HOA): The governing body of common interests' communities, such as subdivision who manage areas within the community (Carr & Boyd Kramer, 2022).

Home ownership: An opportunity to purchase a home which limits risk and increase investment power. The state of owing a primary residence and having an ownership or stake in a neighborhood (Anari, 2019).

The New Home Builders Association (NHBA): NHBA provides critical economic analyses of the home building industry resulting from private and government data. The resources provide surveys builders, home buyers, and renter's information and analysis into the complexities and trends influencing the new homes builder's industry (Clarke & Freedman, 2019).

Specific barometer: The measurement of precise levels of real estate trends that help dictate the success or failure in a market (Zighan et al., 2018).

Assumption, Limitations, and Delimitations

The assumptions and limitations of the study represent what is out of the control of the independent researcher. The delimitation represents the boundaries and scope of the study as imposed by the researcher.

Assumptions

The assumptions in a study provide an access for the researcher to locate expected truths within a study. Assumptions in a research study means the responses from the selected participants will be honest and truthful. According to Favourate (2020), an assumption for this study was that participants would provide honest and detailed responses to all interview questions. A participant who agreed to participate and provided vital information would be valuable to the study. Another key assumption to the study was the selection of qualitative methodology as the optimal method to explore strategies

to possibly increase affordable homes. Qualitative methodology research design helps to provide an optical view of a business problem which can be explained and explored; it is assumed that the strategies will be useful for new home builders to implement.

Limitations

The limitations point to possible weak areas within a study and outline ways to address them (André, 2020). One possible limitation in this study may be scheduling time to collect the necessary data from the selected participants for the proposed study. Sperling (2022) pointed to limitations that arise from the data collected and may not provide the best insight to represent the builders in the region. Another limitation within the study may include some information that may not be as concise as intended when providing insight and analysis over a specific period (Le Blanc & Kaufmann, 2021).

Delimitations

The scope of this study was limited to new home builders within Baltimore County, Maryland. The study was limited to the selection of three builders who have been able to sustain their business over 5 years and could provide insight and analysis on their strategies to build and sell affordable homes while generating a profit for the builder. A key indicator of presenting research is assuring full transparency is evident and clear as it relates to delimitations since the overarching goal is to improve the knowledge of the reader (Theofanidis & Fountouki, 2018). The specified time for conducting the study was not to exceed 6 months and the findings will be important to future research.

Significance of the Study

This study's findings may be of significance to prospective buyers seeking affordable housing and new home builders looking to uncover strategies to build and sell affordable homes while generating a profit for themselves. The findings from the study may possibly provide information and knowledge for new home builders to improve sales strategies and address prospective buyers' expectations.

Contribution to Business Practice

The final outcomes from this qualitative case study could help builders identify the best strategies to sell affordable homes for all prospective buyers. Once builders identify best practices from the data, they could possibly determine price points to construct homes that meet the need and demand of prospective buyers. Finally, small, and aspiring builders will have resourceful information and data to bring to market a desirable high-quality low-cost home, giving them a competitive advantage to increase profits, and establish a significant footprint in the community.

Implication to Social Change

When builders are aware of successful strategies to build and sell affordable housing while generating a profit for the builder, it promotes social and cultural changes and provides the opportunities to increase affordable home ownership for prospective buyers. The strategies may promote healthier communities and neighborhoods and provide a significant economic impact to local areas of the city. When local business leaders and current homeowners become active in change within communities, it serves as a continued pathway for future success. The outcome from the research is to help

builders understanding the cultural differences and to possibly serve as catalysts for positive social change and provide prospective buyers affordable, safe, and lasting homes for years to come.

A Review of the Professional and Academic Literature

The literature review is a critical component in the research and development of the study. The overarching purpose of conducting a literature review is to further advance the independent researcher the avenue to address the research question in the study. The research question that provided important context, insight, and analysis for this study was as follows: What successful strategies do new home builders use to build and sell affordable homes to prospective buyers while generating a profit for themselves?

The databases and other tools used to retrieve the literature to support this study included Google Scholar, EBSCOhost, ProQuest, and Journals. The significant key search terms included *new home builder*, *attributes of successful new home builders*, *setbacks/successes of new home builders*, *marketing*, and *network strategies of new home builders*. I selected these key terms to describe the importance and relevance of why new home builders achieve significant success and others decline. I used peer-reviewed references that were less than 5 years old from the likely date of approval of this study.

Uneven Development Theory

The uneven development theory from Gotham (2014) supported the tenets of the research. According to Gotham, there is a significant connectivity between race, uneven development, and disparity in the real estate industry. The research presented by Gotham specifically addressed uneven development of real estate strategies in Kansas City,

Missouri. The significance of bringing attention to the issues of uneven development further promoted and necessitated the importance of change. Gotham made significant points of references when he addressed the prominent role that the federal government played in promoting racial discrimination and residential segregation. The uneven development theory presented by Gotham pointed to the necessity of further identifying significant inconsistency relating to opportunities for individuals to purchase homes. Gotham's work is resourceful and spotlights the bad actors and provided valuable methodology to ignite discussion and additional research.

The research from Gotham (2014) is paramount to further synthesize and provide insight to bringing change to how new home builders address prospective buyers' expectations, build relationships, and create opportunities for success when considering making a purchase. Gotham's work provides critical insight to support the tenets of my research. Gotham presented findings that addressed the underlined issues that created significant racial, economic, and opportunity gaps in urban renewal that have been longstanding in inner city communities throughout the country. Gotham was clear, direct, and concise in presenting the tenets of his research and his perspective of uneven development by showing how the relationship of racial and residential separation is symbiotic, with the goal to advance the conversation to further expose the inequalities.

The findings from the research provided the reader a clear narrative into the study and Gotham's (2014) perspective is authoritative, grounded in qualitative methodology, and further validates the need for changes within the real estate industry. The research from Gotham provided new ways for home builders to address prospective buyers. The

findings from the research are formulated from conversations and interviews of urban homeowners and supported the need for strategies to build and sell affordable housing.

The overarching goal Gotham's research was to identify the inconsistencies in the urban centers where building and selling has been stagnant, and secondly to highlight the divide in affordable housing opportunities, while providing real solutions that can bring forth changes. A significant takeaway from Gotham's research is recognizing the longstanding inconsistency of racial and spatial inequalities and the most effective and consistent way to unravel the travesty of the past so that the future fallacies of government on all levels will not continue and repeat the wrongdoings. For instance, Zighan et al. (2018) focused their research on the development of real estate projects and emphasized the value of real estate strategies for improving cultures. The research findings from the study helped to establish outlines and provide detailed and significant changes in newly integrated real estate concepts. Typically, in a real estate transaction, there is a separate but equal mentality as it relates to meeting the needs of buyers and sellers. Which may lead to fault finding and finger pointing and the needed cohesion to bring forth a positive outcome gets lost in unnecessary dialogue.

The overarching result from Zighan et al.'s (2018) research validated further that the real estate industry needed a significant shift to attract a more diverse buyer. Zighan et al. pointed to the health and well-being of service integration and the dynamic results that are directly from customer driven multipliers. The concepts that Feldman (2018) presented are innovative and provided insight that supported change for real estate professional. Americans desire a level playing field when considering the options to

purchase a home. The greater emphasis placed on integrated services and the overall value added to real estate business transactions when the collective is cojoined and united to form a commonalty with the end goal is for all the related actors to achieve success. Feldman (2018) explored the real estate sales market and took an insightful look into the necessity for changes of the status quo and offered other avenues for those looking to move inventory quickly. Mari (2018) addressed the standard of living to which most Americans had grown accustomed and provided a detailed analysis of how changes in the real estate industry impacted the way potential buyers purchased homes and shaped the perspectives and outlook of those when faced with making a final decision. The changes in the real estate industry may not be short-lived and Mari's research findings have the potential to significantly change real estate transactions for many years to come. The work is insightful and brings further clarification on the need to improve urban centers and the impact on how real estate professional will service its existing and future customer base. The basis for impact and changes in the housing market in many cases is partly due to economic downturns or overtly disparity in market conditions another important aspect to consider is presented high quality affordable homes.

Change Strategies

Over the years the real estate industry has gone through significant shifts in affordability of homes, and there is an opportunity for dynamic change as renters become potential buyers and sellers are looking to sell. There has been an increased demand to balance the market with affordable housing initiatives. Trahan (2018) promoted the need for change in the real estate industry and introduced inclusive and decisive strategies for

potential buyers. The concepts Trahan presented were innovative, new, and exciting and helped to reduce cost while integrating entirely new concepts. Trahan presented insight on sophisticated technology that allowed for storage and recovery of building materials at a rapid pace. Sustainable Living Innovations, a company in Seattle, created groundbreaking systems that reduced building costs and saved time on construction. Trahan pointed to the need for affordable housing and addressed the growing needs of prospective buyers. The research that Trahan presented served as a notice that changes were necessary to provide adequate housing for anyone looking to purchase.

A significant need exists for prospective buyers to have quality affordable housing. Barry (2017) addressed the need to build affordable housing as the growing need and desire by lower income consumers continues to have a presence within the marketplace. Barry's work was supportive of an underserved and often overlooked consumer who has the ability and desire to embrace the dream of homeownership. The mortgage industry and affordable interest rates are vital components in determining whether potential home buyers can have an opportunity to purchase a home. Morial (2014) presented information on changes on requirements of borrowers down payments within the mortgage industry. The results produced new opportunities for future homeowners that are often overlooked and underserved.

The current view of what is affordable when addressing strategies to build and sell homes is often open for interpretation. The data gathered from participants in my study were valuable in helping to determine the best strategies for prospective buyers. A

more diverse approach when gathering data allowed for a clear outcome and the findings are astute and bountiful.

Exploration Strategies

When exploring the correlation between strategies to build affordable homes for prospective buyers and the necessity of home ownership association (HOA) formation, the data favor the significant impact of housing value HOAs bring to the table. According to Clarke and Freedman (2019), HOAs are significant in the relationship between builders and owners and are vital in representing the needs of homeowners. HOA are a focal point to maintaining the wellbeing and overall aesthetic nature of communities and the dynamics and relationships of HOAs changed dramatically during the last decade.

HOAs are an integral part to maintaining the overall appearance of neighborhoods and can also be impactful in improving and adding to the valuation along with contributing to the failure or success of the HOA depending on the level of interaction and involvement of the individuals serving in leadership roles. Clarke and Freedman (2019) also pointed to the neighborhoods with an HOA in place versus those without representation and the disparity that exists in the overall presentation, maintenance, and the effectiveness when things need to get done. The neighborhoods left to themselves are often ignored and have underlining disparities, and struggle to maintain uniformity; their market value is significantly less than the neighborhoods with an HOA.

HOAs are seen as an asset to a community. The presented information from Clarke and Freedman (2019) served as a driving point of the importance of HOAs in communities and galvanized the symbiotic performance indicators when exploring

success strategies for building and selling affordable homes. Cooper (2016) propelled the argument of the great disparity created by economic obstacles within certain racial groups and laid a definitive foundation of housing separation that still affects surrounding inner-city communities in Kansas City, Missouri.

The argument presented by Cooper (2016) included political views and established a perspective that was unfavorable and biased to the disenfranchised and often marginalized when leveling out the opportunities to take advantage of housing affordability strategies. Cooper noted the lack of governmental inclusion and legislation plays a major role in widening the housing segregation gap and was the most prominent bad actor in a long running theme of regulated division. The infusion of separate and disproportional housing methodologies ran deep and touched every aspect of the housing industry in Kansas City from builders to home associations to real estate developers and real estate agents as well. The unfortunate and sad reality is that the separate but unequal way of conducting real estate transactions was embedded in the culture and shaped decades of injustice, racial inequality, and carelessness (Gotham, 2014). The research lends to the necessity of change and the methods to bring long overdue innovation and uproot the current status quo.

The concept of third sector housing is regenerated ownership and all the rights and privileges that come along with owning. Ehlenz (2018) further advanced the importance of inclusionary strategies to bridging the overwhelming gaps existing in the housing market. According to Ehlenz, the flaccidity of community land trust (CLT) and limited equity cooperatives (LEC) provided significant ways for permanent cost

reduction and distinct strategies that first set out to cultivate and teach, while establishing a solid base for affordable housing. Shared equity interests promote integrity and levels out the ownership rifts that have existed for centuries throughout the world.

Promoting home ownership and developing and highlighting inventive strategies to build and sell affordable homes to potential buyers was a key method to closing the gap crippling many families and stifling economic independence for generations. Community leadership and grassroots efforts have been effective in getting the discussion started but action-oriented strategies, community involvement and governmental support will move the barriers and affordable housing will become a reality. A particular and interesting perspective, presented by Feldman (2018), was that the opportunities to sell and purchase homes have dramatically changed over the last decade. The traditional way to purchase a home was that a buyer made an offer to purchase, and the seller would either accept the contract offer or counter. Feldman pointed out strategies that gave the seller additional options to have greater control over the transaction. A seller can make an informed decision to sell their home to a third party along with purchasing their home within the same time frame without a contingency.

Creative and Affordability Strategies

The New York based group Knock developed and presented an alternative way for a seller to sell their home to Knock for cash and buy and move into their new home simultaneously. The concept was innovative and gained significant traction while providing sellers even more management over how they conduct their transaction. According to Feldman (2018), Knock started in the Atlanta market where the concept

was well received, but the overall goal was to expand into other markets. Knock was presented with many challenges but forged forward to provide sellers multiple options to sell and buy their homes. The goal when presenting creative strategies in the marketplace is to meet the needs of the community, consumers and create opportunities for sellers and buyers to have an equalized placement.

Some builders have addressed the issue of affordability by using unconventional materials to construct homes. An ever-growing popular method for building has been the use of cargo containers as the primary source of construction. In Texas, container homes grew in popularity mainly because of the cost to build and the speed of conversion from start to completion (Dawson, 2022). When planning to build and reviewing options, containers became a significant option. Cargo containers also provided a great design option for many prospective buyers. According to Dawson (2022), the uniqueness of containers when determining your overall budget was less than building a traditional home. The typical cost to construct a traditional home was about \$134 per square foot; in comparison, a container home is \$105 per square foot, which is affordable and allowed room for additions and custom upgrades.

Texas served as a viable destination for affordability and there were multiple options and many manufacturers and suppliers who supported these popular options to build with containers. When considering building a container home, Dawson (2022) pointed to the importance of finding an experienced builder who can deliver a great product, provide peace of mind, and meet all the needs of each prospective buyer.

Texas also offered a variety of container builders who spotlighted their craftsmanship and attention to detail when designing and building affordable homes for prospective buyers. In Texas there were also several lenders and insurance providers who offer high quality financial mortgage assistance and home protection for new and existing container owners. According to Dawson (2022) building a home from cargo containers was creative, cost effective and innovative an a completely unique way to build a home. The typical dimension and sizes of container homes are 20 feet by 8 feet and 40 feet by 8 feet, while the standard height is either 8 ½ feet or 9 ½ feet for a higher cube container. According to Dawson (2022) cargo containers provided a great building option along with affordability and durability in challenging weather that allow home buyers the opportunity to decide what is the best selection for meeting all their home buying needs.

Three-dimensional printed homes are a revolutionary and highly innovative concept of building affordably and sustainable homes that has gained significant traction in the home building industry. According to Rayna and Striukova (2016), the 3-D printing option provided potential home buyers a greener solution, cost effective alternative method to the traditional way to construct and build a home. Some of the benefits of utilizing 3-D printing is flexibility of designing options, increased efficiency, and productivity which in turn lends to cost savings less mistakes and faster completion times.

The 3-D process is a completely innovative and computer generated and designed by a 3-D process void of formwork. A larger printing mechanism is used to layer the construction materials and is portable which provides an innovation and seamless way to

construct creative and vibrant homes. Swaniker (2021) pointed to the cost to build a 3-D printed home can range from \$10,000 to over \$300,000 dependent on location and the size which can range from 600 to over 1000sq ft. ICON is the industry leader when it comes to 3-D printed homes and displayed the functionality and ease of construction by being one of the first 3-D builders to build a fully functional home. Another effectiveness of 3-D printed homes is the durability of the materials used to construct the home. The primary material is concrete and to provide additional structural soundness rebar is added for lasting strength. The concrete structure provided endurance from wear and tear and catastrophic weather and has a significant life expectancy.

Designers explained other benefits of the 3-D printed home. According to DE Editors (2020), a 3-D printed home typically requires a limited crew, which their primary responsibility is to coordinate and supervise the massive printing computerized machines used to lay the foundations and build the wall. The overall building processes range from 24 hours to lay the foundation and walls and up to 45 days for a completely move in ready home (Swaniker, 2021). 3-D printed homes are affordable, sustainable, and durable and are positioned to bring significant change and creativity to the home building industry and it is a viable option for home buyers who desire to purchase a cost-effective home. In addition to 3-D printing other options exists.

One of the fastest growing home building options that gaining significant traction across the country is barndominiums. Barndominiums are efficient and creative and provide new homebuyers the opportunity to construct their home with added space, verticality with significant dimensions to the overall floorplan (Roberts, 2020). The

concept of building barndominiums is not new to the industry and has been around mainly on farms. The up-to-date version of barndominiums provided buyers significant options and floorplans to choose from. According to Roberts (2020) barndominiums are a combination of open living space including an additional area that is significant in size and length. The construction materials used to build them is normally metal, which adds to durability, affordability, and longevity.

The concept of barndominiums was not new to the building industry, and the overall history of barndominiums can be traced back to 1983. This unique building design which somewhat began in early 1900s and can be found in many European countries that connected traditional living space with barns. In the United States, many in the Amish neighborhoods adopted combining their home structure with the mixed-use barns along with workspace creating a significant all in one domain (Roberts, 2020). According to Roberts (2020) the concept or the name *barndominium* dates to the late 1980s from real estate developer Karl Nilsen who presented the concept to build communities that included a space for individuals that owned horses. Although the idea to build dedicated space for individuals who owned horses was never able to come fruition, it did galvanize the concept of shared space with barns and traditional living areas and still the building of barndominiums continued.

Barndominiums are very large, well-built with an abundance of accessible space that combine modern appeal and a surplus of luxuries that make this a desirable option for space, affordability and newly constructed. Another benefit of selecting to build a barndominium is the durability of the construction materials, the construction time from

start to finish and cost to build is less than building a traditional home. The overall cost of building a barn dominium is around \$220,000 which falls well within the category of affordable housing and is a great option for builders to build and sell homes to prospective buyers (Howe, 2020).

Tiny housing (TH) options have reached a critical mass perspective as the concept is accepted as a legitimate affordable housing strategy. Originally the tiny house movement was presented from an antithetical lens and seen as a phenomenon that had little to no chance for significant growth. The idea on micro and minimal living was rooted in European culture and gained significant traction and made its way to the western hemisphere. In the early 2000s the housing market and the economic landscape took a significant shift and the need for alternative housing options was at the forefront of many who were either forced to downgrade and others to make momentous living choices (Shearer & Burton, 2023). According to Mangold et al. (2020), tiny house inhabitants share a communal and commonality and are purposeful in their needs and for them having less provides more for the greater good of those within the TH community.

A key factor to the success of tiny houses as an affordable option to building a home is the ability for a potential buyer to choose from an array of floor plans and architectural design selections. The allure of building a tiny house previously was the fact it was functional and extremely cost effective and provided options to go off the grid and live and pay considerably less for utilities and other essential needs (Mangold et al., 2020). Another area of growth for anyone considering TH living is deciding where to live and the community that you want to live, thrive, and grow within. According to Shearer

and Burton (2023) economics are a significant factor in deciding to build and live in a TH community, along with the need to be free of a large mortgage, and the responsibilities that come along with traditional housing cost. TH living does provide an affordable option to build and sell for buyers and sellers alike but there are many challenges that TH dwellers face when your home is not a permanent structure and is moveable such as properly parking in designated space, where to properly dispose of waste from composting and when is it time to settled in and become a member of community.

Affordable housing options are becoming increasing far and few between and in an ever-changing economy where low- and fixed-income individuals have very little options to buy, build and own their home, mobile homes still serve as a viable option in the shrinking marketplace. An affordable buying model recently gaining momentum and galvanizing mobile home dwellers and providing a real option for ownership is residential cooperative purchasing. According to Thompson (2023) there has been a documented record of achievement with the residents who have been able to purchase their land as a cooperative within those communities and have established a significant pathway for those who rent the land where the mobile homes are located the chance to own in totality. Mobile home ownership is a vibrant option for affordability and while some of the residents are seniors and on fixed incomes there is still a greater need to appropriate funds to provide the access way to purchase the land surrounding their mobile homes.

Washington has been a beacon of opportunity for those who resided in mobile housing and desire to purchase the parks where their homes reside. According to

Thompson (2023), the legislation in Washington has placed requirements for enforcement that landlords provide notice of impending closure of communities within 24 months and provide the opportunity for the ability for residents to contend to buy their current location. Thompson (2023) pointed to the various states that have adequate protective legislation in place to allow for mobile homeowners to purchase their parks, and Oregon has been especially aggressive in setting aside funds to aid in keeping the door open for affordable housing for many. The hope was that additional federal funds will be available for individuals throughout the country that call mobile housing home. The sentiment was that possible improvements would be made throughout the communities and more states would earmark funds to bring about positive change for anyone considering mobile home ownership as an affordable home buying option.

Marketability Strategies

The location of housing as it relates to affordability has a direct impact on the continued growth and stability of neighborhoods. The availability of reliable transportation and location are critical factors that can determine the present and future growth of communities and have a direct correlation to affordability. Wang and Immergluck (2019) provided an insightful perspective that lends to further support of the notion that affordability in transportation is synonymous to healthy and affordable housing and is a vital attribute to consistent and constant growth. The presented findings are significant and are important to further elevate the need to explore strategies to expand the opportunities for affordable homes.

There is also a perspective that other factors such as transportation location was impactful and supportive to address a greater need and provided inroads for change. There are significant ways to impact affordability by providing strategic housing for low to moderate to middle income families that are incentivized for developers and builders to establish stable and perpetual housing. The impact that permanent and stable housing can have on individuals who have long sought these opportunities are life defining and can positively alter families for years to come. San Francisco has dedicated funds to improve parts of the city and has gained momentum through revitalized afflicted areas that needed the greatest support. The areas in San Francisco with public housing are being provided an opportunity to overhaul or renovate through initiatives in place to help guide and set standards of excellence. The results from the initiatives and determining ways to promote and highlight affordable housing are magnanimous in providing resources material for current and future research studies.

A significant number of cities throughout the country find themselves in a conundrum simply because of the lack of availability of land and builders to build affordable homes and the adequate strategies and resources to provide for the growing needs of urban dwellers. Riggs et al. (2022) pointed to the lack of adequately sized lots to construct homes along with limits imposed in and around the cities that are restrictive and are barricades hindering any opportunity for growth. A possible solution to meet the demand and need for accessible affordable housing is introducing prefab technology. Prefab technology addressed the structural and limiting spacing options, this lower cost option may provide a fiscally sound way to increase production and construct homes in

highly sought-after urban areas throughout the country (Zhao et al., 2019). Prefab homes may be an avenue to resolving the affordability problem, but this study may reveal other options. Hughes suggests using the unused and abandoned city highways as sites to build affordable homes which would provide housing opportunities for families that are often overlooked. The ideas presented by Hughes (2021) are interesting, insightful and by all accounts economically solvent and innovative. Other options are noteworthy, and Hughes (2021) provided an ancillary perspective into the dynamics of city highways that are not being used, an unused city highway in New York City is the proposed site being presented and the major players involved in the process would have clear access to redevelop the site without any restrictions unlike those individuals from local city government who would face major obstacles.

The overall amount of income that an individual has also plays a significant part in determining the right time to purchase a home, and the purchasing power perspectives buyers will have when making the decision buy. Gaines (2015) identified many areas where housing prices are not in line with income ratios and affordability, and for most of the general population affordability is nonexistent. Gaines provided an insightful view into the housing market in Texas and the commitment and relationship that income and housing cost share and the stable metrics that have help to maintain a constant over the last decade. Texas is a great example on how stabilized incomes can significantly impact affordability and provide an opportunity for buyers and sellers to gain while boosting the housing market. Texas continued its commitment to maintaining lost cost affordable housing with initiatives that kept potential home buyers' minimum out of pocket

percentages lower than the national averages. According to Gaines, a key factor for housing affordability was lower interest rates along with other revolving fees that buyers may encounter. Another key to the success of Texas home pricing was the engagement from all the actors involved from state and local government to buyers and sellers along with the real estate industry, there is a willingness for all to achieve the common goal of continued affordability.

A concept that gained traction in many cities around the country was lasting affordability. Lasting affordability is the process built on the premise that regulatory parameters are set in place through judicial methods on dedicated land or property for lower rent cost and housing cost for limited income households for a period up to 40 years. Baltimore has taken the lead in adopting policies wholly dedicated to lasting affordability with the goal in mind it will lead to enduring accessibility to rental and home buying opportunities. Boston has also made significant progress in shared equity housing opportunities and have provided creative ways for accessibility and affordability to many that may have not otherwise had chance to purchase a home (Molle, 2018).

There are several strategic avenues to generate success in lasting affordability; CLTs along with shared equity homeownership are viable alternatives that will help to stabilize and change the landscape over time. Hauswald and Reyes (2020) pointed to stewardship backing with support coming in the form of care and maintenance of the housing along with providing the necessary outreach to families with financial proficiency, wealth building with the goal to reach sustainability.

CLT has shown to be a stalwart ally to supporting community development and provide greater opportunities to build stronger and viable neighbors that are transformative and alleviate the root causes decentralization known to be widespread in many urban-centered communities. CLTs have gained momentum as it related to affordability. Advocates of the housing industry have explored innovative methods to expand technology in durability, reliability, and resiliency when it relates to natural disasters and the devastating effects on families, communities (Lowe, 2022).

Developers and builders alike have explored new ways to implement less labor-intensive processes and more durable materials to promote affordability. The key to reaching maximum effort and output is overcoming the many obstacles such as bureaucratic logjams that hinder the necessary funding for research and development and removal of all red tape or loopholes that would prevent progressive strategies to advance programs to utilize new technology and innovation. There must be a collective effort from government agencies such as HUD, as well as developers and builders willing to make the necessary efforts to change for the good all parties that will lead to a win for existing homeowners and future ones to come.

CLT has quickly become an innovative and attractive way to purchase, land and homes that would in any other situation impossible. The concepts CLT adopts are unique promoting affordability accessibility and attainability from gathered resources such as grants, governmental funding and private benefactors who give generously. The results that derive from CLT levels the playing field and there is an intrinsic fairness to everyone that is involved in the process.

The greater take aways according to Thompson (2022) are the long reaching and wide range impact CLTs accomplished while maintaining the most important factor and that is improving communities. The success from CLT is the commitment and dedication from the selected few through the country who recognize the impact that community ownership can bring. The need for expanded resources and governmental support can further expand CLT and help to advance these affordable options from being limited to lasting and enduring for years to come.

Some states developed housing initiatives out of necessity due to hazardous weather conditions and constant disruption of communities and the surrounding locales. The need for affordability in rebuilding in replacing homes and infrastructure have reached all-time highs and many local and state governments are devising strategic plans to combat the overwhelming cost to replace distressed homes due to severe weather. In Tampa there are strategic self-assessment housing plans in place to alleviate the difficulties that arise during a crisis with the goal in mind to collaborate and implement a cohesive effort to inform all partners of the critical information for present and future use (Lowe, 2022). The Tampa Regional Planning Council believes it is important to set strategic plans in place on every level and the effectiveness of the plans are dependent on awareness and a continued focus on housing priorities and critical stakeholders which are the people who are impacted.

The overarching theme as it relates to housing in areas of the country like Tampa and other cities constantly deal with weather related issues is affordable replacement and resiliency. There is a multiplicity of factors to consider when addressing the necessity of

affordable housing and the importance of gathering data from reliable sources to help synthesize and decide on best practices. There is a significant movement in many states that are dedicating resources to the construction of affordable low-cost housing. The absence of governmental involvement and more funding from private sector and non-profit actors alleviate the snail's pace that typically comes with restrictions of legislative loopholes which create barriers when reaching for the overall goal.

The reality of buying a home is still considered a significant aspect of the American dream for most living in the United States. There are several individuals who will be first time buyers and affordability will be at the forefront of the decision-making process but with interest rates on the uptick and the limited amount of inventory to choose from, finding a home that is cost effective and aligned to credit worthiness and income to purchase power is a challenge and in many cases like finding a needle in a haystack.

Many agencies such as HUD and Fannie Mae developed strategic methods to address the dilemma of affordability. Income and other significant factors that are data driven provided insight an analysis giving a pathway for first time home buyers to use as a measuring metric in helping to make critical home buying decisions. Freddie Mac has developed a map for first time home buyers that is unique and has a standardize set of values for gathering and analyzing information for current and future use.

The indicators prevalent on the map help to shape the way affordability needs to be addressed and do not leave any outliers untapped. A key group that may view affordability from a completely different lens is lower income buyers. Some factors that

may be a significant trigger for one demographic may not necessarily be an area of concern for another group. The data gathered from research tends to be useful when synthesizing and analyzing metrics to make a valuation on affordability and to hopefully meet the needs of potential homeowners.

Greener homes are becoming a necessity in many newly constructed homes and homes that are for resale in the marketplace. States are adopting legislation providing standards and ratings that requiring a more efficient home that is higher rated and dedicated to being more environmentally friendly. Adopting strategies to build and sell affordable homes have underlying elements that align with also being eco-friendly, sustainable, and appealing. It was important to first have a clear understanding of what makes homes greener, safer and friends to the environment. There are several positive outcomes to a greener home and a key factor is being intentional. Solar panels are a great alternative to replace a grid-based energy and provide lower cost to utilities and minimize consumers carbon footprint. According to G. J. Robinson (2022) there are significant tax advantages and credits for a host of eligible green energy incentives from solar energy properties to wind energy and geothermal just to name a few.

Another way to move toward a greener home is to reduce and reuse and keep a mindset of efficiency and builders with homeowner association typically adopt recycling in their communities' bylaws and is a mainstay through the country. Builders and home sellers alike that green focused typically use environmentally materials such as paint and building supplies to construct and improve the quality of their homes and even consider using native plants for landscaping which are easier to care for along with no chemicals

and fertilization. Margolies (2017) pointed to a different vibration along with a change in direction and mindset when describing the obvious changes to downtown Yonkers, a dedicated effort to not only clean up throughout the city but also adopt a greener way of building newly constructed apartments with geothermal energy systems. The change was infectious and promoted a better way to live cleaner and greener.

Financial Literacy and Advocacy

When providing information to prospective buyers it is vital for all responsible parties involved in any real estate transactions to provide insight and knowledge on their roles and duties, and sellers have a responsibility to do their due diligence along with being transparent, completely forthcoming and operate with integrity. Financial literacy is a key area at the core of any sale and mortgage lenders play a significant role in evaluating educating and determining if a particular transaction is fiscally sound and will best serve perspective client looking obtain financing or refinance. Mortgage lenders are heavily regulated by the Real Estate Settlement Procedure Act (RESPA) and are gatekeepers to enhance prospective clients with sound and pertinent data that will allow them to make an informed decision to proceed with the financial backing needed to complete their desired transaction. Wangzhou et al. (2021) presented insights to the pitfalls of having fiscal literacy and reversion of decisions that were made in real estate transactions that create a significant disconnect.

8Z real estate in Boulder Colorado took a productive and significant approach addressing a multitude of concerns affecting first time buyers from understanding credit to debt-to-income ratios along with down payment requirements. The opportunities

shared impacted the way buyers understand financial literacy and serve as a lighthouse for education and selecting the best feasible way to purchase.

Financial literacy as a concept is best served when individuals are introduced early and often about the value of knowing the best way to navigate through the difficult choices that many will face. Since many decisions that are made throughout one's lifetime will have an economic impact on just about every area especially when making the selection to purchase a home. Fortune Builders introduced their financial literacy initiative to students in Orange County, California (PR Newswire, 2016). The goal of the program presented by Fortune Builders was to introduce concepts relating to understanding, information, and insight along with step-by-step guidance about financial literacy that is not often taught in conventional learning environments. The agenda-based event was a tremendous success providing lifelong skills to teens about money management, the importance of credit. Finally fiscal literacy is important and plays a significant role when making financial decisions.

Transition and Summary

In Section 1, I included information about the problems, purpose, and implications of new home builders that was innovative and insightful. The findings from the research will provide a strategic opportunity for potential buyers, with the possibility of bringing necessary changes to the new home industry. The aim as the researcher from the gathered data, is to provide resourceful information and to explore innovative ideas and analysis that will add to future research study.

In Section 2, I provide an in-depth description of how I conducted the study, including how I gathered data from face-to-face semistructured interviews. I also evaluate other strategies of change that can further lend to the insight about how new home builders address the needs of prospective buyers. The goal is to further explore possible ideas that will improve new home builders' strategies and provide opportunities to build sustainable affordable homes for prospective buyers. In Section 2, I further discuss and outline the role of the researcher and the selected participants of the study.

Section 2: The Project

Section 2 includes the role of the researcher and insight regarding qualitative methodology and research design. Moreover, the section includes the justification of the selected participants along with the validity and reliability of the study. Section 2 includes the findings of the study and any limitations. Additionally, in Section 2 there are findings to improve any limitations for potential future studies. The final analysis from Section 2 provides detailed results, implications, and further recommendations because of the study.

Purpose Statement

The purpose of this qualitative multiple case study was to explore successful strategies new homes builders use to build and sell affordable homes to prospective buyers while generating a profit for themselves. The sample was drawn from the population of new home builders in Baltimore County, Maryland, and consisted of three new home builders who have been successful in building and selling affordable homes and sustaining their business for the last 5 years. The findings and knowledge from this study contributed to positive social change, because of their potential to help builders and others formulate and implement strategies that would provide affordable housing and thereby improve the lives of individuals and help builders contribute to the welfare of communities.

Role of the Researcher

The role of the researcher in a qualitative case study is to take the lead when conducting the research and connect the data with the selected participants within the

study through interviews and provide in depth insight, analysis, collect data, and report the findings from the research (Dash & Verma, 2019). The purpose of this study was to explore successful strategies new homes builders use to build and sell affordable homes to prospective buyers while generating a profit for themselves.

The researcher is critical in collecting data for the research and establishing objective reliable and cohesive narratives that are co-constructed (Dash & Verma, 2019) and relatable from participants and real-life experiences. Dash and Verma (2019) pointed to the importance of the relationship between the participants and the researcher. A key role of the researcher is to provide a path for participants to freely, without bias, submit relevant information and data unencumbered and beneficial to supporting the study. The researcher is independent of the selected participants, and a primary role of the researcher is to conduct ethical research with a high care, respect, beneficence, and justice guided by the principles of the Belmont Report (1979). I have a responsibility as the researcher to mitigate bias when conducting research. I reported the facts as presented and removed all opinions and additional personal insight from the conducted research while interviewing participants and collected data as it related to discovery to explore successful sales strategies new homes builders used to build and sell affordable homes to prospective buyers while generating a profit for the builder.

Another key point of emphasis as it related to conducting research was understanding the value of protocol with participants. A researcher can gather valuable data that can impact the validity of the study, while further establishing interviewing protocols through the process. Dash and Verma (2019) clearly outlined the need for

researchers to define their intent and to clarify without bias so that the researcher can present authentic findings from participants.

Participants

Selecting the correct participants for this study was vital for a successful outcome. I established a meaningful sampling guideline, which was important and helpful in providing points of reference that led to building confidence in the selected participants. The selected participants consisted of three new home builders located in Baltimore County, Maryland. The selected participants allowed me the opportunity to schedule time to gather useful information relating to successful strategies for potential buyers.

As the researcher, I established a time with the participants and conducted semistructured interviews until data saturation was established. The selected participants conveyed that the best method to conduct the interviews was either through the Zoom online meeting platform, face-to-face meetings, or telephone conversations. I sent an email link to the prospective participants detailing the informed consent form along with outline of the interview protocol (see Appendix A). The selected participants provided insightful detailed responses to the interview questions along with synthesis and analysis of explored successful sales strategies new homes builders use to sell affordable homes to prospective buyers.

Research Method and Design

Research Method

The three methodologies independent researchers can select from when determining the best approach for their research are qualitative, quantitative, and mixed

methodology (Saunders et al., 2015). I selected qualitative methodology since it was best suited for this study. The qualitative methodology is grounded on events that have taken place previously or that are presently occurring with the researcher asking thought-provoking open-ended questions. The quantitative researcher utilizes numerical data to test the significance and the difference of two or more variables and the emphasis is to arrive at a decision. Furthermore, the researcher who selects mixed methodology combines both quantitative and qualitative methods, and the result is multilayered providing data from multiple variables and interview questions, observation, and in-depth analysis.

My focus in this study was on exploring strategies to build and sell affordable homes to prospective buyers while generating a profit for the builder, so qualitative methodology provided the best opportunity to achieve the desired results since the focus was on in-depth analysis, critical observation, and life experiences that were insightful and impactful to the researcher (Taylor et al., 2016). I selected qualitative methodology over quantitative methodology primarily because qualitative research is a collection of descriptive data and ideas about human behavior, and qualitative analysis provided the best insight to reach the desired outcome.

Research Design

The research design is vital in bridging the gap between conceptual framework, the research questions and research method (Yin, 2018). A key to success in developing research design is having a measure of flexibility, which allows for expansion to a possible larger population while helping the researcher plan, prioritize, and organize key

information (Taylor et al., 2016). While evaluating and exploring the best path in selecting a research design, I considered the foremost methods available for this qualitative research study, which include (a) case study, (b) phenomenology, (c) ethnography, and (d) narrative. The phenomenological research design approach provides the researcher a way to gather information from participants' lived experiences, perceptions, and reactions that are common to a group relating to phenomena. I did not select a phenomenological design since a focus on lived experiences and perceptions is less reflective of the concepts and research ideas that I hoped to achieve. The ethnography design approach is generally used by researchers who explore patterns of behaviors or languages of specific cultures. The goal of the researcher when selecting ethnography design is to obtain data from observation of cultures and to have a better understanding of causation through analysis and synthesis. I did not select ethnography as this design would not have effectively provided the necessary base for exploring strategies to build and sell affordable homes. I selected the case study research design because it provided the most effective pathway to exploring the conceptual framework of a business practice. I conducted semistructured interviews with local successful builders that provided insight and successful strategies to explore building and selling affordable homes while generating a profit for the builder.

Population and Sampling

The population of this study consisted of three builders building and selling homes in Baltimore County, Maryland, and having operated as new home builders for a minimum of 5 years. I conducted semistructured interviews with local successful builders

who provided insight and successful strategies to explore building and selling affordable homes while generating a profit for the builder. The interview questions the selected participants answered (see Appendix B) provided data for the study. With the participants' permission, I recorded the interviews using my digital recording device and kept an accurate and detailed record of the information gathered. The semistructured face-to-face or virtual interviews were scheduled at the time confirmed by the selected participants.

Sampling in qualitative research design is key to the researcher and was significant in providing a pathway to achieve the desired outcome in this study. Sampling is a key component when developing research methods but has not been significantly supported when making the comparison to data collection and synthesized analysis (O. C. Robinson, 2014).

The size of the population and the research design are vital in determining the best sampling technique, while the overarching goal is to ascertain quality data and saturation. The researcher has the discretion to predetermine the size of the sample based on the participant experiences and insight (Ellis, 2020).

Data saturation is key when conducting qualitative research. Once the study reaches a point where the researcher can duplicate it, this is an indication that data saturation was reached and provided context and accuracy and reliability to the study (Fusch & Ness, 2015). I pointed to the quality of the research as a reference to assist in reaching saturation since I had selected census sampling techniques as previously noted

to support my study since there is not a direct connection between sample size and saturation.

Ethical Research

The researcher is bound to ethical standards and is required to protect the affinity and wellbeing of all the selected participants. According to Yin (2018), ethical research includes the (a) proper protocol with the selection of participants, (b) the process of consenting, (c) the collection of unbiased data, and (d) data saturation. Participants must freely provide their consent in the context of research study before participating. As the researcher, I effectively communicated to the participants in a timely and efficient manner the necessary requirements for taking part in this study to avoid any misrepresentation and misinformation.

The process of consent was a continuous process that involving disclosed information and written and recorded declaration of participation. The participants were informed prior to any questioning and interviews that captured significant data. As the researcher, I built a working relationship that led to a trusting and symbiotic rapport for the participants (Sullivan, 2021). As the researcher, I was required to inform participants in writing that they had the right to withdraw at any time. I also explained the purpose of the study.

The researcher is required to fully detail the potential risk of participating in the study and ensure that the identities of all participants will be held in strict confidence. I let each participant know at the start of the interview process they could withdraw from consideration at any time. The participants received no incentive for their involvement in

the study. The signed copies of the consent form are confidential and will not be shared with anyone. The consent form was obtained from each participant before interviewing. I will keep all collected data from the participants in a secured and locked safe for a total of 5 years. I will be the only one allowed to access the participant information. The Consent to Participate form outlined the reason for the study, my role as the researcher, and measures taken to protect the participants' personal information, The consent form also includes the researcher contact information, including name, address, email, and phone number.

The consent form provided the criteria used to select the participants and the outline used to conduct the interviews. I submitted the required institutional review board (IRB) application at the appointed time. I then received IRB approval (Approval No. 08-24-23-0642971) and completed the research with the participants included in this study. I had a specified amount of time to conduct the research and document the research from the participants for this study.

Data Collection

Data collection is the method in which the researcher obtains the perspective and view of the selected participants regarding the research question. In this section, I will outline and detail the methods used to collect the study data in sequential order. The underpinnings of this study provided insights from research gathered from responsible participants. I took significant measures to uphold the confidentiality of all participants and provide a reliable way to protect all sensitive and thoughtful analysis. I conducted semistructured interviews with participants for this study. I was the instrument of the data

collection and utilized a qualitative semistructured technique to explore, gather, and recollect the events from the participants' life experiences that provided greater insight and knowledge for the study (Yin, 2018).

Pragmatic identity theory (PIT) uses a systematic approach of identifying the necessity of individual social and personal relationships and the intrinsic value each dynamic constitutes to adding to the sum in qualitative research methodology (Levitan et al., 2018). A key component that identifies PIT is recognition of individuals and the importance of what they add to support the collective whole. Four propositions that are interconnected in the pragmatic identity are (a) identities are constructed through multiple influences, (b) everyone has a unique collection of identities, (c) emotions are intertwined with identity, and (d) identities have various levels of facility and immutability.

Pragmatic research analysis follows PIT and expands the qualitative approach to explain the symbiosis of behaviors, ethics, and predispositions of individuals which add to the collective necessity of the entirety. Levitan et al. (2018) utilized semistructured interviews to determine the importance of addressing uneven development and the impact it had exposing disparity in real estate. PIT furthered enhance the validity and reliability of the proposed research, along with follow up interviews, and member checking followed the semistructured interview with participants.

The advantage of conducting semistructured interviews was that it provided insightful and specific analysis that was relevant and cogent to the research study. The participants provided the necessary information that validated and emancipated the reader to gain the intended knowledge. The disadvantage of conducting semistructured

interviews was the encapsulation of time constraints and scheduling conflicts that posed a dilemma to collecting the necessary data. Another roadblock was the bias of insight and synthesis from the intended sources. It is vital for the researcher to maintain a consistent viable and reliable approach to conducting and gather the necessary data. I conducted member checking within the process of the study and communicate with all interested participants who were an integral part of the research.

Data Collection Techniques

The primary focus of this study was to explore successful strategies that new home builders use to build and sell affordable homes to prospective buyers in Baltimore County, Maryland. The data collection techniques consisted of interviewing participants with the goal to reach data saturation. Another technique that I utilized was secondary sourcing from articles relating to builders. I gathered information from the interviews conducted and utilized websites to support and expand the depth of the research. The semistructured interviewing technique provided the best opportunity for me to ask in-depth questions from selected participants who would be insightful and vital to the study.

I selected the semistructured technique for this study since it was the most effective way to explore, analyze, synthesize, and gather important data to support successful strategies new home builders use to build and sell affordable homes to prospective buyers. A primary advantage of conducting semistructured interviews was the direct firsthand information collected from established and insightful participants. Another advantage was the location of where the interviews were conducted, since they provided the participants a familiar and comfortable atmosphere hence force the findings

were reliable and valid. Price developed a three-phase procedure to add in coding and analysis when conducting semistructured interviews which provided greater insight (Price & Smith, 2021).

A key disadvantage while conducting semistructured interviews was time constraints that occurred when scheduling participants. Another disadvantage was bias from the researcher due in part with having a smaller sample size.

The focal point of this qualitative multiple case study was to explore successful strategies to build and sell affordable homes to potential buyers. I was able to conduct the necessary research for this study once I filed the application to the IRB and have gained full approval to proceed. I completed the training and certification by the National Institute of Health and all the participants who engaged in this qualitative multiple case study will be safeguarded.

Data Analysis Technique

The most effective approach for a researcher when gathering information for a qualitative study is to be open minded and unencumbered with the discernment to recognize that the qualitative data analysis process is expansive and requires resources from a variety of outlets. The specific question from this study that I explored is what builders need to build and sell affordable homes while generating a profit for themselves. I completed the interviews with the participants and transcribed the data as soon I received it. It was vital to capture up to date data since it was fresh and provided the most accurate and timely information for the study (Castleberry & Nolen, 2018).

I recognized through the research process the value of member checking and each of the participants were involved succinctly. The process of member checking provided updated follow-up dialogue from the selected participants and ensured that those involved provided information that was concise, accurate and exactly what each participant relayed to the researcher (Motulsky, 2021).

Another key process in data analysis techniques is transcribing key information once it was retrieved from the selected participants. The sooner the data was transcribed the more accurate it was for the study. I utilized methodological triangulation in the study. According to Arais (2022), using methodological triangulation consist of combining multiple methods within the study to achieve a better outcome and safeguard the validity of the resources from interview summaries and gathered sources from social media and subjective publication that enhanced the data analysis of the study. Triangulation was critical in adding value to validity and reliability from the sourced data and enhanced the findings for the study (Fusch et al., 2018). I evaluated the collected data which allowed me to establish themes and determine suppositions.

I utilized mind mapping and qualitative analysis software to determine themes from the data. The qualitative analysis software was useful in analyzing and formulating instructive data. The qualitative content analysis software NVivo 14 aided with organizational assessments and expanded the opportunity for successful outcomes (Guo, 2019). This mechanism helped in determining essential themes and contributed to successful strategies for builders to build and sell affordable homes to prospective buyers.

The conceptual framework included constructs that led to effective exploration for determining ways to provide affordable homes and addressed the expectations of consumers, from new home builders. When the data was coded and refined into themes with the qualitative software and mind mapping, it allowed for alignment of the conceptual framework and congruency of the identified literature. The collective use of the identified techniques allowed the opportunity for significant outcomes and provided a pathway to further research for additional strategies to build and sell affordable homes.

Reliability and Validity

The importance of establishing a meticulous measurement to reassure reliability and validity was critical in this qualitative study since the measurements and data analytics were viewed from a completely different lens when comparing the process to a quantitative research study. The researcher for a qualitative study commits to semistructured interview obligations to gain populace to enhance validity, texture, and reliability. Reliability and validity are guideposts to establish accuracy and authenticity in the study. The use of interview protocols along with member checking helped in enacting a high level of integrity and persistent credibility for this study. I was able to be rational and consistent with each participant while collecting the data and made every effort to eliminate any bias. As the researcher, I had the responsibility to remain ardent in the process as it related to the rigor of ensured reliability and validity of this study (Cypress, 2017).

Reliability

The reliability of this study helped to establish current research data and provided a partway for further researchers to expand and added to the existing findings and data. The overarching key to reliable research is trustworthiness and purity of the outcome from the data saturation. Member checking added reliability to the findings of this study and the potential for follow-up inquiries to the participants. Yin (2018) stressed the importance of avoiding bias and disproportional input on the intended research since it can negatively change the outcomes and tamper the findings and results.

The researcher has the responsibility to outline the findings of the data by providing a detailed account and documented analysis which also ensured accurate and trustworthy resources. To further expand on the idea of accurate sourcing, the researcher has the responsibility of allowing participants the freedom to express their viewpoint on insight and analysis which helped to solidify the study and further solidify the findings.

Validity

Qualitative research requires a rigorous approach to establishing validity within the study. Accuracy and authenticity in the study are critical and can be the hallmarks to building validity for the researcher. Another key to establishing truth-based research was a willingness by the researcher to investigate with credible sources, along with asking questions at an intensive high rate supported with member checking with the goal to reach data saturation.

Credibility

Credibility was vital in establishing validity in qualitative research. The participation of trusted participants with member checking provided greater insight and solidified rigor to the data provided. The more in-depth the analysis from the selected participants the higher the probability for transparent sanitized intuitive data. The credibility in a qualitative research study is rooted in the partners, vested actors, and the participants (Yin, 2018). The analysis from valued resources cemented the trust when established credibility coincided with value, and transparency from the provided data.

Confirmability

Confirmability in qualitative research was strengthened when the findings and outcome was validated and backed by alternative sources and researchers. Triangulation is a superior method that provided a multiplicity of sourced data and helped to ground the research with approved analysis. A key tenet of confirmability was verifying that the data was thoughtful, trustworthy, and birthed from fact and not imagination or fiction. Confirmability in qualitative research tends to focus on the unbiased perspective and thrives from participant involvement, triangulation, and member-checking (Korstjens & Moser, 2018).

Transferability

The transferability of this selected study relied on the continued findings of other researchers and interested parties, the most clear and concise way to ensure this fact was to provide further insight and clarity and a detailed descriptive account of the methods of research and data analysis. The selected participants derived from local builders in the

Baltimore Maryland northeastern region of the country. The sample size consisted of no more than five builders and no less than three. The protocol to collect the data came from interviews of the selected participants, their insight and personal experiences and knowledge of building and selling affordable homes to prospective buyers, while generating a profit for the builder.

The detailed accounts from transcribed responses from the interview questions within the study added greater context and possible can lead to greater exploration. The data saturation and the constant account of the synthesis and analysis allowed the reader and the future researchers to arrive at their own conclusion of the worthiness of the findings (Korstjens & Moser, 2018).

Transition and Summary

In Section 2, I provided further insight to the research method and design of the selected study. I gave an account of my qualitative research case study with further exploration along with the role of the researcher and insight on research design. I presented the data collection method that was supported by research and the most effect sampling techniques, additional information was shared about the importance of conducting an ethical research study. I highlighted the mechanism to ascertain and assured validity and reliably of the study. In Section 3, I address the findings of the study along with the significance of the study and finally the indication for hope for social change. I provide a detail summation of the study and suggest methods for processes to promote change.

Section 3: Application to Professional Practice and Implications for Change

Introduction

The purpose of this qualitative multiple case study was to explore strategies to build and sell affordable homes to prospective buyers while generating a profit for the builder. The data came from interviews with small to medium size builders who build and sell new homes in Baltimore County, Maryland, and have been operating their business for 5 years or more. The findings from the data collected showed that builders who build homes in surrounding Baltimore County are open to successful strategies that promote affordability and provided innovative insight to reduce builder cost through government involvement, reduced fees to acquire land, and tax breaks and incentives to continue building and selling affordable housing for some time to come. I used methodological triangulation which included sourced information from collected data from interviews, along with social media sites, website references, newspaper, and articles.

Presentation of the Findings

The overarching question that is at the forefront of this study is the following: What successful strategies new home builders use to build and sell affordable homes to prospective buyers while generating a profit for the builder? Three themes emerged from the insight obtained the data collected from the selected participants: (a) increase the availability of affordable land in Baltimore County, Maryland; (b) reduce the cost of required fees to builders through tax incentives, which will create greater opportunities for affordability; and (c) introduce governmental partnerships to assist builders in

building affordable homes that are profitable. The uneven development theory provided the conceptual framework for exploring the research question for this qualitative multiple case study. The theory aligned well with the themes and supported the necessity for strategies for builders to build affordable homes throughout Baltimore County, Maryland. Table 1 provides some insight into the importance of what motivated each participant when asked about the significance of affordability and what would impact change the greatest.

Table 1

New Home Builders Findings

Participant ID	Role in the organization	Type of business	Themes observed		
			Affordable land	Reduced fees	Governmental partnerships
PS1	Owner	Housing	Yes	Yes	Yes
PS2	Owner	Housing	Yes	Yes	
PS3	Owner	Housing	Yes	Yes	Yes

Theme 1: Increase Availability of Affordable Land in Baltimore County, Maryland

The availability of land for builders serves as the catalyst for growth and continue development for builders locally and national throughout the country. In most instances, the scarcity of land and zoning law and regulations are the major barriers builders face when exploring strategies to build and sell affordable homes. According to the Harvard Law Review (“Addressing Challenges,” 2022), the accelerating cost of land is related to restrictive zoning regulations, density reducing rules, and legalistic obstacles. Each of the three participants pointed out that the availability of land is the primary reason builders can thrive and land prices are significant in supporting affordable home strategies. A key

factor the participants pointed out when seeking to obtain land is the difficulty of navigating through the various obstacles and how to address the regulatory issues along with the building cost and more importantly how to access the availability of land throughout Baltimore County, Maryland. The conceptual framework pointed to the importance of developing areas that were unevenly developed, and Baltimore County was not an exception as it related to affordability. Gotham (2014) identified a key factor in areas that were unevenly developed, and the optic was a consistently skewed view of urban growth that lent itself to segmented and systematic governmental policies that overlooked the need for change. PS2 connected with this perspective and highlighted areas in Baltimore County that were unevenly developed and contrasted opportunities that could make a significant difference to the communities.

Although land availability was a crucial point that each of the three participants connected with, PS1 identified the importance of sustainability when considering construction of a new home, and selecting the most efficient and cost-effective building materials can make a significant impact on affordability. Another point that was significant was identifying the type of homes that are considered for building served as an underlying theme that was highlighted as possible north stars that pointed to aiding in affordability and reduce the cost of construction of the homes. According to PR Newswire (2021), building sustainable homes reduces the consumption of energy and helps lower the cost of building affordable lasting homes. Award-winning builders such as Clayton Homes pride themselves on building environmentally friendly homes that are

energy efficient, intelligent, and cost effective to the builder and more importantly serve as an excellent value to the homeowner.

In the overall analysis, land affordability is multilayered and impacts the developers, builders, and ultimately the potential buyers. Land affordability transfers over into lower overall cost to builders and promotes communities that are ideal for potential buyers. PS1 pointed to moderately priced dwellings (MPDs), which are affordable homes strategically established in communities that are at market rate. The impact of MPDs was significant and allowed builders to promote affordability in many of the new communities in an unassuming way that provided an opportunity to many potential buyers that may have not otherwise had the chance to purchase within that community.

Theme 2: Reduce Cost of Required Fees to Builders Through Tax Incentives to Create Greater Opportunities for Affordability

All three participants indicated the need to have an incentivized plan in place by the county government to reduce or eliminate the required fees builders pay before or during the construction phase of new homes in Baltimore County, Maryland. The reduction of the required fees would not only help the builders fiscally at the onset of the building process but also enable builders to promote affordable strategies. PS2 and PS3 pointed out that the glaring problem in the current marketplace is the higher interest rates facing buyers. The higher rates can impact the builder's decision on where to purchase land and when to build, while effectively meeting the needs of potential buyers seeking affordability. The fees that impact the builders when acquiring the land to build play a significant role in determining the overall final cost to build affordable communities.

All the three participants suggested that reducing jurisdictional fees, such as permit cost related to the construction of the homes, along with impact fees to water and sewer use which are significant when factoring in the overall investment to builders. The recommendation to eliminate, reduce or waive fees would be extremely impactful and would increase the viability and help builders build affordable homes that are profitable.

PS2 wanted to see a county-by-county jurisdictional scheme requirement that builders construct affordable units in groups of sevens on a given project which could help to level the playing field with potential new home buyers and grant reduction or elimination of required fees for the builders who meet these standards. The idea was ambitious and would reduce fees to builders but also provide a major inroad to sustainable affordability. PS2 recalled being a part of a community project called Renaissance Square that introduced enterprise homes that replaced public housing and privatized them with specialized financing for every third lot built out. The overall program was an overwhelming success, and PS2 would like to see a similar program reintroduced in Baltimore County to help promote affordability strategies and provide incentives to builders to help them participate in community projects and remain profitable.

The uneven development theory echoed the sentiment of accountability and awareness from leadership and individuals in positions to make changes and sustained affordability connected with this viewpoint holistically. Aldrick (2023) presented findings that supported the use of government pension funds to assist in building homes that directly addressed the need for affordable housing and the ever-growing shortage of

newly constructed homes in the United Kingdom. The proposed use of governmental pension funds was a unique opportunity to provide growth opportunities in the housing market, create additional jobs and promote labor growth while placing affordable housing strategies at the center of the proposed plan.

PS3 proposed incentives that would prompt builders to include options that are typically ala carte to most buyers and thereby remove those cost and price homes with the inclusions helping to stimulate affordability. Secondly the builder would receive tax reduction, allocation grants and work directly with buyers, mortgage brokers and title companies to create affordability through a collective community effort. The aim here was to provide buyers the opportunity to purchase homes at an affordable price and level out the spending for builders while still being profitable.

PS2 pointed out that its vital that local jurisdictions become more involved with the process of affordability by helping builders throughout the initial process from obtaining permits efficiently and in a timely manner. PS2 suggested that the various jurisdictions be active in setting a specific timeline and implement a streamlined process once the application for a permit has been submitted. This would help builders begin the construction process faster, reduce labor cost and deliver a timely home to new homeowners.

The suggestion that governmental involvement could make a significance difference in the overall end to end process for builders is an understatement, since sewer and tap water fees general are about \$3,500, and if these fees reduced to half the cost that

would make such a major impact on contributing to affordability and help builders in the long run.

Theme 3: Introduce Governmental Partnerships to Assist Builders in Building Affordable Homes That Are Profitable

Builders who build homes in the current market often deal with significantly lower margins and encounter many challenges, such as labor cost, purchasing material to build in various districts and permit fees. For current and future builders to achieve consistent affordable strategies and remain profitable, there will need to be jurisdictional participation on a local level and governmental involvement on a national level through partnerships, reduced taxes, or incentivizes grants to help create the opportunity for affordable communities and moderately priced homes. PS1 suggested supplemental grants to help offset the current market rate, which could stimulate building throughout the country along with helping to restore confidence. PS1 pointed to the idea that affordability strategies nationally will eventually help to establish a baseline of affordability throughout the country state by state. The map in Figure 1 identifies the cities that support affordable housing with the largest shortage deficit versus the smallest deficit. The data Figure 1 show the top 10 areas throughout the country that have made significant efforts to eliminate deficits on the number of affordable opportunities that buyers have. The intent here is to provide the needed information to understand what cities support affordable housing initiatives while identifying the other areas that needs to be improve for current and future home buyers. Figure 2 provides a snapshot of the most

affordable housing markets in the United States where the average price was just above \$200,000 which is about 50% below the national average that is slightly above \$400,000.

Figure 1

Largest and Smallest Affordable Housing Shortage



Note. The provided information is reprinted from National Low Income Housing Coalition, by the United Way NCU, 2022 (<https://unitedwaynca.org/blog/affordable-housing-shortages-across-america/>). In the public domain.

Figure 2*Most Affordable Housing Markets*

Note. The provided information is reprinted from 2023 Windemere Real Estate Services, (<https://www.windemere.com/blog/u-s-home-prices-and-housing-affordability-in-2023>)

In the public domain.

The gap between what is affordable and medium-priced homes is drastically different in parts of the country. Establishing specific strategies to level out those areas operating at a deficit level could be impactful and improved through governmental participation, enterprise building zones and dedicated government land for builders at a reduced cost to build and sell affordable homes. Gotham's (2014) uneven development theory highlighted the systematic racial divide that occurred in Kansas City and the overall lack of government support of the underdeveloped areas in that state. Although there have been significant changes since Gotham presented the uneven development

theory, there remain areas throughout the country that are unevenly developed and in desperate need of improvements and enhancements.

PS2 suggested to introduce governmental partnership loans directed at builders to purchase land at reduced interest rates, the caveat for the government would be to require builders to evenly develop areas that are in greater need of support and target areas dedicated for affordable housing. PS3 pointed out that while monetary affordability is typically the primary topic when discussing a home purchase, there is an emotional affordability that must be considered since buying a home will be the single largest purchase that an individual will make in their lifetime and potential buyers who are willing to make the commitment to invest in a home purchase face any decision, location, cost and type of home and design. PS3 recommended that building value in the product and presenting a well-built home from top to bottom is also important to affordability strategies and can help to create referrals through sharing their experiences along with the pride of ownership.

Member checking provides an additional layer of trustworthiness from the participants findings and during this process both PS1 and PS2 noted the importance of galvanizing leaders within the county and on the state level to create reform or legislation that assist builders in multiple ways. PS1 concluded that low interest loans for land acquisition would certainly move the needle and provide needed help to promote affordability, while PS2 suggested a dedicated special tax status for subdivisions where the taxes would be reduced by 50% and cover a 10-year period, which would make a significant impact. PS3 focused on the importance of providing the right product for the

right buyer without adding additional cost to potential buyers, while considering the importance of often overlooked concerns of those considering a purchase. McLister (2023) pointed out that the driving force to affordable housing strategies is the constant demand from potential buyers that motivates builders to provide opportunities for more communities that meet the apex for affordability.

Another key challenge that all three of the participants pointed to the possibility of consistent representation from government officials at the state level and local leadership that addressed some of their concerns relating to land acquisition, and the option or containment of mandatory the fees they are forced to pay which hinder or in most cases obstruct the opportunities to balance building affordable housing communities throughout Baltimore County, Maryland. The gathered data provided additional insight along with an overview by the selected participants PS1, PS2 and PS3 which addressed what strategies that new home builders use to build and sell affordable homes while still making a profit for the builder. The three themes that were developed from the participant interviews were, (a) increase the availability of affordable land in Baltimore County (b) reduce the cost of required fees to builders through tax incentives which will create greater opportunities for affordability(c) introduce governmental partnerships to assist builders in building affordable homes that are profitable.

Additional Relevant Findings

The availability of land and representation by local and state level government was extremely important to each of the selected participants as were reducing permit fees and community partnerships to help advance affordability strategies PS1, PS2 and PS3 all had great insight and knowledge and shared similar thoughts and ideas as it related to successful strategies to build and sell affordable homes while remaining profitable. All three participants noted that the availability of land, and governmental jurisdictional involvement with strategies to help lower fees as the most important aspect that would allow them to sustain and continue to grow their respective business over the next 5 years or longer. PS3 pointed out that affordability for a first buyer has changed over the last 5-10 years and the market has changed which means the standard cost for what is considered affordable in today's market. In Baltimore County, Maryland affordability typically range from \$325,000 to upwards of \$400,000. PS3 also focused on the relevancy and value of buyers taking the time to be financed ready which will position them to make better decision in an uncertain market while rates are so uncertain and everchanging.

PS2 stated that materials and building cost along with regulations to build are constantly changing and come without warning. PS2 received a recent update that will require all homes to have an electric car charging station on every new home built in Baltimore County, Maryland which represented a \$400 additional cost. The example highlights obstacles builders encounter when faced with unexpected cost, but it was necessary for them to comply for them to proceed with the construction. Each participant

recognized the necessity of establishing healthy relationships with their buyers and potential buyers and those partnership extends out to the families since many of the buyers will have financial backing from their support systems also.

Application to Professional Practice

The analysis, findings, conclusion, and recommendations from my study may provide viable solutions to decide new home builders needs for successful strategies to build and sell affordable homes while still making a profit. Small to medium size builders will be able to utilize this information for professional practice in (a) land acquisition cost and overcoming elevating fees (b) addressing the obstacles and challenges of affordability while achieving profitability (c) strategies to partner with local districts and government agencies (d) differentiate what is affordable. New home builders will draw from the themes of (a) increase the availability of affordable land in Baltimore County, Maryland (b) reduce the cost of required fees to builders through tax incentives which will create greater opportunities affordability (c) introduce governmental partnerships to assist builders in building affordable homes that are profitable.

Implication for Social Change

The implication for positive social change is significant since there is the possibility of building homes for potential homeowners that may have not had the opportunity to purchase an affordable home. Builders will have access to more land to develop and will need to hire more laborers which can help stimulate the local economy. Additionally, builders will build more communities which could improve the overall aesthetics of those neighborhoods. The findings from the study will provide insight to

current and future builders regarding the importance of exploring successful strategies to build and sell affordable homes- while still making a profit and investing in the potential new home buyers.

Recommendation for Action

Recommended action for other new home builders are (a) make a conscious effort to work with community leaders and local representatives, (b) recognize, highlight, and identify where changes need to occur; (c) invest time and commit to improving the surrounding areas when building new communities. I further recommend that new home builders review the findings from this study when exploring strategies to build affordable homes, along with working with governmental agencies that advocate for affordability, stabilization and needed growth in areas around Baltimore County, Maryland.

The Homebuilders Association and the Greater Baltimore Board of Realtors are excellent resource organizations that will help builders' awareness of what potential and future buyers will need and want when faced with the decision to purchase their new home. Current and future new home builders can also benefit from the findings of the study by knowing the challenges and utilize the analysis to help establish healthy productive best practices for affordable strategies. New home builders will have the opportunity to gain experience, remain innovative, thoughtful and create lasting partnerships with community leaders' governmental agencies and future homeowners. I will organize and make sure the selected participants receive a copy of the finding of this study and make it available to them after it is published and completed.

Recommendation for Further Research

Recommendation for further research will include focusing on other successful strategies for new home builders to build affordable homes for potential buyers while making a profit. Future researchers may want to expand the range of their participants since this study consisted of three new home builders in Baltimore County, Maryland and may not be conclusive for areas outside the region. Another opportunity for future research to develop successful strategies to build and sell affordable homes is to consider expanding the findings since it will provide additional important and concise information. Future researcher will also have referenced information and greater insight to build upon by focusing on the presented themes within this study (a) increase the availability of affordable land in Baltimore County, Maryland (b) reduce the cost of required fees to builders through tax incentives which will create greater opportunities for affordability (c) introduce governmental partnerships to assist builders in building affordable homes that are profitable. The future research can be helpful in improving communities, provide insight to local district and assist government leaders in providing needed resources to help new home builders build affordable homes.

Reflections

I have enjoyed my DBA journey and have been able to advance my insight and knowledge from spending time with the selected participants from the new homebuilder's community in the Baltimore County, Maryland. The participants provided valuable research analysis in real, time-sharing challenging obstacles they have experienced in their roles as leaders and suggestions that may bring forth positive social change. The

transparency and thoughtful insight from the participants aided to cultivate ideas for possible continued research and study. I have a newfound perspective on the process that is required to build new homes and hurdles that many of the builder's encounter. The study allowed me to understand better the importance and value of the role as a researcher to remain unbiased and provide accurate and insightful data. I am grateful and thankful for the opportunity and look forward to the future of affordable home building.

Conclusion

The overarching goal of this qualitative multiple case study was to explore successful strategies to build and sell affordable homes while making a profit for the builders. The population consisted of three builders from Baltimore County, Maryland who operated and built new homes for 5 years or longer. I have conducted interviews with the three selected participants and obtained significant information, analysis and data that allowed for greater synthesis on how to formulate successful strategies for new homes affordability in Baltimore County, Maryland. The data from internet websites, referenced materials from magazine article, and sourced journal articles provided rich and valuable information to this study.

As pointed out by Guest (2020), I reached data saturation once I realized that no additional insight or information could obtain through member checking. The coding process from the use of NVivo 14 software help to further enhance the conceptual framework and themes emerged from the findings (a) increase the availability of affordable land in Baltimore County, Maryland (b) reduce the cost of required fees to builders through tax incentives which will create greater opportunities for affordability(c)

introduce governmental partnerships to assist builders in building affordable homes that are profitable.

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Appendix A: Interview Protocol

Interview Protocol

- A. Introduce myself to the participant and thank them for their participation.
- B. Remind the participant of the background and purpose of the study.
- C. Time allotted for the interview is one hour for all scripted and follow-up questions.
- D. Provide a copy of the informed consent form and ensure there are no questions or concerns before starting the interview.
- E. Start recording the interview.
- F. Maintain confidentiality by using participant identification code and state the date and time of the interview.
- G. Confirm the participant has reviewed and signed the informed consent form.
- H. Begin the interview questions.
- I. Ask appropriate probing questions when appropriate during the interview.
- J. Conclude the interview and discuss next steps for follow-up and member checking.
- K. Thank the participant for their time and participation and end recording.

Appendix B: Interview Questions

Research Question

What successful strategies do new home builders use to sell affordable homes to prospective buyers, while generating a profit for the builder?

Interview Questions

1. What pricing strategies do you use to sell homes?
2. What is the best way to increase sales of affordable homes?
3. What strategies would you like to introduce that could help promote sustainable, affordable housing over the next 12 months?
4. What additional experiences can you share that could help change the perspective about affordable housing for all prospective buyers?
5. What steps do you take with potential clients who are limited financially and need help with the purchase of their home?
6. With regards to affordability, what plans do you use as a builder to address the needs of potential new home buyers?
7. What are some of the challenges that you face as a builder in the current market?
8. How much time does it take to implement the strategies you suggested that will help improve the buying process for individuals seeking affordable housing?
9. What would you like to suggest that you believe will add value to this study?
10. How can affordable housing be built, while creating a profit for you as a builder.