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Low-Income Households' Perceived Obstacles and Reactions in Obtaining Affordable Housing

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Abstract

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Dissertation Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Philosophy

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Abstract

Low-income affordable housing remains an issue for the town on Martha's Vineyard where this study was conducted, in which an estimated 54% of low-/moderate-income households spend more than 50% of monthly income on housing. Using Schneider and Ingram's work regarding the social construction of target populations as the foundation, the purpose of this qualitative research was to assess how the perceived social standing and political power contributed to determining the benefits and burdens allocated to the town's low-income households. Data for this study consisted of 14 individual semistructured interviews with members of low-income households who were seeking or in affordable housing. The research concentrated on the obstacles and reactions the low-income households experienced in the quest for affordable housing. Data were coded and analyzed using a value coding procedure followed by thematic analysis. Three themes emerged from the research: a perception by the participants of not being valued in the community and a lack of attention by town leadership to their affordable housing struggles; a self-reliance to find affordable housing; and coping strategies by renting bedrooms with shared kitchen and living areas or resorting to a 9-month lease and being displaced during the summer tourist season. The research illuminated the low-income community's housing experiences and perceptions, thereby helping town leaders to form housing policy and make fiscal decisions. The implications for positive social change include recommendations to town leadership to examine incentivizing homeowners to offer affordable rentals, investigating congregate housing solutions, and developing multifamily affordable housing for the town's low-income households.

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Chapter 1: Introduction to the Study

Introduction

This research explored the perceptions of low-income households in a town on the island of Martha's Vineyard of the obstacles they faced in seeking affordable housing and their reactions in overcoming those obstacles. The town experiences an influx of summer visitors and vacationers, resulting in higher rental and ownership prices for vacant property, homes, and apartments, contributing to a lack of affordable housing for town residents (Martha's Vineyard Commission, 2013). Regional housing reports have indicated that securing affordable housing is a continuing challenge for resident low-income households (Martha's Vineyard Commission, 2013). The local zoning regulations on multifamily homes, the requirement to maintain local and historic architecture, and limits to existing water treatment infrastructure add to the challenges that households face in achieving affordable housing. The town recently updated the 5-year Housing Production Plan (HPP) outlining goals and objectives to reach the Commonwealth of Massachusetts goal of 10% of total housing inventory available as affordable (JM Goldson & RKG Associates, 2017). The HPP makes strides in increasing the supply of low-income housing, but the housing plan may not completely solve the affordable housing issue. This research explored the obstacles that low-income households face in obtaining affordable housing, with *low-income households* defined as those earning 80% or less of the established of the area median income (AMI) and spending more than 30% of monthly income on housing (Commonwealth of Massachusetts, 2017).

In the process of updating the HPP, the town hosted three public workshops and online surveys to gather community input. The purpose of the workshops and the HPP was to identify the number of housing units needed during the next 5-year period and identify programs to support the Commonwealth's community affordable housing goals. The HPP also meets the format and information requirements to qualify for federal and Commonwealth programs and subsidies. The audience at the workshops primarily consisted of long-term residents, but few, if any, low-income households participated in the process. The HPP lacks details on the town's low-income household needs and requires the development of comprehensive plans to address the specific mix of rental and ownership units, and the appropriate number of bedrooms in each unit to meet the needs of the town (Elvin, 2017).

The town's HPP identified the supply side of the affordable housing equation by adding 68 affordable housing units toward the stated goal of 10% of all town housing units being affordable (JM Goldson & RKG Associates, 2017). The HPP has not provided a clear picture of the total affordable housing units needed, specifying neither the mix of rental or homeownership opportunities nor the unit sizes. The HPP does not specify the mix of one-bedroom, two-bedroom, three-bedroom, or larger units needed to support local low-income household demographics. This research was needed for town policy makers, supporting nonprofits, and developers to gain an understanding of the perceptions, obstacles, concerns, and needs of the low-income household to better match community affordable housing efforts to their needs.

This chapter provides background information on the town and its unique characteristics that add to the obstacles to affordable housing. The next sections address the resulting problem and the purpose of the research by presenting the research questions for the study. The chapter outlines the democratic policy design theoretical framework incorporating the social construction of low-income households to gain an understanding of the affordable housing benefits and burdens experienced. Included in the chapter are definitions of key terms, as well as the assumptions, scope, limitations, and significance that defined the parameters of the study. The summary indicates the potential contributions of this study in advancing academic knowledge of the obstacles that low-income households face in obtaining affordable housing and the positive social implications gained by incorporating the research results into informed local policies and regulations.

Background

Policies and programs designed to meet the specific needs of low-income households have generated neighborhood and policy barriers to supplying accessible housing to meet demand (Scally, 2012). Local resistance to affordable housing projects in the community comes from fears and concerns about potential negative impacts on property values and the drain on public services that affordable housing is perceived as presenting (Goetz, 2015; Hills & Schleicher, 2015). Research has shown that the development of affordable housing programs has addressed a number of obstacles to providing sustainable, affordable, safe, and stable housing opportunities but has done so primarily in urban areas (Gibson & Becker, 2013; Ryan, Jeffreys, Ryczek, & Diaz, 2014).

The rural setting of the town as a seasonal community presents a different set of obstacles for low-income households as compared to urban environments.

The town is located in Dukes County and is one of six towns located on the island of Martha's Vineyard. The Martha's Vineyard Commission, the county's regional planning agency, has the mission to protect the unique qualities of the Island (Martha's Vineyard Commission, 2017). According to the 2015 U.S. Census, the town, primarily a residential community, has an estimated population of 4,599 residents that is 94.5% White with a median age of 45.6 years (U.S. Census Bureau, 2015). The economy is heavily dependent on summer tourism and the second-home real estate market. The workforce ranges from approximately 850 workers in January to more than 2,200 workers in July and August, with approximately 76% of the workforce dedicated to tourism and home construction (Commonwealth of Massachusetts, 2015). The American Community Survey (ACS) for 2011-2015 estimated that the median income for a four-person household was $75,242 (U.S. Census Bureau, 2015).

Housing in the town consists predominantly of detached single-family homes, with a median home value of $604,900 (U.S. Census Bureau, 2015). Owner or rental units constitute 1,712 of the 4,541 total homes in the town (U.S. Census Bureau, 2015). The remaining 2,829 homes remain unoccupied; these are primarily second homes occupied in the summer months either by their owners or as vacation rentals. Approximately 68% of town resident homeowners and more than 26% of resident renters do not have affordable housing, and, according to the U.S. Department of Housing and Urban Development (HUD) definition, are *housing cost burdened*, spending more than

30% of their monthly income on housing (U.S. Census Bureau, 2015). The Commonwealth of Massachusetts affordable housing inventory 10% goal for the town of 451 units does not adequately address the estimated 910 housing cost burdened households identified by ACS 2011-2015 data.

There is growing concern among town residents and leadership about increased water nitrogen levels due to constrained town wastewater processing capability and individual property septic wastewater threatening coastal waters, plant life, and fish. The wastewater concerns place additional restrictions on housing growth in the town. The town's wastewater treatment facility opened in 2002 with a base of 503 customers and had grown to almost 700 customers in 2016 (JM Goldson & RKG Associates, 2017). The town wastewater plant, running at near capacity, requires new housing and businesses to install advanced individual septic systems, resulting in additional building restrictions and construction costs for affordable housing development. The community infrastructure limitations challenge the town to achieve affordable housing goals and, more importantly, meet community demand.

To address the affordable housing problem, the town established an Affordable Housing Committee focused on working with island housing organizations to achieve the Commonwealth's 10% subsidized housing inventory goal for the town (Town of Oak Bluffs, 2017). There are five Island-based nonprofit organizations dedicated to creating affordable housing opportunities through funding from HUD, the U.S. Department of Agriculture (USDA) Rural Development, and managing Community Land Trusts (JM Goldson & RKG Associates, 2017). The Regional Housing Authority administers the

rental assistance program and maintains a list of individuals interested in affordable housing ownership and rental opportunities for the entire island (JM Goldson & RKG Associates, 2017). The town relies on the housing authority and Island-based nonprofit organizations to manage the town's affordable housing programs. This management arrangement forces the town to compete for limited Island resources, impacting the supply of affordable housing for residents.

HUD computes income limits each year to determine the population eligible for low-income and moderate-income housing programs (U.S. Department of Housing and Urban Development, 2018). Under HUD's Comprehensive Housing Affordability Strategy evaluation standard, whereby a household spending 30% or more of its monthly income on housing is considered housing cost burdened, an estimated 28.5 million U.S. households in the fiscal year 2013 are eligible for affordable housing programs (Joice, 2014). The implementation of the Housing Opportunities for People Everywhere (HOPE VI) program was intended to assist these 28.5 million households by removing dilapidated public housing developments, decentralizing communities, and developing mixed-income communities (Fraser, Chaskin, & Bazuin, 2013). The 1950s and 1960s led to public housing complexes that segregated the poor from the rest of the community and left a negative impression of affordable housing in many communities. To overcome the effects of public housing failures, Congress passed The Fair Housing Act, included in Title VIII of the Civil Rights Act of 1968. The goal of the fair housing movement was to remove discrimination from housing opportunities and develop a diverse ethnic community (Goetz, 2015). The 1980s experienced a transformation in public housing

policy to overcome the poor maintenance and social decay in public housing complexes, which led to changes in public housing policy. The resulting policies involved efforts to decentralize the low-income population and integrate low-income households into mixed-income developments while providing access to fair-market-value housing (Goetz, 2012). This change in affordable housing policy generated new community concerns in neighborhoods and introduced new challenges in decentralized housing management, all in an effort toward greater affordable rental and homeownership opportunities for low-income earners. Since participating in HUD and Commonwealth affordable housing programs, communities have experienced an evolution in housing policy, with accompanying benefits and challenges.

The academic literature has examined HUD efforts to integrate low-income households into mixed-income communities with *fair market rate (FMR)* housing has not increased low-income families' choices of where to live and work (DeLuca, Garboden, & Rosenblatt, 2013). Integration of low-income households into mixed-income neighborhoods also created a countereffort among politicians and neighborhood residents, known as *not-in-my-backyard (NIMBY) syndrome*, to avoid affordable housing projects in mixed-income neighborhoods (Goetz, 2015). Affordable housing integration into mixed-income neighborhoods has contributed to increased community resistance and presented additional obstacles to affordable housing for low-income households. Research to date has not provided evidence that living in a mixed-income environment alone propels people out of poverty and into the workforce or breaks down social barriers without additional services for housing stability (Fraser et al., 2013). The intent to

integrate low-income households into mixed neighborhoods and encourage a higher standard of living requires supportive employment, financial, and health counseling services (Ryan et al., 2014). The success of supportive low-income housing programs efforts may not counteract negative NIMBY attitudes and actions to restrict affordable housing programs.

The NIMBY syndrome comes from the perception that the presence of low-income households will result in lower property values due to an increase in crime, stress on schools and community services, and strain on neighborhood public infrastructure in mixed-income neighborhoods (Goetz, 2015; Hills & Schleicher, 2015; Scally, 2012). In suburban neighborhoods, NIMBY attitudes result in organized resistance with the aim of influencing policies and regulations to restrict mixed-income developments and affordable housing projects (Hills & Schleicher, 2015). Discrimination against low-income earners in mixed neighborhoods results in restrictive zoning regulations limiting density and affordable housing supply (Hills & Schleicher, 2015). The consequent dilemma has forced towns to favor community development policies and opportunities at the expense of low-income households (Goetz, 2015). Affordable housing solutions must reflect consideration of local NIMBY attitudes to create effective low-income housing programs.

In order to develop effective affordable housing solutions, it is necessary to consider the obstacles that low-income households face in the effort to obtain and maintain affordable housing. The lack of an adequate supply of housing for which households can use Housing Choice Vouchers (HCV) has led to extended wait times of 2

years or more, causing low-income families to rely on short-term housing solutions (DeLuca et al., 2013). The unpredictable availability of affordable housing has negative consequences for low-income households, resulting in instability for families and causing discipline, education, and development issues for children (DeLuca et al., 2013). When an HCV becomes available, often the low-income household is unprepared to find affordable housing in the allotted time, leading to a limited search area and acceptance of unsafe or unsanitary housing (DeLuca et al., 2013). Adding to the reluctance to seek affordable housing in mixed-income neighborhoods are perceptions related to job status, education level, race, and ethnicity, which can contribute to people "feeling poor" and lead to self-segregation as they remain in familiar low-income neighborhoods (Karraker, 2014; Wang, 2016).

Aside from established programs to increase the availability of affordable housing, there are city planning and design steps that can be taken to increase affordability and supply. High-rise public housing in the 1960s in the United States proved to be fiscally and socially unsustainable, but proper city planning can enable smart-growth land use policies that involve setting aside land and density zoning to support accessible housing for the low-income and moderate-income populations (Hills & Schleicher, 2015). Proper architectural design in affordable housing communities and incorporation of building technology improves maintenance, lowering sustainment cost while designing a community that promotes social interaction with open community space (Wright, 2014). Increasing affordable housing supply requires innovative thinking and use of unique space to address affordable housing shortages, such as

microapartments in urban areas such as San Francisco (Gabbe, 2015) or “tiny houses” in rural communities. San Francisco is an example of current zoning regulations preventing housing inventory from qualifying as affordable housing where minimum parking spaces per housing unit and mandatory indoor dwelling size restrict the supply of affordable housing (Gabbe, 2015). A review of zoning regulations at the local level is necessary to address policy barriers to innovative low-income housing solutions.

Affordable housing is a complex issue that requires comprehensive programs to overcome the economic and social challenges of low-income households to achieve safe and stable housing solutions. The literature does not adequately account for the obstacles that low-income households face in qualifying for and maintaining stable housing, nor the reactions they have in overcoming the obstacles to obtaining and maintaining affordable housing. Successful integration of low-income earners into mixed-income neighborhoods has the potential to overcome the negative attitudes historically prevalent in local communities. As research conducted by Fraser, Chaskin, and Bazuin (2013) found, living in a mixed-income environment alone does not guarantee that households will escape poverty or break down social barriers. Additional programs are needed to enable participants to receive needed housing and the added support required to remain sheltered over the long term. The effects of community resistance constitute an obstacle to affordable housing, although the literature shows limited property devaluation with the introduction of multifamily residences. Additional research is needed to capture participants’ barriers to affordable housing to improve programs and inform policies that provide the basic human right to safe and stable housing for low-income households.

Problem Statement

The literature identifies policy and infrastructure challenges to achieving affordable housing goals from program, regulation, policy, economic, and attitude perspectives, explaining their impacts on low-income households and affordable housing supply. However, the literature does not adequately address the obstacles that low-income households experience and these households' reactions to affordable housing challenges. Although the town in this study has developed and approved an updated 5-year Housing Production Plan, the town will continue to have a shortage of affordable housing to meet the needs of people who are homeless, low-income earners, the elderly, and the seasonal workforce. Almost 38% of the town's year-round households are earning low-/moderate-incomes, with 54% of low-/moderate-income households spending more than 50% of monthly income on housing (JM Goldson & RKG Associates, 2017), which does not meet the Commonwealth's standard for housing affordability. Currently, the town has an estimated 6.8% of the total housing inventory identified as affordable, short 3.2% of the commonwealth goal of 10% (Stringfellow, 2016). Through this research, I sought to understand the obstacles that low-income households face in attaining and maintaining low-income housing and how they react to affordable housing obstacles in order to better define the challenges of affordable housing.

Purpose of the Study

The purpose of this qualitative study using a phenomenological approach was to understand the policy, infrastructure, and attitude barriers that low-income households

face and their reactions to overcoming these obstacles. The scope of this research encompassed an effort to understand the obstacles that low-income households face and their reactions to obtaining affordable housing. The research did not address the town's seasonal workforce housing challenges, the growing elderly population, or moderate-income workforce housing in the town. The town has approved a standardized Commonwealth 5-year Housing Production Plan, yet there remains a larger demand for affordable housing than the supply addressed in the report can meet. The effects of NIMBY attitudes, policy, and infrastructure limitations create barriers affecting the town and preventing eligible low-income housing participants from realizing affordable housing. This research was conducted in an effort to recognize the obstacles that are preventing eligible low-income affordable housing participants from attaining stable affordable housing. A better understanding of the obstacles that low-income households experience in seeking to obtain and maintain affordable housing may inform public policy and identify potential program solutions for the community.

Research Questions

RQ1: How do low-income individuals describe the obstacles to obtaining affordable housing?

RQ2: How do eligible low-income households react to the obstacles presented while obtaining and maintaining affordable housing?

Theoretical Framework

The challenges that low-income households face in the town have many of the same characteristics as the obstacles that low-income households face across the country.

Local communities have restricted land use and implemented restrictive policies due to the influence of NIMBY attitudes. The social construction of target populations in the democratic policy design theory introduced by Schneider and Ingram in 1993 clarifies the linkage between the societal construction of social standing and political power in policy design and the assignment of program benefits and burdens. This research used the democratic policy design theoretical framework for understanding how social standing and political power contribute to the obstacles that low-income household participants experience and how low-income households react in the effort to obtain stable affordable housing.

The social construction of target populations relies on social constructions of individuals and groups to allocate benefits and burdens to target groups based on perceived social standing and political power (Schneider & Ingram, 1993). Positive social construction and strong political power link affordable housing zoning restrictions to negative NIMBY attitudes, resulting in a reduced supply of affordable housing. Low-income households, with a negative social construction from a NIMBY perspective and little political power, have developed adverse expectations of governmental activities, resulting in burdensome public policy. By applying the social construction paradigm in seeking to understand the government's response to the experiences of low-income affordable housing participants, it may be possible to develop the basis for a change in affordable housing public policy.

The social construction of target populations in democratic policy design theory is the proper theoretical foundation for researching affordable housing and understanding

low-income households' responses to communities and programs. The democratic policy design explains the role that social construction of target populations plays in determining policies and programs for low-income households. Understanding the affordable housing population's obstacles to stable housing requires an appreciation of the group's assigned social construction and individual experiences and perspectives. The affordable housing programs and support in place are the results of social constructions that low-income households, developers, and supporting nonprofits hold. Each low-income household may experience unintended obstacles to qualifying for, applying for, and receiving affordable housing, that social construction of target populations theory can assist to understand. The theoretical framework guided the interview process, through which I collected low-income households' perceptions and understanding of how social standing and political power contribute to the obstacles they experienced and their reactions to affordable housing challenges. The data analysis applied the theoretical framework to identify theme relationships and gain meaning from the participants' experiences. An appreciation of the theoretical framework of the social construction of target populations in democratic policy design can explain how low-income households need to understand their negative social standing to influence governmental institutions and public policy to increase the supply of safe and stable permanent housing.

Nature of the Study

In this qualitative research, I examined the experiences of low-income households to identify and understand the obstacles they face and how they react to the barriers obtaining and maintaining affordable housing. The methodology of this study supported

the effort to understand obstacles to program participation and how low-income households react to obstacles to obtaining affordable housing solutions. Qualitative research allowed for examining the complex attitudes, values, and experiences of the participant group by observing, documenting, and analyzing participants' insights and behaviors (Creswell, 2009). The qualitative approach supported the study's problem, purpose, and research questions to understand and gain meaning from the participants' experiences. The phenomenological qualitative methodology went beyond statistical analysis and provided an ability to gain in-depth insights from the experiences and beliefs of the low-income population by identifying challenges, frustrations, and successes through participants' individual stories. Documenting the participants' descriptions of perceived obstacles and how they reacted to them while obtaining and maintaining affordable housing informed the research problem and purpose. Gaining an understanding of program and policy, from the low-income household perspective, can allow town and regional leadership to develop and implement informed affordable housing program and policymaking decisions.

Through a series of interviews, I sought to understand the experiences of low-income households in the search for affordable housing. The research data collection process incorporated open-ended questioning, thoughtful probing, and follow-up inquiry to identify clear themes and relationships to gain understanding and meaning. The purposeful sampling included low-income households participating in the regional housing authority affordable housing programs, low-income households seeking housing, and persons eligible for affordable housing but not seeking housing through government-

sponsored programs. To reach low-income households outside the affordable housing programs, a referral or snowball sampling collection process was used. The sampling procedures provided confidence in the research outcomes by including study participants who accurately represented the experiences of the low-income household. The research required a minimum sample size of 10 low-income households for saturation coverage of the problem.

The selected sample size provided coverage of the experienced group to represent members' perspective and supported in-depth sample contact and communication. The target sample size reached research saturation and supported the confirmability of data among the participants' experiences. Additional participants from the affected group were included in the study to validate the themes expressed by the participant's experiences and to gain meaning from the research. A minimum of a 14-participant sample size was needed to achieve saturation in relation to the problems of affordable housing demand in the town and to support the purpose of the study to understand the obstacles that low-income households face in achieving safe and stable housing.

Data analysis using computer-assisted qualitative data analysis software (CAQDAS) assisted in identifying themes and relationships to gain an understanding of the group's experiences in the effort to bring meaning to the entire population of low-income households seeking affordable housing. Member check follow-up with the participants was necessary for interview summary verification, additional issue probing, and clarification. The qualitative research approach was useful in explaining the

obstacles that participants face and how they reacted in the process of qualifying for, accepting, and maintaining affordable housing solutions.

The reliance on interviewing as the main means to collect data required ATLAS.ti 8.0 CAQDAS to assemble, manage, and analyze the data. The analytical tool offered the capability to support the research strategy by assisting in coding, relationship, and theme identification (Saldana, 2016). The data analysis concluded with the identification of themes in the data to gain meaning from the low-income households' experiences. Coding of the data revealed categories and patterns that led to the theming of the data to draw conclusions from the participants' experiences. Theming transformed the data from the "what" as reported by the program participants to the meaning of the experience (Saldana, 2016). The themes identified in the data came as a result of the patterns and relationships defined in the analysis. The analysis phase included concept mapping to display theme relationships. The themes applied to the data structure confirmed or denied the meaning and boundaries of the data. Understanding the descriptions of low-income households of the obstacles to stable, affordable housing relies on the proper identification of patterns and themes for the desired positive social impact for the community.

Definitions

The following definitions of terms used in the study are provided to form a common understanding of the operational terms used in describing and explaining the obstacles to low-income housing and affordability.

Affordable housing: To achieve affordable housing, rental or owner occupants should pay 30% or less of their monthly income on gross housing costs, including utilities (U.S. Department of Housing and Urban Development, 2017b). The Commonwealth of Massachusetts added to the definition that affordable housing must support households earning 80% or less of the AMI to receive subsidized housing inventory credit Commonwealth of Massachusetts, 2017). For this research, affordable housing was classified as housing for households at 80% or less of the established AMI and paying 30% or less of monthly income on housing.

Area median income (AMI): HUD calculates and publishes the median gross income by location for individuals, adjusted for household size (U.S. Department of Housing and Urban Development, 2017a).

External elements: The programs, regulations, policies, economics, and attitudes impacting low-income households and affordable housing supply.

Household: One or more individual(s) living in a housing unit. A household includes related family members and unrelated partners and roommates (U.S. Department of Housing and Urban Development, 2017b).

Income levels: HUD establishes thresholds for individuals and families to qualify for housing subsidy programs using a percentage of the AMI to determine program eligibility. The following definitions breakdown specific income levels:

Extremely low income: The household income is 30% or less of the AMI (U.S. Department of Housing and Urban Development, 2017a).

Very low income: HUD categorizes households with an AMI of 31-50% as very low income (U.S. Department of Housing and Urban Development, 2017b). The Commonwealth of Massachusetts established a 31-60% of AMI level for very low-income households (Commonwealth of Massachusetts, 2017). This research used the Massachusetts definition.

Low income: Households that have an income of 51-80% (61-80% for Massachusetts residents) of the HUD-established AMI are low-income households (U.S. Department of Housing and Urban Development, 2017a).

Moderate income: Households with an income between 81% and 95% of the AMI are considered moderate-income households (U.S. Department of Housing and Urban Development, 2017b).

For this research, the term *low-income household* included all households with an income of 80% or less of the AMI level established by HUD.

Internal factors: Low-income household experiences, perceptions, attitudes, circumstances, and preferences that contribute to the ability to achieve affordable housing.

Summer shuffle: The summer shuffle is a local rental housing market condition. Landlords rent for the 9-month "winter rental" period, requiring the tenant to leave the property during the summer months when the property is rented on a daily or weekly basis at summer market rates, forcing the year-round resident to shuffle between residences for the 3 summer months.

Assumptions

A key assumption was that low-income household participants would provide honest responses during the interview process. Honesty between myself and the participants was important to gain an understanding of the experiences of low-income households. Participant bias could have clouded the understanding of experiences of obstacles to obtaining affordable housing. The data analysis and coding process helped to identify responses that might have been less than honest and not consistent with the themes and findings of the sample. Confidentiality agreements, informed consent agreements, and the opportunity to withdraw from the research at any time promoted honesty from the study participants during the interview process. Additionally, the participants had the opportunity to complete a member check for the interview's accuracy and completeness. To reduce the risk of accidental identification, data disclosure, or potential issues, I used the Walden University *Research Ethics Planning Worksheet* (Walden University, 2017) and the Walden University IRB process (Walden University, 2017) throughout the study to ensure that proper protections were in place to minimize the risk to the participants and the research.

Scope and Delimitations

In exploring the experiences of low-income households residing in the town, I sought to fill a knowledge gap by identifying and understanding needs not captured in the town's 5-year HPP. By collecting and analyzing data on the obstacles faced by low-income households while searching for and maintaining affordable housing, as well as

their reactions to these obstacles, I sought to provide the town and local nonprofit organizations with additional evidence to better serve the low-income community.

This research did not include specific analysis on homeless households in the town, senior citizen low-income housing, affordable housing for disabled households, or moderate-income housing for households above 80% AMI. Understanding the needs of these specific groups would require detailed data collection and analysis to identify unique experiences that were beyond the scope of this research. The scope of the research focused on experiences of resident low-income households to understand obstacles to and reactions in obtaining affordable housing, thus contributing to a deeper appreciation of the group's housing needs.

The generalization of the research results and recommendations applies to other rural communities and specifically seasonal communities that experience a shortage of housing due to challenges related to high property values and an increase in low-income housing demand during peak seasons. Low-income households in other seasonal communities may face obstacles that this research identified; thus, this research may assist other community leaders in considering low-income household experiences toward the development of informed public policies and affordable housing programs.

Limitations

The nature of the phenomenological approach presents a limitation if the lived experiences of participants are different and common themes are not present in the research. In this study, there might have been a risk to the research if the specific experiences of the population did not represent the larger problem of affordable housing

or did not apply to other circumstances with the research based on the experiences of the local population. The phenomenological approach did not rely on the generality of the conclusions for value. The external validity of the research is enhanced with the systematic thick description of the participants' experiences and through data analysis identifying contextual meaning (Saldana, 2016). Variation of experiences can harm the reliability of the research, with outlier experiences explored to validate the observation. Purposeful sampling focused on individuals who had experienced the affordable housing phenomenon, with the aim of understanding low-income households' obstacles and reactions to form common themes. Proper interview process planning and interview rehearsal decreased the disadvantages of inexperience in interviewing, soliciting meaningful information, and correctly interpreting the participant's experience. A solid research design, data collection protocols, and content-rich analysis reduced the risk of reliability and validity in research (Miles, Huberman, & Saldana, 2014).

Qualitative research by nature is difficult to replicate, and the experiences of like communities may not replicate the experiences of this town's low-income households and may limit the transferability of this research. The phenomenological research approach used in this research captured current low-income households' experiences and did not account for longitudinal variances in affordable housing experiences. The study added evidence of the applicability of the application of Schneider and Ingram's (1993) theory of social construction of target populations in the democratic policy design theory in explaining low-income housing benefits and burdens. Pierce, Siddiki, Jones, Schumacher, Pattison, & Peterson, (2014) identified five instances in which the theory

had been applied to low-income housing research since 1993, making the applicability of this low-income housing research more important to understanding affordable housing experiences. The potential impact of a qualitative methodology and limited use of theory may produce generalization issues, but this research may offer insights for additional questions for exploration in further qualitative studies and quantitative studies using larger datasets.

The potential ethical risks associated with conducting low-income housing research include the accidental disclosure of participants' confidential information. As part of the data collection process, a reporting of a range of income was required to classify participants' eligibility for affordable housing programs. The completion of proper informed consent documentation before any contact with participants reduced risk, ensuring that they were acutely aware of their rights to participate, risks associated with participating in the research, and the ability to opt out of the research at any time.

The use of structured methodology assisted in overcoming the limitations of the research and provided dependable data collection and analysis to gain meaning using the social construction of democratic policy design theory. This research adds to the library of work using Schneider and Ingram's theory to explain the impact of social construction on low-income households in the democratic policy design and how the participants reacted to overcome obstacles to achieving affordable housing.

Significance

The phenomenological approach allowed for in-depth data collection from low-income households with experience participating in affordable housing programs. Only

by understanding participants' experiences, beliefs, and common themes can participation obstacles be properly identified and presented to inform policy and program solutions for the community. Focusing on the phenomenon allowed the research to follow the attitudes, fears, and obstacles that the participants described to find meaning in their experiences. The interview questions were designed to draw out the experiences of the participants and understand their reactions to the situation. The phenomenological research design did not bound the parameters of the research, enabling in-depth analysis of the experiences and reactions of low-income households. The conclusions of the study may improve the lives of the low-income households in the town by increasing understanding of the obstacles faced by these households and how these households react to them. The research outcomes may generate positive social change for the entire community by providing insights to create reliable year-round affordable housing.

The research fills a gap in the literature concerning participants' challenges in finding and understanding program qualifications, the application process, and requirements to maintain stable, affordable housing. The outcome of the research may allow governing agencies to modify policies and practices to support the needs of low-income households. The study's implications for social change include the promotion of a precise definition of policy, regulation, and infrastructure barriers to affordable housing, from the participant's point of view, allowing the town and supporting nonprofit organizations to address participant challenges in order to provide local stable rental housing for low-income households.

Summary

Affordable housing is a complicated issue for the town and resident low-income households. The high price of property and the additional challenges that the town experiences with a limited wastewater treatment system and water quality concerns add to the town's inability to develop housing solutions to meet the affordable housing demand. The town's HPP efforts work to achieve the Commonwealth's goal of 10% of total housing inventory as affordable, but the plan does not adequately serve the individual needs of the low-income population.

The purpose of this qualitative research was to understand the obstacles faced by low-income households and the reactions of members of the target population to overcome the obstacles they perceive in obtaining and maintaining affordable housing. The research identified and provided meaning to the experiences of the low-income households so that the town may develop comprehensive programs to address the actual needs of low-income households. This research built on the literature, providing an added understanding of the obstacles faced by low-income households and reactions to those obstacles. Applying the social construction of target populations in the democratic policy design theory aligns low-income households' perceived and actual experiences to identify themes in the development and management of affordable housing programs and policies.

In the following chapter, I address the peer-reviewed literature on affordable housing published since 2013. Included in the review are the development of affordable housing policy and programs in the United States, communities' responses to low-income

housing in local neighborhoods, and the limited literature on the experiences of low-income households navigating affordable housing programs. The chapter concludes by identifying the gap in the literature on the perceived and real obstacles that low-income households face in relation to affordable housing.

Chapter 2: Literature Review

Introduction

The town has long experienced a shortage of affordable housing for low-income households and remains 3.2% short of the Commonwealth's Chapter 40B Subsidized Housing Inventory 10% goal for the town (Stringfellow, 2016). The town updated the Commonwealth directed 5-year HPP in 2017 with the necessary information to comply with Massachusetts General Law (M.G.L.) Chapter 40B requirements. The HPP establishes the town's affordable housing goals based on total housing inventory and enables the town to qualify for Commonwealth and federal funding programs. The HPP lacks specificity on low-income households' needs and the comprehensive programs required to address the actual shortage of affordable housing (Elvin, 2017).

The purpose of this qualitative study was to understand the obstacles, perceived barriers, and reactions that low-income households experience in obtaining affordable housing. The literature documented the impacts of external programs, such as Community Land Trust (CLT) for affordable home ownership, Low-Income Housing Tax Credit (LIHTC), and Housing Choice Voucher (HCV) for affordable housing rental in great detail. Less prevalent in the literature are discussions of internal obstacles for low-income households, which include individual preferences, perceived and real discrimination, obstacles to searching for and finding affordable housing, and the impacts of family composition. The literature analyzed external programs and regulations at the federal, state, and local levels in great detail by measuring effectiveness and community influences on public policy. Low-income households' challenges, impacts, and responses

to affordable housing programs are often overlooked in the literature. Research in the last 2 years has made progress in revealing the benefits of low-income household participation in Permanent Supportive Housing initiatives that provide safe and stable low-income housing options. This literature synthesis revealed the research gaps in relation to understanding the personal experiences and obstacles that low-income households face.

This chapter contains the literature search strategy and the theoretical foundation to explain community fears, reasons for restrictive affordable housing policies, and how low-income households react to the obstacles they face in obtaining affordable housing. The chapter outlines the theoretical foundation of the social construction of target populations in the democratic policy design influencing the perception of obstacles and reactions of low-income households to affordable housing challenges. The literature review synthesizes documented external programs, limitations, and successes of affordable housing services that the government and local organizations provide. The next section of the chapter details research on the reaction of low-income households to affordable housing programs and the limitations they face as they seek stable and safe affordable living conditions. The chapter concludes with a summary of the current literature and identification of gaps in low-income housing research in the United States, focusing on the experiences of low-income households and adding to the academic knowledge base.

Literature Search Strategy

The literature review included peer-reviewed articles published in 2013 or later that related to affordable housing and the barriers that low-income households face in achieving long-term stable and safe housing. Focusing primarily on experiences and examples of affordable housing success and challenges in the United States, I conducted searches using the databases Political Science Complete, SAGE Journals, Thoreau Multi-database, and SocINDEX. The literature review included secondary searches using the peer-reviewed-literature referenced material. The Google Scholar search engine, dissertations, government websites, nonprofit websites, and news articles supplemented the literature review by providing background information, program specifics, regulations, and statistics, adding context to facilitate an adequate understanding of low-income housing.

The key terms and phrases selected for the literature review supported the study's problem, purpose, and research questions to fully understand the scope of the issue and previous work to identify potential gaps in the published literature. The key terms used in the literature review included the following: *United States*, *low-income housing*, *affordable housing*, *residents' perception of low-income housing*, *resident satisfaction*, *rural housing*, *barriers*, and *obstacles*. The key terms were used individually as qualifiers to limit the scope of the search and identify the appropriateness of literature to the study's research problem and purpose. Combinations of terms further defined the literature review and narrowed the results to relevant articles supporting the research questions and providing an understanding of the low-income housing issue in the United

States. For example, the search methodology narrowed the results from more than 5,800 with *affordable housing*, *resident perception*, and *United States* to 854 peer-reviewed publications using *resident satisfaction*, *affordable housing*, *low-income housing*, and *United States*. Limiting the search to the United States excluded literature presenting legislation and experiences different from those affecting U.S. low-income households. The combination of key terms effectively limited the scope of the literature search to focus on policy and program outcomes and include low-income household responses.

Each resulting peer-reviewed article was evaluated to determine its applicability to the dissertation problem and purpose, with the relevant literature included in the literature review. More pertinent literature was found using the SAGE Journals, Thoreau Multi-database, and SocINDEX databases due to the urban planning and social component of the affordable housing issue. The Political Science Complete database revealed limited literature on low-income housing for inclusion in the literature review based on the key search terms.

Theoretical Foundation

Introduced by Schneider and Ingram in 1993, the democratic policy design theory incorporates the role that social construction of the target population serves in influencing public policy decisions. The theory is important in explaining the role of social status and political power in the distribution of public policy benefits or burdens to the target group (Schneider & Ingram, 1993). The target population's social construction identity derives from the cultural, emotional, and value characteristics assigned or assumed by the target group (Schneider & Ingram, 2014). The theory applies policymakers' political

power influences and the social standing of the targeted population in developing and implementing public policy. Politicians determine policy agendas by dividing target groups into “deserving” (positive social construction) and “undeserving” (negative social construction) categories based on the groups’ social standing as perceived by voters and policymakers (Schneider & Ingram, 1997). The ability of individuals, interest groups, and politicians to influence policy purpose and outcomes is dependent on the political power presented through wealth, status, or position (Schneider & Ingram, 1993). The political power of the target group directly impacts the distribution of benefits or burdens to the target population. The higher the political power the target populations possesses, the fewer burdens are placed on the group and the more benefits are given (Schneider & Ingram, 1997). Target populations may move within four groupings depicted in Figure 1, based on the level of political power that a group or proponents of an issue can bring to bear on a topic. The social construction of the target group can change based on the external and internal shifting of perceptions and values of the involved groups, resulting in the target group being allocated more or less benefits or burdens. The subsequent four characterizations of target populations relate directly to the target population’s social construction and political power attributes.

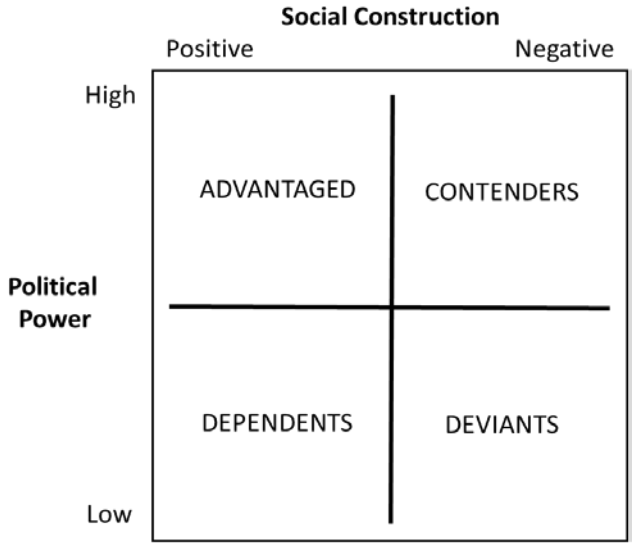

Figure 1. The social construction of target population matrix outlining how target groups may be labeled based on their political power (vertical axis) and degree of positive or negative social construction (horizontal axis). Adapted from A. L. Schneider, H. Ingram, H & P. Deleon, (2014). Democratic policy design: Social constructions of target populations. In P. A. Sabatier, & C. M. Weible (Eds), *Theories of the policy process (3rd ed.).* Boulder, CO: Westview Press. Copyright 2014 by Westview Press.

The social construction of target populations in democratic policy design has been applied in both quantitative and qualitative low-income housing research to explain the role of social status and political power in the policy decision-making process. Pierce et al. (2014) reviewed more than 80 different peer-reviewed journals and books, finding 111 instances of the theory's application, with increased use since 2008, across a broad range of policy issues, such as criminal justice, social welfare, immigration, and housing. The peer-reviewed articles identified by Pierce et al. were disproportionally spread across the four types of target populations, with 67% of the literature focused on the dependent and

deviant target groups to understand the policy implications on groups with a low level of political power (Pierce et al., 2014). Low-income housing as a component of social programs that address issues including health issues, civil rights, and poverty, as categorized by Pierce et al. (2014), represented 32% of the literature dealing with the dependent target population in policy decision making. The large cross-section of policy applications identified by Pierce et al. (2014) demonstrates the applicability of the theory in explaining public policy design decisions regarding the target population's benefit and burden distribution based on social construction. The social construction of low-income households involves their primary categorization as "dependents" with low political power and lower social standing in the public policy decision-making process. The lack of political power of low-income households and the lack of political responsiveness by elected officials to low-income housing issues indicates the role that social construction factors play in the design of social programs in the United States (Forrest, 2013).

The division of social construction and political power demonstrates the difficulty in achieving an effective low-income homeownership policy. For example, to promote low-income home ownership, the Federal Housing Authority (FHA) provided private mortgage lenders low-interest loan rates, loan guarantees, and minimal down payment programs for low-income households (Drew, 2013). As the social construction of target population typology explains, the democratic policy design identifies mortgage lenders as "contenders" and provides benefits or assurances to support the "dependent" low-income household in achieving the goal of homeownership. The private mortgage companies, with stronger political power, benefit from FHA programs assisting low-income

households. The “dependent” low-income household gain benefits indirectly from the mortgage lenders after proving qualifications for program participation. The social construction values assigned to affordable housing participants burden the low-income households with in-depth qualification and certification, making home ownership more difficult for some low-income households (Drew, 2013). The social construction of target populations theory helps to explain legislative actions, the policy decisions of the FHA, and the intended and unintended burdens and benefits that each target population receives.

The social construction of target populations theoretical framework lends itself to research on segments of the population that do not have the resources to communicate and represent their needs to policymakers adequately. Using the theory as the framework to describe the experiences of low-income households helps town leaders understand the impacts of lack of political power and lower social standing factors on the benefits and burdens assigned to affordable housing programs and recipients. The use of the theory in this research helped not only to explain the assigned and perceived social construction of low-income households but also to understand the motives contributing to the obstacles that these households face and have to overcome to achieve stable and affordable housing.

The social construction of target populations framework accurately explains the motivations, limitations, and successes of affordable housing policy design. The literature indicates that the social construction theory is used to understand disadvantaged populations and is particularly useful in explaining the development and implementation

of low-income housing initiatives (Drew, 2013; Pierce et al., 2014; Schneider & Ingram, 2014). The limited application of social construction of target populations theory in the United States, particularly to understand the obstacles of low-income households in relation to obtaining affordable housing, presents the opportunity to add to the academic literature. The research questions specifically addressed how low-income households describe obstacles to obtaining affordable housing and their reactions to the social construction and political power limitations presented by policy decisions. The resulting research may inform policymakers of the real and perceived implications that affordable housing policy decisions have for low-income households.

Literature Review

The literature review synthesizes the research on meeting low-income housing needs, addressing the external barriers presented by neighbors, the housing market, programs, policies, and regulations. My focus in conducting the literature review was examining the body of research to understand the impacts, challenges, and successes of affordable housing policies and programs in relation to low-income households, as well as the obstacles that these households experience in relation to obtaining affordable housing. The literature review explores the positive and negative impacts of affordable housing practices using community smart growth efforts, the creation of mixed-income housing neighborhoods, and supportive housing initiatives that provide lessons for implementation of affordable housing programs for low-income households. The literature review presents a brief overview of affordable housing history in the United States, the programs implemented to support low-income households, community

responses to affordable housing development, and low-income households' reactions to the obstacles they face in achieving safe and stable housing. Much of the current research explores low-income housing from a "caregiver" perspective, with dependent low-income households receiving the dividends of the implemented external programs. There have been limited attempts in the literature to understand the obstacles faced by low-income households seeking affordable housing.

The social construction of target population theory provides the framework for a better understanding of the external and internal forces influencing affordable housing. Researchers have focused primarily on the external factors of low-income housing's historical development and constraints, as well as the successes of programs and incentives designed to promote affordable housing, and have not addressed the role that social construction plays in affordable housing public policy. Understanding the function of social standing and political power in the democratic design process enabled me to consider the target population's social construction to better explain motivations in low-income housing policy and impacts on the low-income household target group. By appreciating the role of social construction in policy making and how low-income households perceive obstacles and react to affordable housing challenges, it may be possible to engage in more informed policy making and achieve positive social change for low-income households.

Affordable Housing Eligibility

HUD computes income limits each year to determine the population that is eligible for low-income and moderate-income housing programs. Locality AMI

determines affordable-housing qualifying income limits based on a standard 80% of AMI (JM Goldson, & RKG Associates, Inc., 2017). In the town, to qualify for low-income housing for 2017, a family of four needed to earn $71,900 or less annually (U.S. Department of Housing and Urban Development, 2018). HUD's Comprehensive Housing Affordability Strategy (CHAS) also considers any household spending 30% or more on housing to be "housing cost burdened" (Joice, 2014). HUD estimated that 28.5 million households in fiscal year 2013 qualified for affordable housing programs (Joice, 2014), and nationwide, 64% of all households with annual incomes between $15,000 and $30,000 are housing cost burdened (Belsky, 2012). Affordable housing programs are intended to help low-income households by supplementing tenants' rent to cover fair market rental rates while integrating low-income households into mixed-income neighborhoods. A wider variety of housing options encourages a higher standard of living through supportive employment, financial, and health counseling services, yet the housing supply has failed to meet the demand.

The lack of adequate low-income housing supply resulted in affordable housing modification and public housing authorities offering HCVs, allowing eligible households to search for any available FMR rental housing units. The demand for affordable housing in the United States required public housing authorities to use waitlists to manage the demand, with more than 75% of the waitlists closed to additional applicants (Tighe, Hatch, & Mead, 2016). An estimated 20% of low-income households wait 3 years or more for the housing voucher, which can extend to more than 10 years on the public housing authority's waitlist (DeLuca et al., 2013). The lack of housing supply led the

Commonwealth of Massachusetts to pass laws targeted at encouraging the development of additional low-income housing units.

The Commonwealth of Massachusetts in 1969, enacted the Massachusetts Comprehensive Permit Act, M.G.L. Chapter 40B or commonly known as "40B" provisions to overcome barriers to affordable housing. The law is intended to encourage affordable housing development by overcoming exclusionary zoning (Hananel, 2014). Under M.G.L. Chapter 40B, the goal is to have 10% of all town housing dedicated to affordable housing for households earning less than 80% of the AMI (JM Goldson & RKG Associates, 2017). The Commonwealth estimates the development of more than 58,000 affordable housing units under the M.G.L. Chapter 40B since the law's enactment in 1969 (Commonwealth of Massachusetts, 2017).

Low-Income Housing in the United States

The first affordable housing projects in the United States initially started as a job creation program with Congress funding the building of 5,000 homes in 1918. The resulting war-worker housing was a secondary benefit to the jobs program (Edson, Iglesias, & Lento, 2011). It was not until the passage of the Housing Act of 1949, that safe and suitable housing became the primary goal of affordable housing programs (Edson et al., 2011; Graddy & Bostic, 2010). Original low-income housing programs relied on the federal government to build and manage public housing projects.

The centralized federal government-run public housing complexes resulted in concentrations of high-density public housing, which then led to urban ghettos and social complications as poor minority residents were largely segregated from white residents

(DeLuca et al., 2013). Dissatisfaction with the federal government housing programs and racial unrest in the 1960s led to the passage of the Housing and Urban Development Act of 1965 and the decentralization of low-income housing to local control (Edson et al., 2011). The delegation of low-income housing administration to states and local cities resulted in the development of local public housing authorities to manage the federal and state affordable housing efforts in an attempt to correct the problems of federal government supervision and public policy.

President Nixon declared an end to government built and managed public housing in 1973, assigning a federal task force to develop a replacement system for low-income households. The task force eventually recommended modifications to Section 23, Lease Housing Program as the alternative to public housing projects, converting from sub-leasing private units to low-income households to the rental certificate program system of Section 8 (Edson et al., 2011). Section 8 provides supplemental funding to cover the gap between the low-income household portion of housing costs and the FMR rent for the area established by HUD, thus providing greater flexibility in affordable housing options (U.S. Department of Housing and Urban Development, 2017d).

Authorized by the 1998 Quality Housing and Work Reform Act, the Housing Opportunities for People Everywhere (HOPE VI) sought to revitalize public housing. The HOPE VI program first removed 254 public housing developments, or approximately 260,000 units to rid the United States of the distressed public housing. To disperse the public low-income housing units to nonpoverty, mixed-income neighborhoods (DeLuca et al., 2013; Department of Housing and Urban Development,

2017c; Fraser et al., 2013). The evolution of low-income housing legislation and programs from centrally managed government programs decentralizing subsidizing FMR rental housing, adding new goals to incorporate low-income households into mixed-income neighborhoods.

The decentralization of low-income housing programs created new challenges in the affordable housing program. The decentralized management by state and local agencies adds local political and social obstacles to low-income housing programs. Local elected officials responsible for community services and tax revenue generation can impact the availability of low-income housing. Elected officials encourage tax revenue generation by promoting strong employment opportunities, community services, and stable household income levels to support and attract new residents (Connolly & Mason, 2016). The efforts of elected officials often conflict with the low-income housing needs, restricting affordable housing programs (Connolly & Mason, 2016). Elected officials' ideology often reflects the community's social and economic interests resulting in resource allocation decisions based on voter preferences. The elected official's support of the community interest is an effort of the politician to maintain voter approval and gain reelection (Connolly & Mason, 2016). The town and state annual budget often reflect the level of liberal or conservative spectrum of voter preferences in support of social programs, with a liberal political ideology being more supportive of affordable housing programs (Connolly & Mason, 2016). The level of low-income housing support from state and local elected officials can change based on the election cycle, making affordable housing programs less predictable for long-term investment (Connolly & Mason, 2016).

HUD, through established federal programs and budgets, provides a varied level of funding for low-income housing initiatives reflected in the current administration's priorities.

Affordable Housing Development Programs

There are a number of federal and state programs designed to overcome local zoning restrictions and encourage private investment in affordable housing with public incentives and programs. The key tenet of affordable housing is to encourage private sector investment with public funding backing to incentivize development and support developer profitability (Graddy & Bostic, 2010). The direct needs of the low-income community are often reliant on the public and private efforts to care for the dependent low-income targeted population.

Federal, state, and local government, nonprofit organizations, and for-profit companies use multiple affordable housing rental and homeownership programs to address the 28.5 million housing burdened households. Low-income households have the opportunity to purchase an affordable home through the community land trust (CLT) shared-equity model. The CLT approach separates the ownership of the house structure from the land owned by the CLT (Meehan, 2014). The CLT maintains ownership and title to the land, providing a long-term lease to the low-income household that fully owns the dwelling (Meehan, 2014). The CLT shared-equity program reduces the investment for the low-income household, making homeownership affordable (Fraser et al., 2013). Eminent domain enables local communities to identify unproductive property for CLT, benefiting the community with an increased property tax base, long-term control of the

property, and encouraging low-income home ownership (Meehan, 2014). The CLT and homeowner benefit from property appreciation at the time of sale. The profit from the sale of the CLT property is divided equally between the low-income household and the CLT (Meehan, 2014). Long-term affordability is maintained with the land remaining in the CLT and leased to the new low-income household acquiring the dwelling (Fraser et al., 2013). The CLT allows low-income households to experience home ownership at a fraction of home ownership acquisition costs, providing greater low-income housing stability and increased tax base for the local community. Additional affordable housing rental programs are available for low-income households that cannot afford to purchase a home.

HUD describes the federal Low-Income Housing Tax Credit (LIHTC) as the most valuable resource in creating affordable housing by providing financial incentives to housing developers (U.S. Department of Housing and Urban Development, 2016). Authorized by the Tax Reform Act of 1986, the LIHTC program has placed almost 3 million units in service with an estimated $8 billion in annual incentives allocated for affordable housing projects (Silverman & Patterson, 2011; U.S. Department of Housing and Urban Development, 2016). The LIHTC program allows the federal government to sell tax credits to investors at a discount with the resulting capital dispersed to the states for sponsorship of nonprofit and for-profit affordable housing projects (Gay, 2017). The LIHTC has provided much needed discounted capital to developers of low-income housing. To participate in the LIHTC program, developers must retain the developed units as affordable housing for at least 15 years before possible conversion to open rental

offered at fair market value (Silverman & Patterson, 2011). The LIHTC program adds to the supply of affordable housing units, but given the full discretion of states to allocate credits based on land cost and construction costs, subsidies have historically favored development in areas with lower land values (Williams, 2015). Forty-six percent of all LIHTC projects nationally are in low-income, minority communities, keeping low-income affordable housing development in disadvantaged neighborhoods (Silverman & Patterson, 2011). Although the LIHTC program adds to the supply of affordable housing, the goal of mixed-income neighborhood integration is challenged with LIHTC investment and perpetuates affordable housing development in primarily disadvantaged neighborhoods.

A difficulty to effective affordable housing programs meeting the needs of low-income households is the inability to predict low-income household variations of circumstances. The characteristics of each low-income household contribute to the success or failure of maintaining a stable, affordable home. There are many factors impacting household incomes to include family size, education level, health, childcare availability, transportation, employment, or criminal record (Moller, Misra, Wemlinger, & Strader, 2014; Skobba, Bruin, & Yust, 2013). Affordable housing programs cannot anticipate the perceived or actual circumstances of each household, adding to the challenges of affordable housing programs (Skobba et al., 2013; Torgerson & Edwards, 2012). Some low-income households have special needs such as veterans and may need to accommodate service-related disabilities (Semeah et al., 2016). Housing instability compounds the negative impacts of low household income on adolescent health and

development, mental health, increased teenage pregnancy, and a growing use of illegal drugs (Desmond & Perkins, 2016). An effort to overcome housing instability has proven effective with Permanent Supportive Housing which not only includes affordable housing but includes health, education, and job assistance services, enabling the participants to overcome some of the obstacles faced and promote housing stability (Ryan et al., 2014). The HCV program is one program rental program designed to offer alternative housing solutions in mixed-income neighborhoods to promote housing stability.

The federal government modernized the Section 8 rental housing program with the HCV program that enabled low-income households to search for any available rental unit. (DeLuca et al., 2013). The HCV program enables an estimated 2.2 million household voucher holders to search for FMR housing (Wang, 2016). The HCV is not linked to public housing developments and is valid in all communities with landlord acceptance and program approval. HUD establishes the local FMR annually, using a complex formula setting the maximum rent landlords can charge HCV holders (Desmond, 2016). The HCV program, unlike the LIHTC, has not increased the supply of affordable housing inventory but does provide additional housing opportunities in fair market rental communities previously not accessible to low-income households. Voucher holders are limited to a maximum amount of rent HUD supports based on HUD established locality rent averages. HCV holders, due to higher fair market rental rates than recognized by HUD are limited to 40% of all available rental properties (DeLuca et al., 2013). The maximum amount of the voucher reimbursement frequently limits housing searches to disadvantaged neighborhoods, preventing HCV holders from

searching in mixed-income neighborhoods with better access to amenities and services (DeLuca et al., 2013; Semeah et al., 2016). The literature does not sufficiently address the low-income household's reactions and impacts of the HCV process, especially in rural areas.

Community Responses to Affordable Housing

Neighbors and communities are often concerned about the potential real and perceived negative consequences of low-income housing in their communities and develop a NIMBY attitude towards affordable housing developments (Gibson & Becker, 2013). NIMBY attitudes develop from seeming fears of an additional drain on community schools and transportation infrastructure services, increased crime in the area, and a decrease in property values (Scally, 2012). Specific circumstances may be different in each community, but the effects of NIMBY attitudes and actions remain common in all communities (Gibson & Becker, 2013). Community responses to the NIMBY syndrome are often local government and neighborhood efforts to control the growth of low-income housing with restrictive community development policies, zoning regulations, building codes, and environmental limitations (Gabbe, 2015; Goetz, 2015; Hills & Schleicher, 2015). NIMBYism is particularly present in the efforts to restrict multifamily rental housing developments (Gibson & Becker, 2013; Hankinson, 2017; Scally, 2012). The segregation of low-income households during the 1950s and 1960s from the rest of the community in multifamily public housing complexes fostered a negative perception of low-income housing developments that remains prevalent today (Juravich, 2017). The negative image of low-income housing and NIMBY attitudes

continue to affect new low-income housing development in the United States. Homeownership is one of an American's largest forms of investment with homeowners desiring to protect home equity and the opportunity for property appreciation, increasing the likelihood of NIMBY attitudes (Hankinson, 2017). Gibson and Becker (2013) reported in the San Francisco Bay Area that 61% of all proposed housing developments face some form of public opposition due to NIMBY anxiety.

Not all empirical research supports the NIMBY fears of property devaluation, however. Gibson and Baker (2013) reported affordable housing developments in Boston, the San Francisco Bay Area, and Minnesota as examples that did not result in nearby market housing property values declining. In each area, a comparison of home values surrounding affordable housing developments found no significant adverse effects on property values. The San Francisco Bay Area even realized home value appreciation for homes close to low-income developments (Gibson & Becker, 2013). The research suggested that well-managed affordable housing appropriate to the neighborhood in scale and style infrequently produce negative impacts (Tighe et al., 2016). Although the research indicated low income may not negatively affect home values in all cases, the influence of NIMBY attitudes remain present in communities and pose obstacles to low-income housing development and mixed-income neighborhood integration.

Mixed-Income Neighborhoods

HUD has attempted to address the political and neighborhood resistance by promoting mixed-income neighborhoods. American housing policy has shifted from a place-based program with dedicated public housing complexes to a supply-based housing

solution, providing opportunities for low-income households to integrate into mixed-income neighborhoods (Thurber & Fraser, 2016). However, HUD efforts to integrate mixed-income households in neighborhoods has been difficult on many fronts. Efforts to move minority low-income families into white suburban neighborhoods has created a counter-effort among politicians and suburban residents to avoid affordable housing opportunities in local neighborhoods (Goetz, 2015).

Race-based objections to affordable housing development impact the ability of low-income households to find suitable housing in mixed-income communities (Goetz, 2015). Race not only contributes to NIMBY attitudes in communities but for households searching for affordable housing, the effects of NIMBY limit housing choices. Low-income households often limit rental housing searches to disadvantaged and segregated areas due to an unwillingness to relocate and in response to community NIMBY attitudes (DeLuca et al., 2013). Race considerations for the low-income household affect the choice of the neighborhoods searched for affordable housing, with many low-income households choosing to remain within established racial boundaries (Bader & Krysan, 2015). Black and Latino households in Chicago for example, are less likely to select mixed-raced neighborhoods when searching for homes and are more apt to remain in their current neighborhoods due to work and transportation locality, and community familiarity (Bader & Krysan, 2015). As low-income households regress to self-segregation, the lack of affordable housing supply in distressed neighborhoods contribute to obstacles securing adequate, affordable housing (Bader & Krysan, 2015). The unwillingness of low-income households to fully assimilate into suburban mixed-income

neighborhoods has increased the community's NIMBY resistance to affordable housing initiatives, creating additional barriers to mixed-income affordable housing development.

Race and self-segregation are not the only challenges facing affordable housing programs in mixed-income neighborhoods. The immigration of non-English speaking households adds to the complexity of affordable housing provision. The growth in the Hispanic population in the United States requires added language education and services to better assist the English as a second language population in assimilating into mixed-income neighborhoods and increase stable employment and housing opportunities (Firebaugh, Iceland, Matthews, & Lee, 2015). English-as-a-second-language (ESL) households in America experience a slower rate of integration in smaller communities, changing the dynamics of affordable housing obstacles (Firebaugh et al., 2015). The literature suggests improved community design that accounts for the changing of low-income household demographics, which may help to overcome affordable housing barriers.

Building Regulations and Design

Restrictive local zoning and building regulations often limit affordable housing multifamily and small home development (Bratt & Vladeck, 2014). The exclusionary zoning regulations establishing minimum lot size and use restrictions limit affordable housing accessibility and supply (Bratt & Vladeck, 2014). The Massachusetts 40B statute is an attempt to counteract local zoning restrictions by overriding the local constraints in communities not achieving the 10% affordable housing standard (Hananel, 2014). In some cases the zoning and building regulations have not kept pace with design

and energy technology advancement, generating a negative impact on low-income housing affordability best practices.

Property zoning and building regulations combined with design considerations are important to maximize functionality, energy conservation, and budgets in affordable housing projects (Wright, 2014). Wright's (2014) research identified the following characteristics of affordable housing good design: the requirement for resident involvement, the use of alternative technologies, and the implementation of lower construction and maintenance cost strategies. Supporting safety and social interaction is more important in community projects than the architectural style in desirable housing design. The site plan should incorporate positive neighborhoods characteristics such as public transportation considerations, schools, green space, and nearby employment opportunities (Wright, 2014). Many urban areas must contend with limited space, however, must identify creative solutions to increase the affordable housing supply.

Affordable Housing Solutions

The introduction of smart growth communities that integrate low-income housing into community designs has countered the perception of low-income housing contributing to declining home values. The planning and management principles of smart growth communities advocate for walkable neighborhoods, access to public transportation, and the preservation of green space. Smart growth communities also include a higher density of housing with mixed-income home or condominium ownership and rental opportunities for low-income households (Addison, Zhang, & Coomes, 2013; Gibson & Becker, 2013).

However, the increased housing density and options attributes of smart growth communities do not necessarily result in additional affordable housing options for low-income households. The preservation of green space and zoning restrictions in smart communities tend to increase property values and limit housing affordability (Addison et al., 2013; Gibson & Becker, 2013). Initiatives that take advantage of limited space show potential to improve affordable housing supply. The naturally increased density of community smart growth initiatives may lessen NIMBY attitudes toward multifamily housing units, but zoning changes are required to promote affordability.

The introduction of microapartments as a potential solution to increase the supply of affordable housing is an example of zoning and building restrictions affecting affordable housing availability. Microapartments offer an opportunity to increase the affordable housing supply by maximizing limited housing space in cities, but microapartments create additional challenges for city officials and developers to overcome zoning and building size, use, and amenity regulations. Gabbe (2015) details prototype microapartments projects with an average unit size of 325 square feet compared to the current average apartment at 650 square feet enabling an estimated increased density of 80 units per acre. In San Francisco, the zoning and building regulations do not support the smaller micro units although the rent tends to cost 20-30% less than standardly sized apartments (Gabbe, 2015). As an example of building restrictions impacting affordable housing supply, parking spaces in San Francisco in medium-density and mixed-use zones require one parking space per unit, with high-density building codes requiring .25 parking spaces per unit. The increased unit density

could require developers to add underground parking complexes to support the increased number of microapartments (Gabbe, 2015). The literature has shown how the modernization of building codes and the integration of new construction techniques can support an increase in the affordable housing supply.

Improvements in construction techniques and energy technology can have a positive impact on the sustainment of affordable housing for low-income households. Low-income households tend to spend 5-15% more on home energy expenses than middle-income households largely due to low-income households living in older, less efficient homes (Reaves, Clevenger, Nobe, & Aloise-Young, 2016). The transformation of energy-efficient mechanical systems could benefit residents by reducing utility costs for low-income households up to 65% over older and less efficient low-income buildings (Reaves et al., 2016). The inclusion of energy-efficient building and technology in affordable housing project design supports the affordability aspect of housing costs and promotes housing sustainability by contributing to cost-effective housing solutions. The impacts on housing costs, the influences of NIMBY, and zoning regulation restrictions, resulting in a limited supply of affordable housing does not fully explain the perceived and real obstacles low-income households experience.

Low-Income Household Obstacles

Karraker's (2014) research indicated higher levels of education and economic stability lead to a greater sense of control over life events and an ability to function in affordable housing programs. The environmental mastery that Karraker (2014) described leads to an improved socioeconomic status, which in turn contributes to housing and life

stability. Individuals with the perception they are poor believe they are unable or cannot control the life experiences that affect living conditions (Karraker, 2014). The lack of environmental mastery manifests into a deepening sense of dependency on government programs to assist with life circumstances, such as housing. The perception of education, job, or life success or falling short of perceived objectives factor into the individual's ability to achieve economic stability and contributes to the concept of “feeling poor” (Karraker, 2014). The perceived and actual environmental mastery contributes to decisions made by individuals at all levels of mastery. The inability to control life decisions combined with market barriers, race, ethnicity, and family structure lead many low-income households to self-segregate and limit searches for affordable housing to the local area (Wang, 2016). Each of the conditions contributes to low-income household’s ability to achieve environmental mastery.

Low-income households participating in housing assistance programs seek to achieve greater housing stability and the opportunity for life independently of low-income housing programs (Skobba et al., 2013). However, the research has not provided evidence that living in a mixed-income environment alone thrusts people out of poverty (Fraser et al., 2013). Additional services are required beyond housing programs to achieve housing stability and move low-income households into stable employment and the breaking down of social barriers (Fraser et al., 2013). The ability of low-income households to sustain suitable housing often depends on a variety of conditions such as work, health, nutrition, education, and services (Bramesfeld & Good, 2015). HCV

eligibility and participation at times is not enough for low-income households to achieve affordable housing.

Families have also experienced an extended waiting time of 2 to 10 years in some instances before a housing voucher becomes available (DeLuca et al., 2013). The unpredictable wait time leads to housing instability as low-income households search for unburdened housing and in an attempt to avoid bad landlords, discrimination, unsafe, and pest-infested housing (Hoover, 2015; Tighe et al., 2016). The long and unpredictable waiting times often resulted in low-income households seeking short-term housing with family or friends as a last resort (Skobba et al., 2013). Almost 35% of Skobba et al., (2013) participants reported that they are relying on family, friends, short-term shelters, residential treatment facilities, or supportive housing during the extended transition period in obtaining affordable housing. The federal program guidelines allow 60 days after HCV issue, although some local jurisdictions extend this period, to find suitable housing after the voucher is issued (DeLuca et al., 2013; Tighe et al., 2016). The unpredictable notice of voucher availability and limited search period often compels the low-income household to limit the housing search area to familiar areas and use word-of-mouth recommendations. As an implication of the long and unpredictable wait time and limited period to find an affordable unit, many low-income households are unprepared to search for housing and select sub-standard units just to maintain the HCV (DeLuca et al., 2013). The long-term housing patterns experienced by low-income households demonstrated a tendency to move frequently without improving living conditions, due to the volatility of the HCV program (Skobba et al., 2013).

HCV program volatility is not the only challenges low-income households face. The holder of an HCV can search any neighborhood for suitable housing within the FMR standard, but low-income households encounter additional challenges in locating acceptable housing and using the HCV. Many states and localities allow landlords to accept or deny tenants based on the source of income (SOI) (Tighe et al., 2016). Legally able to discriminate against tenants based on SOI enabled landlords to prevent HCV holders from renting suitable housing. The SOI laws and landlord preferences limit low-income households with an HCV to use dedicated affordable housing projects rather than the fair rental market as intended. The inspection of potential affordable housing units by the local public housing agencies for sanitation and safety are intended to protect residents from landlord abuse and dangerous living conditions. The inspection process often results in a delay in the housing for the low-income households due to the unsafe or unsanitary conditions in the participating affordable housing units (DeLuca et al., 2013). Landlord SOI discretion and the HCV program inspection guidelines limit affordable housing opportunities and lead to housing discrimination in more communities (Tighe et al., 2016). The integration into mixed-income neighborhoods has benefits but also raises additional challenges for low-income households.

Challenges of Mixed-Income Neighborhoods

The low-income household's self-definition of neighborhoods can avert mixed neighborhood integration. Minority residents often define their neighborhoods based on racial or socioeconomic groups and the minority history of the area, while white residents define their neighborhood based on socioeconomic and perceptions of crime (Hwang,

2016). The self-definition by low-income households of community limits the integration into mixed-income neighborhoods. The decentralized nature of housing policy enabled local politicians to influence regulations to limit affordable housing development (Hananel, 2014). Local authorities would rather support middle-income and higher-income single-family housing developments supporting the voting base, increasing the property tax base and back desired community projects (Hananel, 2014).

The greater ethnic diversity of the United States population changed the historical white-black neighborhood divisions due to an influx of foreign nationals now requiring affordable housing programs and communities to address the linguistic barriers and growing diversity across America (Firebaugh et al., 2015). Research has shown that access to public transportation has the opposite effect on neighborhood quality, supporting disadvantaged areas with residents remaining in distressed neighborhoods and traveling by public transportation (Wang, 2016). The challenges faced by low-income household members requires additional research to understand the circumstances and obstacles better.

Little is known about the specific needs of homeless families to address their reasons and obstacles in securing permanent housing (Gultekin, Brush, Baiardi, Kirk, & VanMaldeghem, 2014). There is limited qualitative research collecting data directly from low-income households. Low-income households face many obstacles in searching, securing, and maintaining affordable housing. Homelessness and low-income household response to personal and program challenges faced impacts their ability to find safe and

stable housing. The literature indicates low-income households concerns include internal perceptions and preferences while searching and maintaining affordable housing.

Low-Income Household Reactions

Recent literature has shown the benefits of homeless groups, low-income communities, and advocacy organizations uniting to gain a voice in the long-term sustainability of living conditions. A group of homeless men and women in Eugene, OR, organized and used participatory communication to challenge the city's housing issues (Lemke, 2016). Participatory communication is a self-managed approach where a group decides, leads, and communicates the best interest of the group (Lemke, 2016). Interviews of seven homeless participants revealed the power in a cohesive voice. In Los Angeles, the growing political voice and influence of Latinos, service worker unions, and community organizations impacted neighborhood developments and have resulted in community benefits agreements (CBA). CBAs are legal contracts between developers and the community to provide an agreed upon level of living wage jobs, the hiring of local workers, and affordable housing in exchange for community support (Saito & Truong, 2015). Advocacy organizations can provide access to services, educate the public on affordable housing issues, and organize the impacted groups to call for positive policy change (Yerena, 2015). The result of the shared goals and activism generated an identity for the group and positively impacts their social construction and power to influence public policy, demonstrating the validity of the theory of social construction of target population in the democratic policy design. Both urban and rural low-income households experienced similar barriers to community participation based on their

perceive the primary obstacles to involvement as feeling unwelcome in the community, having a lack of information, and possessing a belief in the inability to make a difference (Torgerson & Edwards, 2012).

Low-income households value quality neighborhoods that are safe, clean, and access to good schools but often limit rental searches to properties previously HCV approved only to maintain the housing voucher (Wang, 2016). The long waiting times for an HCV, the unpredictable availability of quality rental units, and the short search window to find a rental accepting the HVC placed burdens on low-income households in achieving housing stability. Affordable housing participants have been shown to search for housing based on landlord voucher acceptance more than the criteria of desired living conditions (Skobba et al., 2013). Limiting housing searches to areas of known HCV acceptance often restricted low-income households to distressed, racially segregated neighborhoods. Research has shown these distressed neighborhoods have an adverse impact on child development and economic prospects for residents (DeLuca et al., 2013). The ability to obtain affordable housing impacted more than a safe, affordable home.

Summary and Gaps

The literature review has shown a continued and persistent lack of supply of low-income housing due in part to the barriers in programs, attitudes, and policy of the local, regional, commonwealth, and federal entities. Individuals with NIMBY attitudes of communities play a major role in limiting affordable housing initiatives by expressing opposition to political leaders, which resulted in restrictive local regulations. The research presented in the literature addressed the obstacles to affordable housing low-

income families experience by understanding the success, potential, and impacts that affordable housing programs have on developers and communities. The literature explained the internal obstacles low-income households confront by amplifying the difficulties in finding rental housing and qualifying for benefits but did not seek to understand the personal obstacles the group faced. Applying the social construction of targeted population theory explains how low-income self-segregation and lack of participation in the political process burdens low-income households. Additional understanding of the social construction and political power of low-income households is required to explain how low-income households reacted and voiced the obstacles to their housing needs. This research is particularly important for rural areas, as much of the current literature focused on the experiences in the larger metropolitan areas. The literature addressed the internal obstacles low-income households face by understanding their ability to physically and emotionally cope with life's challenges, stresses, and successes. The positive influences of community group organization and participatory communication assisted in the ability to deal with life's issues and maintain a stable home and work environment. The literature documented the obstacles low-income households face in searching and using HCV through localized case studies. The literature review identified a gap in not having explored in-depth the perceptions, experiences, and desires of low-income households seeking and maintaining affordable housing, especially in rural areas.

This research is intended to fill the identified gap by understanding the obstacles low-income residents face in obtaining and maintaining affordable housing and how they

react to counter the challenges. The unique rural, geographical, and seasonal economic conditions may create additional barriers for low-income households. The ability to understand the reaction of the low-income household to the obstacles presented in qualifying for and searching for affordable housing fills current research gaps. This qualitative research sought to understand the obstacles faced by low-income households and how the participants reacted to and overcame internal and external obstacles. The outcome of the research describes the reactions of low-income households and enable community leaders and nonprofits to serve the target population better. The research expanded the literature on internal reactions to affordable housing obstacles and fill a gap in understanding the impacts social construction and political power have on low-income households.

Chapter 3: Research Method

Introduction

The academic literature identified policy and infrastructure challenges to the achievement of affordable housing program and development goals, but the literature inadequately explores the internal obstacles that low-income households experience in gaining and maintaining affordable housing. The town approved a 5-year HPP that established the affordable housing goals for the town. The HPP does not supply the number of affordable housing units required to meet the Commonwealth's affordable housing goals, and there remains a shortage of affordable housing to meet the needs of the town's low-income households. Through this qualitative study, I sought to understand the obstacles that low-income households face and how they react to challenges in obtaining affordable housing.

This chapter describes the qualitative research design used to answer the research questions, my role as the researcher in interacting with the research respondents during the interview process, and my role in analyzing low-income household experiences. The methodology section provides the detailed steps used to identify participants, the interview instrumentation used to collect low-income household experiences, the research procedures, and processes for data analysis. The final section of the chapter outlines the strategy used to promote the trustworthiness of the research and measures employed to protect the privacy and confidentiality of the participants while minimizing physical, economic, and legal risks to the participants.

Research Design and Rationale

The research design focused on understanding the central research questions: How do low-income individuals describe the obstacles to obtaining affordable housing, and how do eligible low-income households react to the obstacles presented while obtaining affordable housing? The research questions were framed in democratic policy design theory, which helps to explain the role that social construction and political power play in determining the burdens and benefits that low-income households encounter while facing the challenges of obtaining affordable housing.

A qualitative research methodology with semistructured interviews encourages a move beyond statistics to understand the impact of the obstacles faced by low-income households in obtaining affordable housing. The obstacles faced in finding and maintaining affordable housing are best understood using qualitative methods by encouraging understanding of the personal experiences of each low-income household, understanding their perceptions, attitudes, and how they react to challenges while searching for and maintaining affordable housing. The unique experiences of each participant promoted in-depth appreciation of obstacles and reactions to such challenges, giving meaning to individual experiences and contributing to an understanding of the community's challenges.

Role of the Researcher

My primary role as the researcher was to act as an independent observer, collecting descriptions of the participants' obstacles and reactions and identifying the themes of the collective experiences in obtaining and maintaining low-income housing. I

purposefully remained uninvolved in local housing organizations to remain unbiased in relation to local affordable housing programs and efforts. I did not have professional ties to the town, and I had no supervisory or instructional influence over the participants. One low-income household participant was known to me on a personal level. The participant, during the informed consent process, had the opportunity to discontinue participation in the research if our personal relationship might cause foreseeable risks or discomfort.

The research design incorporated ethical standards into all phases of the research to protect participants from privacy, psychological, physical, economic, and legal risks that might arise from study involvement. Proper security of personal data, interview transcripts, and documentation protected the participants' privacy against direct or indirect revealing of participants' identities by names or responses. Each participant was offered a financial gift card as a "thank you" gift for participating in the study. The gift indicated recognition of the sacrifices that participants made to contribute to the study and was not intended to coerce participation.

Methodology

The qualitative methodology used in the research focused on understanding the perspectives of low-income household members living or working in the town. The methodology supported learning from the low-income households' experiences and gaining insights into the obstacles they faced and how the participants reacted to the challenges in a rural, seasonal economy as a means to inform public policy. The

participant selection process, instrumentation, research procedures, and data analysis plan supported the ability to understand the low-income housing phenomenon in the town.

Participant Selection

The participants in this research were eligible for low-income housing programs and either were seeking affordable housing or were currently living in affordable housing units. The inclusion of low-income households in this research provided the opportunity to gain meaning from the direct experiences of the individuals most affected by affordable housing programs and policy decisions. Participation eligibility criteria for the study used the Massachusetts definition for low-income housing eligibility with an annual income of 80% or less of AMI and spending more than 30% of monthly income on housing (Publicly Assisted Affordable Housing, 2017), and living or working in the town. In the town, a family of four must earn less than $74,160 to qualify for the Commonwealth's Community Preservation Act (CPA) low-income housing assistance (Community Preservation Coalition, 2018). HUD's AMI calculation, by statute, cannot exceed the U.S. median family income level of $71,900 for a family of four (U.S. Department of Housing and Urban Development, 2018). The regional housing authority administers the affordable housing program for the town. The housing authority had verified the participants' low-income housing eligibility as part of daily operations and provided a list of low-income households through a cooperative agreement (Appendix A) for participant recruitment. Additionally, I used announcements posted on Facebook housing discussion groups and fliers at the library and businesses to recruit volunteers for the study. The sampling strategy and cooperative agreement with the housing authority

prequalified the prospective participants through the housing authority's registration and verification process.

The research supplemented housing authority participant recruitment with referral or "snowball" sampling to identify prospective participants who might not be registered with the housing authority but might otherwise be eligible for low-income housing. For prospective participants not known by the housing authority, I had to perform additional screening to ensure that individuals met HUD and Commonwealth criteria for low-income housing eligibility. The informed consent process provided full disclosure of the participation criteria, privacy protections, and research autonomy safeguards used in the research. Recruited participants choose to volunteer for the study only after full disclosure of the study's risks and benefits. The experiences of the sample group may provide additional insight into the obstacles and reactions by a group of eligible participants who had consciously or unknowingly decided not to seek low-income housing assistance by not registering with the housing authority.

An estimated 10 low-income households were the projected minimum amount of study participants needed to reach data saturation and gain a complete understanding of low-income households' obstacles to affordable housing and reactions to these obstacles. Snowball sampling impacted the size of the participant pool needed to confirm thematic relationships of individual and group experiences. The number of participants was modified to 14, at which point data saturation was reached and the themes of the participants' experiences were validated.

I made initial contact with potential participants through an introductory letter explaining the scope, benefits, and time requirements of the research project. Using the introductory letter included in Appendix B, I requested that volunteers participate in the study by sharing their experiences of searching for and obtaining affordable housing through an individual semistructured interview process. I used an announcement on Facebook and fliers in town to seek participants who would share their housing experiences. I identified a mix of individuals occupying affordable housing and individuals searching for affordable housing to understand the differences or similarities in obstacles and reactions. The exact number of participants seeking or maintaining affordable housing was adjusted to ensure data saturation and validity.

Instrumentation

Semistructured interviews were used to collect firsthand experiences of obstacles and reactions to finding affordable housing. There were two primary sections in the interview matching the research question areas of understanding the obstacles and the reactions of the participants. I developed 10 basic questions to guide the conversational interview incorporating the theoretical foundation and consideration of the literature gaps (Appendix C). The direction of each interview changed based on the responses of the participant as I sought a deeper understanding of particular obstacles and reactions. The flexibility of the interview process enabled the development of new ideas and themes as the research matured based on the perspectives of the participants.

An audiotape of each interview was recorded and transcribed for analysis and content validity. Mechanical transcription using VoiceBase software, with my transcript

validation, provided an accurate record of the interview. I chronicled each interview using field notes to capture the participant's non-verbal and emotional reactions during the conversation. After each interview, I created a detailed summary of the interview observations to conceive an overall impression of the participant's experiences. A follow-up meeting with the participants provided the opportunity for member checks to ensure interview accuracy, clarify any statements, and add information not captured during the original interview. The combination of field notes, audio recordings, transcription, and participant review ensured the accurate documentation of the firsthand experiences of low-income households.

Research Procedures

The data for the research were gathered through individual semistructured interviews. I personally collected all data, guided the interviews, verified the transcripts, and conducted the follow-up member check process to accurately document the experiences of low-income households in their effort to obtain affordable housing. Each interview took approximately 45 minutes to 1 hour, based on the level of detail that the participant provided. The interviews took place at the public library in individual conference rooms, which provided a familiar, comfortable environment and private space to encourage open communication. Within 2 weeks of the initial interview, I conducted a telephone member check with each participant to provide the opportunity to review my interview summary, validate the content, and add information as desired. The follow-up member check lasted less than 20 minutes.

The primary list of potential participants came from the regional housing authority, supplemented by Facebook announcements and posted fliers in the town. Each participant at the end of the first interview process was asked to refer known low-income households seeking affordable housing using housing authority services or outside of the housing authority application process. My intent in using snowball sampling was to provide an additional pool of participants with different experiences, validate the initial data analysis, and create data saturation.

Participants were free to accept or turn down the invitation to participate in the research. During the informed consent process, the participants were advised that they could quit the study at any time, for any reason. Identity protections were in place to prevent disclosure of disenrollment in the research to the housing authority, the town, other participants, or any other agency. The participants were not treated differently, and their services were not placed in jeopardy, based on their participation or if they decided not to be in the study. The volunteers who completed the interview and review process received a $30.00 “thank you” gift for their time and effort. The research required a minimum of 60 minutes of time to complete the interview and member review process. At the completion of the research, each participant was given access to the dissertation for individual review.

Data Analysis Plan

The data analysis strategy was designed to connect the data directly to the research questions. The collection of interview data through audio recording, transcription, and field notes formed the basis for the data analysis. The organizational

structure for the data analysis fell into two major categories to support the research questions: obstacles and reactions. The democratic policy design theory theoretical framework was used to analyze the role of social construction in presenting obstacles to finding affordable housing and the reaction of low-income households to the obstacles presented.

The interview conversations and reactions formed a summary narrative to categorize coding and themes for data relationship identification. The coding of interview data supported two purposes: to identify similarities and discrepancies in the experiences of the participants and to detect the relationships of the participants' experiences. The analysis connected the obstacles experienced in searching for low-income housing with how the participants reacted in order to overcome these obstacles. In the first cycle of coding, I applied value coding to reveal low-income households' values, attitudes, and beliefs in the perception of the obstacles they experienced and to identify how the participants reacted to the obstacles encountered. *Value* refers to the importance placed on self, people, situation, and programs, reflected in personal principles and morals (Saldana, 2016). *Attitude* encompasses feelings and opinions involving how people, self, and programs are perceived (Saldana, 2016). *Beliefs* come from values, attitudes, and experiences creating a personal reality (Saldana, 2016). The secondary coding and theme development refined the value coding to reflect relationships to obstacles and reactions using the theoretical framework.

Analytical tools supported the data analysis to document, manage, and analyze the participant's experiences. VoiceBase software assisted in the interview documentation

process by providing a mechanical transcription of the audio recordings. The ATLAS.ti 8.0 CAQDAS managed and supported the coding, theme, and relationship identification analysis of the interview transcripts.

Data verification specifically searched for discrepant information from the interview, coding, and thematic process. All individual experiences were analyzed to ensure that researcher and participant bias was not present in the research outcomes and that pertinent experiences were captured and not inadvertently dismissed. Interviews and follow-up meetings incorporated identified outlier experiences to validate the observation with additional participants. Discrepant data were included within the findings, with justifications for inclusion or exclusion in the research conclusions and discussion.

Issues of Trustworthiness

The research design promoted and protected the validity of the methodology, data, and conclusions with a structured strategy addressing credibility, transferability, dependability, and confirmability during the entire research process. The first step in assuring the trustworthiness of research is ensuring the credibility of the research through a series of rigorous planning steps.

Internal validation assured the accuracy of the participants' experiences through detailed documentation throughout the study process. In the member check, each participant was asked to verify my interview summary for completeness and to confirm my interpretation of the participant's experiences and attitudes. The participants had the opportunity to correct the record and add information as desired. This step allowed the participants to clarify and supplement the interview record to offer an in-depth

understanding of the obstacles and reactions they experienced and remove potential researcher bias. Member checks represent a critical step in validating the accuracy of data and the credibility of research, supporting the transferability of the research.

The transferability of the study was enhanced with the systematic thick description of the participants' experiences and data analysis to gain contextual meaning of the obstacles faced and reactions by low-income households (Ravitch & Carl, 2016). The participant selection process was designed to encompass a variety of experiences in order to capture common and discrepant experiences for evaluation and meaning. The detailed account of the research process, data collection, and analysis paint a picture of the experiences relating to the phenomenon allowed a comparative evaluation of occurrences. Contextual insight allowed me to identify strengths and weaknesses in the qualitative approach and consider methodology and analysis modification in follow-on affordable housing research. Thick description and participant selection built on the triangulation of data and process.

The dependability of the research was built through rigorous thick description and was supported by aspects of the study design such as process planning and audits, participant selection inclusive of alternative perspectives, and the encouragement of member checks to promote the reliability of data collection and study interpretations. The triangulation of the components in the research design produced dependable outcomes based on the internal and external validation steps included in the research. The systematic research and validation strategies were designed to promote the dependability and confirmability of the study.

Confirmability was addressed with routine reflexivity to evaluate the effectiveness and impact of my potential bias. The inclusion of a systematic review of field notes and memos of observations confirmed my understanding of the participants' experiences and allowed me to evaluate alternative viewpoints to find meaning from the research interviews. The review and justification of the coding and theme development supported the assumptions and conclusions of the research. The systematic procedures to establish research trustworthiness included various strategies to promote the internal and external validity, dependability, and confirmability of the research using ethical principles.

Ethical Procedures

Measures for the ethical treatment of participants, protection of data, and efforts to minimize the possible risks of volunteering for the study constituted a central component of the research design. Walden University's Institutional Review Board (IRB) evaluated the study based on prevailing ethical standards. The approval number for this study is IRB 05-01-18-0589322, expiring on April 30, 2019.

The regional housing authority, through a cooperative agreement (Appendix A), identified potential participants from low-income household applicants. The Housing Authority maintains a list of low-income households seeking affordable housing in Dukes County with verified income levels. The housing authority mailed an introductory letter to each registered household seeking and maintaining low-income housing residents who lived or worked in the town, as well as occupants of affordable housing units. The letter requested volunteers for the study and outlined the research purpose, potential personal

and social benefits of the study, foreseeable risks for participants, and the time required to participate. Each positive volunteer response was followed up with a private message, e-mail, or phone call to establish contact, discuss the interview process, and request the participant's availability to schedule the interview.

At the beginning of the interview process, the participants reviewed the informed consent form and understood they could stop the interview at any time for any reason and withdraw from the research if desired. Assurances were provided during the pre-meeting instructions that stopping the interview or not completing the Member checks would not impact the participant's eligibility for services from the housing authority or negatively impact our relationship. The communications between the participant and me remained confidential during and after the data collection process, and all steps were taken to respect the rights and well-being of the participants.

During the research process, each participant's identity was coded to protect individual identity and privacy. The interview recording, transcripts, and field notes do not contain the participant's personal information and only reflect assigned codes to audit the conversations for the follow-up meetings and analysis. All research documentation have the participant's name and contact information removed to protect personal identity. The linkage between the personal identification and identity codes are maintained separately from the data collection files. The electronic copy of the identify cross-reference document is password protected to prevent unintended disclosure. All paper copies are maintained in a locked file cabinet in my office limiting access to outside

parties. The identity protections preserve the participant's privacy during and after the research.

The research data is electronically stored and maintained in a separate password protected file restricting access only to me. Written field notes are locked in a file cabinet located in my office. Access to the research files is limited to myself. A confidentiality agreement is required before the authorized release of data to outside personnel. The written and electronic data collected during the research will be stored for a minimum of 5 years and properly destroyed to maintain the privacy and respect of the participants.

I did not have employment or educational relationships with participants, preventing conflicts of interests. One participant was known to me as a casual acquaintance and considerations were discussed between us during the informed consent process limiting conflicts during the data collection and potential negative feelings if the participant decided to opt-out of completing the research.

Summary

The chapter outlined the research methodology to study how low-income households experience obstacles in the search for affordable housing and the reaction to overcome or accept the obstacles presented. The democratic policy design theory explained the contribution of social construction in the obstacles low-income households encounter in obtaining affordable housing. The attitudes, perceptions, and beliefs of low-income households contributed to acknowledging how low-income households reacted to the challenges presented and is a central component of understanding the low-income

housing phenomenon. The study methodology supported the theoretical framework, purpose, and research questions to gain meaning from the low-income household experiences. The conclusions of the research identified potential program and policy restrictions that impact the search for affordable housing. The study encouraged social change in the community by addressing how low-income households encounter obstacles and how they react to obtaining affordable housing to encourage informed public policy.

The research design maintained the ethical treatment and protection of the participants through informed consent and management of the social, relationship, legal and economic risks associated with participating in the study. Recruiting participants from the housing authority's clients provided eligible low-income households to volunteer for the study, capturing the unique experiences of the town population and gave meaning to the obstacles faced by the participants. The conversational interview, member check process, and informed consent procedures stimulated trustworthiness in the data, generated important results for the participants, the town, and supporting agencies by providing information about the needs, perceptions, and concerns of the town's low-income population.

The following chapter details the research, provides a description of the study setting and participants, and includes the data collection, data analysis, and results from the experiences of the low-income household participants. The results of the study incorporate the impacts of social construction in the democratic policy design theory and contribute to understanding the significance of the obstacles and reactions of low-income households to the affordable housing programs and policies.

Chapter 4: Findings

Introduction

The purpose of this qualitative study was to understand how low-income household members in a town on the island of Martha's Vineyard perceived and reacted to the attitude, policy, and infrastructure obstacles that they faced in attaining and maintaining affordable housing. I examined the experiences of members of low-income households to answer the two research questions:

RQ1: How do low-income individuals describe the obstacles to obtaining affordable housing?

RQ2: How do eligible low-income households react to the obstacles presented while obtaining and maintaining affordable housing?

In this chapter, I present the participants' reactions to affordable housing barriers and how they coped with housing challenges to attain and maintain affordable housing. Understanding the values of the participants and community attitudes enabled me to explain the perceived affordable housing obstacles.

In this chapter, I describe the study setting, followed by key demographics of the participants, the data collection process, and the procedure to analyze the data. I include the protocols used to promote trustworthiness of the results. In the final section, I present the results of the research, addressing the two research questions.

Setting

The setting for this study was a town located on the island of Martha's Vineyard, off the coast of Massachusetts. The data collection interview process occurred in June

and July 2018, during the busiest tourist season for the town and island, resulting in a slower response from respondents than I had anticipated. I recruited participants in several ways. I sent invitations to the 43 applicants to the local housing authority and residents of affordable housing living in the town. Posters soliciting volunteers were placed in the library, local laundromats, and a gym and were distributed through local social service agencies. A posting of the research announcement appeared on three Facebook groups dedicated to housing: MV Housing Discussions and Solutions, MV Long-Term Housing Rental, and MV Year-Round Housing. I asked each respondent to refer other possible participants. Thirteen of the participants responded to the Facebook posts asking for volunteers, and one individual replied to a poster at the local library. I did not receive any responses to the requests for participation that I sent to housing applicants, or to the postings I made at social service agencies, the laundromat, and the gym. No additional participants were obtained through snowball sampling.

The urgency of individuals' need to find affordable housing drew attention to the study and may have motivated respondents to participate. Eight respondents were actively searching for affordable housing because their leases had expired or were scheduled to expire within 3 months of the interview. The two J-1 Visa students who participated in the research had temporary housing for the summer season. The remaining four residents wanted to share their experiences to make the town more aware of the issues and the obstacles to finding affordable housing and maintaining it over the long term. The participants' present housing situation added to the relevance of the

research and offered insight into the affordable housing obstacles that low-income households face and how they react to the housing circumstances.

Demographics

The research plan projected 10 participants, but to achieve data saturation, I increased the number to 14 to attain J-1 Visa students' housing experiences and to acquire additional experiences from low-income households living in subsidized affordable housing. Except for two J-1 Visa Summer Work and Travel Program students from Bulgaria, the participants all had experience with the local housing authority and agencies managing local affordable housing programs. Of the 14 participants, four low-income households were currently in subsidized affordable housing properties. The remaining 10 participants had found affordable housing solutions outside of the housing authority or were searching for an affordable housing solution.

As shown in Table 1, the participants reflected the community's racial diversity. Eight respondents were White, two were African Americans, two were Brazilian, and two were J-1 Visa students from Bulgaria. 10participants were women. Each of the participants had lived on Martha's Vineyard for more than 3 years, except for the J-1 Visa students, who had lived in the town for only 2 months. Of the full-time residents, the participant who had lived in the town the longest had been born and raised there. Eight participants had lived on the island for more than 10 years.

Table 1

Research Demographics

Characteristic	Number of participants
Current housing situation	
Have affordable housing	7
Living in sponsored affordable housing	4
Lacking affordable housing	3
Race, ethnicity, or country of origin	
White	8
African American	2
Brazilian	2
Bulgarian	2
Gender	
Female	10
Male	4
Length of residence on Martha's Vineyard	
0-5 years	4
5-10 years	2
10+ years	8

Note. $N = 14$.

Data Collection

Data collection occurred through 14 semistructured interviews conducted over approximately 1 month using an interview guide. Twelve interviews took place at the town library. At their request, one participant was interviewed by telephone, and another participant was interviewed at a local park. Each interview lasted between 40 minutes and 1 hour 20 minutes, which included the time I spent introducing the study; having each participant read, understand, and sign the informed consent form; and conducting the interview. Each participant received a $30 gift card for his or her time after the interview.

I digitally recorded each interview to capture the participant's experiences accurately. The recorded portion of the interview averaged 31 minutes, with the shortest interview taking 18 minutes and the longest interview taking 54 minutes. I took field notes during the interviews to note key elements of the participants' demographics and experiences. Additionally, the field notes prompted follow-up and probing questions to gain a fuller understanding of the participants' experiences.

After each interview, I downloaded the digital recording to VoiceBase transcription software and then verified the transcript for accuracy by comparing the audio recording and the transcript. I used summary memos to identify key elements of each interview. With one exception, I also made a member-check telephone call to each participant to confirm the accuracy of his or her experience and attitude toward affordable housing. I held one member-check meeting with a J-1 Visa student at the town library because the participant had no access to a telephone.

Data Analysis

The first cycle of coding consisted of manually coding each transcript using a combination of open coding and value coding to identify the key elements of the participant's experiences and to recognize the participant's views of the obstacles to affordable housing and reactions to these obstacles. To understand how the participants identified themselves as low-income households and how they perceived the community's views on their housing situation, I focused on coding the participants' values, attitudes, and beliefs. Using value coding. I categorized each individual's view of

his or her social construction and, for theoretical framework analysis, the community's social classification of low-income households.

The second cycle of coding refined the coding from the first cycle by categorizing the codes by concept to help organize the data into similar ideas. By organizing the data by category and aligning the data with the research questions, I was able to identify themes and relationships. In the second cycle of coding, I looked for specific participant events to support the themes and relationships in the respondents' own words. Themes and relationships were weighted based on the participants' experiences, with more weight given to firsthand experience than to secondhand retelling of the experiences of others. The second cycle of coding resulted in the identification of key themes and relationships of the participants and formed the findings of the research.

Using open coding, I obtained a general sense of the interviews and identified the affordable housing triggering events. Value coding focused on the attitudes and beliefs of the participants. The combination of value coding and event coding formed the categories, themes, and relationships from the 14 interviews. In Figure 2, codes are organized by groups and themes to show how low-income households described the obstacles to obtaining affordable housing.

The analysis revealed a theme of the participants' attitude of adding value to the community as full-time residents. Participant 1 described the importance of the full-time low-income household as keeping the community running year-round. Participant 13 stated, "I want to be part of the community. I am a big member in the community." A second value theme that emerged from the coding was the perception of being ghosts

among the residents. Participant 4 stated, “We are not considered in any of this stuff. If you say affordable housing here, chances are people do not think of us; we are like ghosts.”

Figure 1. Data analysis themes.

The coding of the perceptions of community attitudes toward low-income household housing challenges revealed NIMBY attitudes in the community and the belief that people who have stable housing are disinterested. Low-income households face a community attitude of “I’ve got mine” (as stated by Participant 2) and perceive the town as out of touch with the struggles that low-income households face.

Through event coding, I developed three themes supporting the challenges that low-income households face in searching for and maintaining affordable housing. They must be self-reliant to find housing through Facebook, the newspaper, family, and friends

and use word of mouth to get a lead on suitable housing solutions. The community housing services manage multiple properties and lists with extended waiting periods that low-income households cannot rely on for timely housing solutions.

The final theme responded to RQ1. The participants' understanding of the housing market and being priced out of the market represented areas of challenge that low-income households cannot overcome without supportive programs. Landlords too often pursue the high-income-producing rental market for short-term summer vacations rather than offering year-round housing options to full-time low-income households.

I used event coding to answer RQ2, which identified the participants', community's, and town leadership's response to the challenges of affordable housing. Value coding added to the understanding of how the participants believed that they were, in Participant 14's words, "blamed by the community" for their circumstances and need for housing assistance. The participants also recognized the value of having an affordable home. Participant 2, who had lived in the same home for 5 years, stated, "We are so grateful" for the ability to stay in one home for the long term.

The coding also showed the participants' perception that the community faulted them for needing assistance and left them feeling a lasting "stigma" (Participant 12's word) associated with their circumstance. Participants 3 and 14 mentioned experiencing "humiliation and shame" from the town leadership and community members, whom they indicated were most interested in the perception of a pristine vacation destination. Community members masked affordable housing issues from the summer tourists and were disinterested in addressing the affordable housing shortage with multiunit housing

solutions. Participants perceived the town leadership as more interested in the preservation of the historic architecture and charm of the town than in solving the affordable housing shortage. The supporting housing organizations and programs, in the participants' view, reflected the same community attitudes and were not focused on assisting the large numbers of low-income households in attaining affordable housing solutions. The codes, categories, and themes used in the data analysis resulted in a perceived negative social construction of the participants and burdensome reactions of the supporting agencies, residents, and town leadership in addressing the obstacles facing low-income households.

I included discrepant cases that I identified during data collection to strengthen the trustworthiness of the analysis. One respondent detailed a potential course of action to purposefully become homeless and stay in a shelter for a period to qualify for prioritized housing. This unusual tactic, although not used by the participant, led to an analysis of how the other respondents handled the challenges of finding affordable housing. The analysis showed how participants used the parameters of program policies to manage income levels to remain eligible for affordable housing programs. The resulting data analysis added to the credibility of the actions that low-income households are willing to take to secure affordable housing.

A single participant detailed a continued poor experience with one of the housing agencies, which led to coding the interactions with the supporting housing agencies and organizations among all of the participants. Examining the interactions between the housing agencies and participants using racial and ethnic demographic information

showed a higher level of collaboration with White and African American applicants during the application process. The interviews alluded to Brazilian applicants experiencing a cooperative but reserved relationship with the housing agencies' staff dissimilar to the encounters described by the American-born participants. The structured research procedures and thick description of experiences allowed for this level of research from a singular discrepant comment, demonstrating the trustworthiness of the study.

Evidence of Trustworthiness

The research design promoted the validity of the data, data analysis, and conclusions with structured procedures supporting the credibility, transferability, dependability, and confirmability of the research data and conclusions. Member checks played an important role in assuring the credibility of the data collected and my interpretation as the researcher. Each participant reviewed the outcomes of the interview and validated the content. During the member check, I asked clarifying questions to complete the data collection with a full understanding of the participant's experience. By combining audio recording, transcriptions, my field notes, memos, and member checks, I created a thick description of each participant's experiences and perceptions for analysis.

A systematic approach to sampling methods and data collection supported the transferability of the research to other settings. The detailed account of the data collection and analysis processes allow for comparative evaluation of the contextual relationships in different settings. The research sampling methods provided the ability to capture a variety of experiences, including discrepant experiences, to gain contextual

meaning from the interviews on the obstacles for low-income households and their reactions to them. The consideration of social construction in the analysis strengthened the transferability of the research to assist in explaining the outcomes and conclusions of the study.

The research design strengthened the dependability of the research by including a high level of documentation of the sampling and interview process, member checks to validate the content and understanding of the participants' experiences, and rigorous data analysis to support the reliability of the data and findings. The triangulation of process and data elements promoted the dependability of the research.

The confirmability of the research was achieved through my active self-awareness of remaining objective during the research process by focusing on participants' perceptions to accurately interpret the respondents' experiences. The member check process confirmed my understanding of the experiences, and the rich research documentation contributed to the confirmability of the research data and findings. The protocol established the trustworthiness of the study, with elements supporting the internal and external validity, dependability, and confirmability of the research using ethical principles.

Results

RQ1: Obstacles

The results of the research are organized and presented by research question to align the outcomes of the study to the research questions and theory. RQ1 addressed how low-income individuals described the obstacles to obtaining affordable housing.

Semistructured interviews were used to identify the personal experiences and events of the research participants, the role of housing agencies, the actions of town leadership, and the housing market conditions in the view of the respondents to identify themes and relationships influencing the obstacles and reactions to achieving affordable housing. The second focus of data collection and analysis to answer RQ1 consisted of the values of the participants and the perceived attitudes of the community, as perceived by the participants, to code, categorize and identify themes and relationships presenting obstacles to low-income households obtaining affordable housing.

The search. Low-income households face numerous obstacles preventing them from finding affordable housing. Each of the research participants, except for the two J-1 Visa students, had applied for affordable housing with the local housing authority, which supports the local affordable housing units and nonprofit housing organizations. The time on the housing authority wait list ranged from 1 year to 9 years. One participant waited on the housing authority rental wait list for 9 years before the first affordable housing opportunity became available. The island offers rental programs through a variety of sources requiring affordable housing applicants to apply at up to four different programs: the housing authority, elderly services, a mixed-income neighborhood not managed by the housing authority, and a nonprofit organization that manages HCVs. The different applications requirement confused some of the participants on what is required to document program qualification. Those participants who believed that they needed help did reach out to the housing authority or community service personnel to assist with the applications.

The interview data indicated the housing authority staff responded to all applicants but with various levels of assistance. Staff answered the questions they were asked but did not actively assist with the nuances of the housing programs and requirements. One participant felt bullied by the staff to move off the island away from a support network of family and friends.

Aside from the housing managed by the housing agencies, there is no centralized, affordable housing rental listing for applicants to consult. The participants are required to be self-reliant in their search for affordable housing. The primary method the participants employed to find housing was searching the newspaper, Craigslist, word of mouth, housing-focused Facebook groups, and they even posted fliers in public locations looking for housing. A challenge for the participants searching for affordable housing is the overwhelming response to advertisements for available housing. Participants 7 and 11 estimated that Facebook posts offering affordable year-round rental opportunity quickly receive 50–60 responses. Participant 13 said those who are not among the first responders to a housing advertisement you can "forget it. You just get buried" among all of the other applicants.

The rental rates for year-round housing price low-income households out of the market. Participant 1 described the search for year-round housing, "I've been seeing houses (advertised) for two-bedroom houses for $3,000–$4,000 a month. How can someone afford that?" The participants' experiences searching for affordable housing showed the cost of market-rate housing limits the supply of affordable homes available to low-income households.

The participants witnessed a change in the rental market over the last 15 years when entire homes or apartments were rented at FMR. Today, homeowners are advertising basement studios or even a single bedroom in their house at or above the HUD established FMR. The participants' experiences reflect a community change. Being able to rent an entire home to renting out bedrooms with shared kitchen and living space has changed living conditions for low-income residents.

All the respondents learned they had to be proactive in searching and responding to any long-term housing opportunity. To have the chance of an affordable unit low-income, households were aware of events and timelines of the multiple low-income housing lists, elderly program changes, HCV use and expiration, or the independent housing wait lists. Searching individual advertisements and word-of-mouth leads required diligence, but even proactive searching is insufficient for locating affordable housing, and low-income households must make difficult housing choices.

The housing authority funds rental assistance through the commonwealth's Community Preservation Act (CPA), which has set maximum rental assistance at rates lower than the HUD FMR, limiting the incentive to homeowners to provide rental properties with rental assistance funding. For example, the HUD 2018 FMR rate for a three-bedroom unit is $2,078; the rental assistance maximum for the town is $1,870. The reduction of $208 in CPA assistance payments to lessors becomes a disincentive for homeowners to offer rental properties to low-income households. If a low-income household holds an HCV, the HUD FMR rent is applicable, and the landlord can accept the HUD rate rather than the CPA rental maximum.

The introduction of Airbnb in the town has also reduced the supply of year-round affordable housing with more people tempted by the ease of Airbnb and the ability to make more money (Participant 7). For example, the 2018 maximum rental assistance calculation for the town for a three-bedroom house is $1,870 a month including utilities (DCRHA, 2018). A modest three-bedroom home in the town during the 12-week summer tourist season can rent for $2,000 to $3,900 a week, according to Martha's Vineyard Rental.org website, earning the owner $24,000 to $46,800 annually, compared to $22,440 annually at the housing authority's approved rental assistance rates. The daily and weekly summer rental market negatively impacts the supply of affordable housing available for year-round residents and forces some residents into short-term winter rental arrangements.

Some residents offered affordable housing rental for 9 months of the year making the renters leave the property June through August, making some year-round residents subject to the phenomenon of the "summer shuffle." During the summer months, the owner rents the property on a daily or weekly basis to vacationers at summer market rates with year-round winter rental residents being forced to find alternative summer housing. Some of the summer rentals revert back to winter rentals available September through May at monthly rental rates comparable to HUD and CPA established rental rates, averaging $1,840 for a three-bedroom unit.

There are few incentives for landlords to offer year-round affordable housing. The lucrative summer rental market and the wear and tear on the house of 3 months of rental compared to full-time occupancy are considerations. Homeowners spending

limited time in the town during the summer will often rent out the weeks they are not visiting, where a long-term rental agreement would preclude homeowners from using their property for vacations, deterring the prospect of long-term renting.

Even finding year-round affordable housing sometimes did not result in having a safe environment to raise a family. Participant 1 described how a dilapidated house was being rented year-round and the tenant had to fix everything. Participant 1 accepted affordable housing through the housing authority and was willing to pay the HUD-approved rental FMR of $200 more a month to have a home in good repair and safe for the entire family.

The wear and tear on the property is a concern for homeowners with the limited sanitation infrastructure. The majority of homes in the town have individual septic systems, and the proper care and service is a concern for homeowners. Participant 9 revealed a story about a friend who owned a summer rental and the renters "trashed the septic system and destroyed the place," resulting in thousands of dollars of repair. Renting by the week to vacationers who may or may not understand the need to refrain from putting trash into the septic system versus the continuous use of a year-round resident is a consideration homeowner must balance in deciding on tenants. Participant 4 said a certain level of trust is absent between the homeowner and tenant asking to live long-term in a rental property. Weekly vacation renters appeared to be less of a risk to the homeowner according to the research participants.

Difficulty in finding homeowners inclined to offer year-round housing who are willing to work with the housing authority and accept subsidies payments often hampers

the affordable housing supply. The subsidized housing contract required a home inspection by the housing authority to determine suitability and safety for the low-income household. Some homeowners did not want the scrutiny by the housing authority, state inspectors, or the town accessor to inspect their property. Participant 14 stated some landlords had not reported the presence of the apartment to the town, thus avoiding higher real estate taxes. If tenants want to use an HCV, they are concerned with state inspections and potential consequences. The participants suggested some homeowners build the apartments without permits and are unwilling to claim the apartment with the town to avoid building inspections as well as tax increases. The participants suggest there are a number of illegal apartments in the town. Homeowners have built additional housing and are renting their spaces out because they need the additional funds to continue living in the town due to the high cost of living.

The low-income households interviewed experienced the challenge of being at the mercy of the landlord to maintain affordable housing. Of the 12 full-time residents participating in the research, eight were actively searching for new housing for a variety of reasons. After 2½ years of stable housing, Participant 13 said he needed to be out of the rental in 3 months because the owner was thinking about moving into the home full-time. After renting a studio apartment over a garage for 7 years from an elderly couple, Participant 6 was told to move out when the homeowners became ill and the children started to manage the property. Participant 14 rented an apartment for 5 years, and the landlord sold the property, forcing the renter to find a new residence. In each case, the change of the homeowner's preference impacted low-income household's ability to

maintain stable housing with the unpredictable need to overcome the obstacles of finding affordable housing.

In sum, low-income households described many obstacles during their search for long-term affordable housing. The market conditions, wherein landlords can receive more than the HUD-approved monthly rental rate in a one-week summer rental, and the ease of Airbnb rentals have depleted the long-term rental housing supply in an already stressed community. The participants perceive a number of apartments and rental rooms not reported to the town accessor discourage homeowners from accepting subsidized housing funds because of the scrutiny they may face and potential increased tax burden.

The research revealed the obstacles experienced by the participants in the search for affordable housing and the risk of losing housing. The participants' views of the community and town leadership being out of touch with affordable housing challenges presented added barriers to obtaining long-term affordable housing. The participants' reactions to the obstacles enabled them to discover a variety of housing solutions.

Values. One theme that emerged from analyzing the values of the participants is the attitude and belief that they, as full-time residents and the working class of the island, are valuable contributors to the town. The participants believed they have an important role in the community keeping year-round businesses and the economic infrastructure operational to support the summer tourist season. Ten of the 14 participants had lived or worked in the town for 10 years or more and viewed their contributions not only as working members of the community but in other ways, such as volunteering at the Salvation Army, the Island Stocking Fund, special events, and artisan events. But they

believe they are an “invisible demographic,” according to Participant 4, when it comes to affordable housing. As Participant 4 explained:

> I'm always giving back in some way, and if I can't physically do it, I will literally type up data for people on my computer. I will do anything because I always need to give back to be OK with accepting [assistance]. I have to give back.

Despite working and living in the community, participants thought the residents, town leadership, and visitors do not realize or understand the affordable housing struggles they face. The challenges of the full-time working class go unnoticed to the visitors to the island who experience the vacation home and rental home summer market. Participant 4 suggested visitors think the community is a vacation destination and do not understand the full-time resident housing challenges. “People don't really think that people live here full-time who aren’t wealthy.”

Participant 1 said there is “the need for affordable housing on the island and, like, they do not believe that there are homeless people. But there are a lot of homeless people [who] are not on the records.” The challenges facing low-income households are masked from visitors to the island and often go unnoticed by town residents. Coworkers and acquaintances are not aware of the struggles to make rent payments and find a long-term affordable housing solution. A lack of appreciation of the obstacles facing low-income households, in Participant 2’s words, is aggravated by some residents’ “I’ve-got-mine” attitude. According to Participant 4, unless residents are personally acquainted with someone facing the affordable housing issue, there is a generally dismissive attitude toward affordable housing, making the participants feel like they are “ghosts” in the

community. The participants perceived that the affordable housing issue is obscure to residents and town leadership and must be experienced first-hand to appreciate the challenges low-income households face.

For residents who understand the need for affordable housing development, a NIMBY attitude prevails. Participant 3 said, “It is really unfortunate because I think some people have that attitude that if it’s affordable then you are riffraff and tenants will not take care of the house or maintain the property properly.” Participant’s feel town residents do not want any affordable housing developments or apartment buildings that might distract from the charm of the town. This attitude toward affordable housing and finding an acceptable solution has challenged the town to support the level of housing supply needed by the residents. Participants maintained a similar perception of the town leadership holding similar attitudes, thus preventing town action.

Participants expressed a sense that the town selectmen are out of touch with the affordable housing challenges, creating a disinterest among town leadership. Participant 12 stated, “I think there's a gap in the relatability. To remember what it was like when you had nothing. I feel like there's a gap like they forget where they came from.” The participants did not think the town leadership was intentionally avoiding the issue of affordable housing. They think town leaders have, in Participant 2’s words, “a good heart.” But because affordable housing is a complex issue the leaders struggle with procedures and solutions becoming “overwhelmed,” according to Participant 8, resulting in little progress in addressing the shortage of affordable housing.

The shortage of year-round rentals has amplified the importance of affordable housing to the participants who feel there is a resistance of the town leadership to "change their game," according to Participant 9, to encourage affordable housing solutions for full-time residents. The participants indicate the town leadership is too focused on supporting the influx of summer workers spending time and effort on short-term housing solutions. Participant 4 stated, "I think when you say affordable housing to most people think of housing for seasonal workers. Participant 6 believed the town needs "to look out for the year-round people. All people here need to pay more attention and give them more opportunity." The perceived focus on summer worker housing is part of the affordable housing shortage and the J-1 Visa summer students interviewed had distinct experiences in finding affordable summer housing.

One J-1 student experienced the challenges of finding affordable summer housing relying on an acquaintance to assist in the housing search and act as a reference with the landlord. The student lacked employer-provided housing and sought to share a room for the summer while working in the town. According to Participant 5, the student found housing by sharing a room and sharing a bed for $125 a week; a total of 10 people shared the four-bedroom–one-bath home. The second J-1 Visa student paid for a "premium package" with the sponsoring agency that provided job opportunities that included employee housing. According to Participant 11, the employer charged the student $125 weekly for a shared room designed for four people while earning $11 an hour. The priorities of the town leadership and community present obstacles to the participants in

finding and maintaining affordable housing and drive the reactions of the participants to find affordable housing.

The obstacles faced by low-income households brought on by the housing market conditions and a perception the town leadership is out of touch with the severity of the issue for year-round residents have led the participants to a number of reactions to obtain and maintain affordable housing. Research Question 2 explored the low-income household's response to the affordable housing challenges.

RQ2: Reactions

Understanding the obstacles faced by the participants led to researching the answer to RQ2, which addressed how eligible low-income households react to the obstacles presented while obtaining and maintaining affordable housing. The research focused on how the participants coped with the obstacles encountered while searching and maintaining affordable housing and the values, attitudes, and beliefs of the participants and how they view the reactions of the community and town leadership to the challenges presented in the town to answer the research questions.

Coping. The participants found affordable housing resolutions through a variety of means to remain living and working on Martha's Vineyard. The housing obstacles, including a high rental market rate, the shortage of housing, and the community's measured support, have driven low-income households to resort to extreme measures to find and maintain affordable housing.

The reactions of the participants finding themselves in the summer shuffle were varied based on the number of people in the household and available friend and family

support. The summer tourist season has resulted in the inability of residents to maintain year-round housing because of the lucrative summer weekly rental market. The summer shuffle requiring the occupant to leave the property during the summer months placed a burden on the year-round residents to find temporary housing. Participants who had experienced the summer shuffle resorted to many housing alternatives during the summer months. Participant 8 agreed to pay double the monthly rent in June, July, and August to preserve stable housing. Participant 9 had been "couch surfing" for the previous 3 months and staying with different friends 2 to 3 days at a time throughout the summer or until affordable housing could be found. Participant 3 slept at a meetinghouse with three children, having to vacate the space every day and take all belongings each day. Participant 3 stayed in the summer arrangement over the course of 3 years, enabling the family to remain on the island. Participant 12 explained how the summer shuffle left her family of three homeless for the summer and how the family stayed in motels for days at a time and was prepared to camp in the woods if money became an issue. The participants had contemplated leaving the island because of the shortage of affordable housing, leaving behind jobs, family, friends, and an emotional support system. The effect of the summer shuffle leaves the low-income households in a "horrible place," according to Participant 12, "in a survival mode." Participant 13 said she made "sacrifices" (Participant 13) to obtain and maintain affordable housing.

Participants 8 and 9 said those who found landlords willing to work with the housing authority and accept subsidized housing payments faced the demand for an additional cash payment to meet the landlord's desired rental rate. The phenomenon

occurs when the landlord states the HUD-approved rental rate does not cover the entire asking rent. The tenant must then pay an extra $200-$300 a month in cash, under the table, to rent the house. Prospective tenants are also aware of the practice, and some are willing to pay the additional rent to secure year-round housing, although it exceeds the housing burden standard of 30% of monthly income. Low-income households that are unable to obtain affordable rental housing must make compromises.

One of the major reactions to the lack of affordable housing, especially by single individuals and small families, is the practice of renting a bedroom and having a shared kitchen and living space. Twelve of the 14 respondents were forced to live with roommates to reduce housing costs, although not all situations result in lower housing costs. Participant 6 was paying $1,000 a month for a studio apartment but was forced to relocate at the request of the landlord. She is now paying $1,300 a month to rent a bedroom with a friend. The loss of privacy and higher housing costs of bedroom rental makes room sharing a temporary housing solution for some while searching for suitable affordable housing.

A participant with an ongoing medical condition was willing to take drastic measures to gain access to suitable housing. The participant had contemplated, as an alternative, purposefully becoming living in an off-island shelter for 2 months to gain priority in affordable housing programs. The participants in affordable housing programs were aware of the income qualification brackets and managed their income levels not to exceed the maximum allowable rate to remain in subsidized affordable housing. Participants said some renters lived in a bedroom in affordable housing subsidized units

and did not report the income of a live-in companion in order to qualify and remain in the affordable housing unit.

Participants expressed frustration that rental assistance to rent a bedroom with shared space was unavailable. A participant found a potential rental space, but because of a shared kitchen, the housing authority did not approve the housing arrangement for subsidized payments. For this low-income household, the space was too expensive without the housing subsidy, and the search for affordable housing continued. In another instance a potential rental had a shared entrance and the housing authority would not enter into a rental contract with the landlord to subsidize the rental, making the space unaffordable for the tenant. The lack of housing assistance for those sharing a home makes congregate housing a temporary solution for low-income households.

The temporary nature of the room-sharing experience requires the participants to compromise on certain parts of their lives. Participant 13 stated, “I just don't have any roots. I would love to hang a picture on the wall. I would love to have a dog.” But the temporary nature of the rental market prevents the participants from obtaining and maintaining a more permanent residence. As one mother explained during the interview, she had a “feeling like I am cheating my kids, on like not being able to hang up posters in their bedroom and not having roots to call home” (Participant 3). The lack of having roots from having and maintaining affordable housing has impacted the participants’ value system.

Room sharing is not an option for some larger families requiring multiple bedrooms. The low-income household that requires two or more bedrooms resorts to the

summer shuffle and temporary summer alternatives, such as moving in with relatives, temporary shelters, or living out of a car or the woods, if necessary. Families might be renting a home that is too small for the family, requiring a child to sleep on the living-room couch. The shortage of affordable family housing has led some workers and residents to move off the island and commute each day to work by ferry or leave the community completely. Participant 7 said, "I know a lot of families that have lived here for a long time who are, you know, moving to Falmouth or to the Cape or even just leaving the area completely because they can't find anything." The shortage of affordable housing in the town may have a long-term negative social and economic impact on the community. How the participants' view of themselves and the measures taken to remain on Martha's Vineyard is different than how the community perceives their situation.

Values. The participants had retained a level of shame and feel stigmatized by their experiences in attempting to find and maintain affordable housing solutions. Participant 12 explained being homeless and having to stay in a hotel and with family members for a time created "a stigma that will follow me the rest of my life." Some view the agency income verification process as a humiliating experience. Participant 14 stated, "Every 6 months you have to prove you are still poor, prove you are still disabled or prove that you are still needy." The nonprofit organization's staff had a way of making the applicants feel terrible about their situation. The embarrassment of not being able to provide a stable home for the children negatively impact the dignity of the head of households, as Participant 3 explained: "Not being able to let them know that the house was ours and so all those limitations for them. Having to pack up all your stuff, and now

we have to go here, we have to sleep on this, and as a mother, it was extremely humiliating." This sense of shame led to a wide range of emotions throughout the affordable housing qualification, search, and maintenance process.

The participants described the emotions of feeling frustrated that they could not find and keep affordable housing or being upset with the HCV expiring before finding an affordable housing unit. The participants expressed shame in being disabled and unable to hold a full-time job and shame in being homeless and not having a permanent home for their family. They were fearful that they would never find permanent affordable housing. Respondents believe that these internal emotions go unrecognized by the community and are reflected in the attitudes of local residents.

The participants revealed the perception that the community and even the agency staffs "blame them," in Participant 14's words, for their circumstances. Participant 13 perceived that community members believe that, if they "worked harder," employees would be able to increase their earnings and find a long-term affordable housing solution. Participants sensed the community is out of touch with the struggles the low-income households face and lack empathy for their housing dilemma. The participants viewed the town leadership as more interested in serving the tourist population and remaining disinterested in assisting the low-income full-time residents with the affordable housing shortage. The participants themselves think they are working hard to survive in the demanding housing market and are grateful for the assistance of affordable housing programs, but feel the community does not recognize their housing dilemma.

Those who had found affordable housing solution said they were fortunate and blessed to have affordable housing support and the opportunity to live in the town or on the island—like "winning the lottery," in Participant 9's words. Those who continue to search for permanent housing solutions must do the summer shuffle, couch surf, share a room, or look for housing elsewhere. Yet, according to Participant 12, she maintains the hope they will find a permanent affordable housing solution despite the obstacles they face.

Summary

This chapter has detailed the procedures used in the study to collect and analyze the data and has presented the findings of the research. The summer rental housing market supporting the tourism industry presents the largest obstacle to affordable housing and has a negative effect on the availability of long-term affordable housing for full-time low-income households. The research data saturation show the obstacles faced by the participants are representative of the low-income households on the island. Through an analysis of the interviews, I answered the two RQs: How do low-income individuals describe the obstacles to obtaining affordable housing, and how do eligible low-income households react to the obstacles presented while obtaining and maintaining affordable housing?

The use of multiple housing lists requires the applicants to submit as many as four applications for the different programs and locations. Long waiting periods for subsidized affordable housing and the lack of a centralized rental listing service forces low-income households to use word of mouth and Facebook as the primary means to

search for affordable housing units. Landlords' decisions on to whom and how they will rent their property affects the availability and stability of affordable housing not only in the town but the entire island of Martha's Vineyard. The property owners' unrecognized or "illegal" apartments and undocumented room rental in the town adds to the reluctance of landlords to accept subsidized housing payments. The FMR developed by HUD does not support the true market rates landlords can receive, especially considering the high summer months daily and weekly vacation rental rates, resulting in a shortage of affordable housing opportunities.

Although the participants were invested in the community through volunteerism and working at the year-round jobs to keep the island running, they perceived that the community members and town leadership did not place the same value on their presence in the community. In the participants' view, the town leadership was out of touch with the affordable housing situation in the town and expended little effort on addressing year-round affordable housing shortages or housing the influx of summer workers. The participants' view of the community's interest in maintaining the aesthetics of the town for vacationing tourist and the lack of attention in developing affordable housing created largely invisible challenges.

The low-income households unable to obtain a permanent affordable living situation or who are displaced in the summer enter into a housing survival mode using a variety of responses to their housing situation. Participants caught in the summer shuffle must pay more than a standard housing burden during the summer months to maintain stable housing or be homeless and couch surf, stay in motels, or camp in the woods, if

necessary. A group of low-income households, primarily single or couples, have resorted to renting a bedroom with a shared kitchen and living space to gain longer-term affordable housing stability.

The participants expressed a sense of shame, humiliation, and stigma for needing affordable housing assistance. Some of the supporting agencies staffs seemed to blame the applicants, leaving them feeling poor as described by Karraker (2014), for their particular circumstances. The community appears out of touch with the participant's affordable housing struggles and the sacrifices of the low-income household to remain on the island. The participants who had found affordable housing solutions either through supporting organizations or directly with landlords are grateful for the affordable housing and feel fortunate they can live in the town or the island. Those searching for long-term affordable housing remained hopeful in a positive outcome to remain a productive member of the community. In the next chapter I report my interpretations of the results, offer conclusions with recommendations, and present the academic and social implications of the study.

Chapter 5: Discussion, Conclusions, and Recommendations

Introduction

The purpose of this qualitative study was to understand low-income households' obstacles to obtaining and maintaining affordable housing and how they react to the challenges they encounter. Gaining an appreciation of the participants' experiences leads led to informed consideration of community attitudes and affordable housing barriers impacting a town's policy, infrastructure, and program decision making. More specifically, I explored participants' values, attitudes, and beliefs and their perceptions of community residents', supporting housing organizations', and town leadership's views of affordable housing and low-income households.

The research findings confirm the principles of the social construction of target populations' contribution to the democratic policy design theory and the impacts of community attitudes on affordable housing development and programs. Desmond (2016) argued that landlords in metropolitan areas who accept HCV could receive higher rent payments from subsidized tenants. The current study suggests that the combination of limited HCV opportunities on the island and the low HUD FMR and Commonwealth CPA rental rates create disincentives for landlords to rent to low-income households. The research extends the academic research exposing the practice of short-term rentals so that landlords can take advantage of the lucrative summer weekly-rental season. The temporary housing situation adds to the challenges of achieving long-term affordable housing solutions, requiring serious reactions by low-income households to attain temporary summer housing. The findings answered the two research questions and

provided the basis for informed policy, program, and infrastructure recommendations for the town's leadership, housing organizations, and community to increase the availability of affordable housing units in the town.

Interpretation of the Findings

RQ1: Obstacles

The obstacles faced by the research participants in seeking long-term affordable housing in many cases were similar to those discussed in the literature. Renters often rely on family, friends, newspapers, and social media search strategies to find appropriate housing. However, differing from the literature, the housing authority plays no role in the search for affordable housing. The regional housing authority maintains no list of potential rental units other than the 192 rental units that the authority administers. Wang (2016) found that 58.5% of the respondents used the housing agency rental listing as their primary means to search for an available affordable housing unit. A consolidated source of rental information and potential units is unavailable for low-income residents to use; thus, they must rely solely on word of mouth and social media as their primary means to search for affordable housing.

The housing authority does maintain a waiting list for the properties it manages. Contrary to the research addressed in the literature review, the housing authority does not close the list to new applicants. Participants have reported a wait of 1 to 9 years on the waiting list for a housing authority rental opportunity. There is one independent housing complex not managed by the housing authority that maintains a separate waiting list for

housing. Participants suggested that the independent housing tenants are hand selected rather than chosen based on waiting-list seniority.

The FMR established by HUD for the county does not accurately reflect the cost of housing in the town, thus reducing the number of landlords who are willing to take part in subsidized housing programs. The housing authority's use of the Commonwealth's CPA rental rates is lower than the HUD FMR, adding obstacles to the effort to attract landlords who are willing to accept rental assistance payments for low-income households. The results suggested that the limited number of developed units designated for HCV holders and the rental assistance offered through the CPA program leave the town's extremely low-income and very low-income population without an affordable housing assistance program. The CPA rental assistance program supports low-income households earning 80% or less of the AMI and requires a contribution of a minimum of 50% of the year-round rental expense by the tenant to qualify for the assistance program. Two of the 14 research participants earned too little money to qualify for housing-authority-managed units, leaving them to find a housing solution without the benefit of housing financial assistance. Thus, without the benefit of HCV and CPA program assistance for extremely low-income and very low-income participants, they resorted to a shared living condition, renting a bedroom with shared kitchen and living area as their housing solution.

Echoing the literature, the NIMBY attitude in the community is a barrier to affordable housing and contributes to the lack of a comprehensive affordable housing program in the town. The attitudes of town residents toward low-income households and

the perceived negative impacts that affordable housing development has on the town's historical charm and infrastructure leave the research participants believing that the town leadership and community members are uninterested in addressing affordable housing for the year-round low-income household. The participants experienced shame and humiliation in needing housing assistance, in part in response to the negative attitudes of the community toward low-income households. The residents and leadership do not fully appreciate the obstacles that low-income households face in attaining long-term affordable housing, making the participants believe that their housing challenges are invisible in the community.

Connolly and Mason (2016) addressed elected officials' focus on town revenue generation programs and projects to gain voter approval. This research revealed that the town leadership is perceived to focus on serving the summer tourist economy, as reflected in the apparent willingness of the town leaders to tolerate the building of apartments and rentals without proper permitting so that homeowners can rent to weekly vacationers, reducing the supply of year-round housing to support the year-round resident. Not addressed in the literature is the additional obstacle of the impact of weekly summer rentals reducing the availability of long-term affordable housing. The perceived lack of priority for year-round affordable housing programs in the town adds challenges for low-income households.

The study revealed how the low-income participants seek to be part of the community and believe that they are, as year-round residents, important to the community and contribute to the social and economic foundation of the town. The sense

of the low-income household volunteering and giving back to the community is not addressed in literature and demonstrates the importance of active citizenry to potentially break down NIMBY barriers. However, the perceived apathy toward low-income year-round residents forces the low-income household into far-reaching measures to attain affordable housing.

RQ2: Reactions

The findings suggested that town low-income residents have added burdens to overcome in obtaining affordable housing because they live in a resort area. The vacation rental housing market creates a greater temporary shortage of affordable housing in June, July, and August. The ability of homeowners to rent their vacation homes at up to 4 times the off-season amount in the summer leads to landlords offering 9-month winter leases to the full-time residents close to HUD FMR. The profitable summer rental market presents additional obstacles previously unrecorded in the literature. This study adds to Wegmann and Jiao's (2017) research on the impacts of short-term Airbnb and weekly rentals on housing markets.

A consequence of the summer rental market is that a segment of year-round residents must find alternate summer housing and often find themselves in a summer shuffle situation. During the tourist season, households may shuffle between living in houses, living with friends or relatives, couch surfing, renting rooms, and/or living in a car or in the woods, with this situation uprooting individuals and families. As DeLuca, Garboden, and Rosenblatt (2013) discussed, housing instability can have a negative impact on a household. The participants described the experience as placing the family

in a “horrible place” and “in a survival mode” in order to find suitable summer housing. Participants in the summer shuffle are forced into temporary housing situations, which compromise their ability to establish permanent residency in the community and compel them to sacrifice privacy and stability by using house-sharing options to continue living and working in the town.

The methodology that HUD uses to calculate the FMR does not accurately reflect the rental market rate in the community and does not account for the rise in summer rental rates. The calculations for the town do not match the true market value of rentals, making the acceptance of HCV less desirable for landlords. In contrast to the current findings, the literature discusses the ability of metropolitan landlords to charge higher rates in some urban areas. Two participants were able to find year-round affordable housing accepting HCV or CPA assistance funds, but the landlords requested an additional unreported payment above HCV or CPA rates from the tenant. Participant 9 was willing to pay the extra monthly payment to attain stable housing, although the payment placed a financial burden on the family.

Some individual and couple participants were unable to attain a separate affordable housing unit and rent a bedroom in a shared house as a year-round housing alternative. The inability to obtain housing assistance in a shared living arrangement due to program constraints places a financial burden on low-income households that they must accept to continue to live in the area. The Commonwealth of Massachusetts (2018) Congregate Housing program is limited to elderly and disabled individuals meeting income eligibility guidelines. These research findings suggest that congregate housing

may be an affordable housing alternative for low-income individuals; public policy support needs to be expanded from the current role of shared housing for the elderly and the disabled.

The J-1 Visa students' experiences suggested that employers have taken measures to acquire housing for the influx of summer employees required to support their businesses and the tourism industry. Participant 13 worked for an employer who had purchased multiple homes to house summer workers. The individual workers placed in temporary housing share bedrooms and the home for the period when they are on the island. Shared bedrooms are not an option for workers with families. The combination of employer-provided housing soothes the summer workforce housing shortage by having multiple temporary workers sharing a single bedroom. Participant 5 was living with 10 people sharing four bedrooms and one bathroom for the summer. Employers have the economic incentive to obtain housing for the summer worker while charging each occupant $125- to $200 per week rent. The attention that summer workforce housing receives from employers and the town leadership leaves the research participants believing that the community is not interested in assisting the year-round low-income resident.

The participants believe that the community is out of touch with the challenges that low-income households face and is unaware of the sacrifices they made in reacting to the effects of high rental rates and being forced into the summer shuffle. Community members, according to the participants, do not appreciate the barriers to long-term housing and project an attitude that if the participants only worked harder, they could

overcome housing obstacles. The sense of blaming the participants for their housing predicament results in the town leadership being uninterested in assisting year-round low-income residents and maintaining a focus on supporting the revenue-generating programs and policy, as documented by Thurber and Fraser (2016) and Connolly and Mason (2016) in previous literature.

Theory Interpretation

The research findings are consistent with the theoretical framework of the social construction of target populations in democratic policy design theory. The participants' experiences reflect the role of social standing and political power play in assigning burdens and benefits to the targeted population. The perceived attitudes of the community blaming low-income households for their housing challenges and regarding these households as less deserving are reflected in the priority assigned to affordable housing in the town. The lack of a comprehensive affordable housing program, especially for extremely low-income and very low-income households, reflects the community's negative view of the low-income household's social standing in the community. The apparent positive social construction of the tourist industry, with town and employer efforts supporting the summer workforce, results in assigning additional housing burdens to the year-round low-income household. The participants hope for greater recognition of their social value to the community, a greater level of attention to their housing needs, and more housing opportunities for the year-round low-income population.

The political power of the community reflects the town leadership's NIMBY attitude, with a perceived lack of interest in and resources for addressing the affordable housing challenges of the community. The political power of the community to preserve a quaint vacation destination appears to benefit summer second homeowners and tourists, outweighing the housing needs of the dependent year-round low-income household. The burdens placed on low-income households relying on temporary housing solutions are unrecognized by the community and town leadership. Low-income households remain unorganized as a group and rely on others to apply political influence to support affordable housing programs. Participant 12 said that she was too busy working and raising a family to become involved and exert her voice on the affordable housing issue. The development of the town's 5-year HPP (JM Goldson, & RKG Associates Inc., 2017) community engagement lacked the experience of the low-income household. The findings demonstrate the effect of social construction and political power on policy decision making related to the town's affordable housing efforts.

Limitations of the Study

The semistructured interview process and ability to probe and clarify the participants' perceptions enabled me to draw general conclusions from the research, but my interpretations are not fully representative of the summer workforce population. The variation of the participants' experiences with employers who provided housing versus those who had to find their own housing solution suggests the need for additional research to validate the observations. The participants' experiences in summer housing confirm the practice of accommodating multiple people in a single bedroom using a

shared kitchen as the means to support the influx of the summer workforce. To mitigate the limitations of the findings, I used detailed documentation during the interview process, transcription, probing questioning, and member checks.

Recommendations

In this research, I have described the complex obstacles and reactions of the participants as they sought to attain and maintain affordable housing. The participants' experiences with summer housing require further research to identify the magnitude of the issue and identify potential recommendations. The outcome of additional research on summer housing may lead to long-term affordable housing solutions for the year-round low-income household.

The number of participants experiencing the need to rent a bedroom with shared common areas indicates the need for additional exploration to evaluate the use of congregate housing solutions to address affordable housing shortfalls. Congregate housing, currently limited to elderly and disabled individuals, could be expanded to include low-income individuals. The ability to develop shared living accommodations may provide a long-term affordable housing solution in high-rent communities.

Further research is needed to identify potential incentives for homeowners to rent property to low-income households as an addition to affordable housing development. The estimated 62% of homes in the town identified as vacation or recreational, creates an opportunity to address the affordable housing shortage with existing housing inventory. Tax incentives and building waivers are potential tools that the town can employ to increase the number of affordable housing units. The town could require all accessory

and guest apartment construction not meeting the conditions of the town's zoning by-laws to offer the new dwellings to year-round low-income households as a means to increase the number of affordable housing units.

Future study of affordable housing challenges and programs in comparable towns could reveal solutions not visible to this town's leadership and housing organizations. This research exposed the impact of 9-month winter rental leases on the participants with the additional burden of finding temporary housing. The consequences of not having a home, the ability to maintain roots in the community, and the personal humiliation felt by the town's low-income household require further study to identify potential solutions and long-term impacts.

Implications

The findings illuminated the challenges low-income households experience and the perception that the community and town leadership do not recognize or appreciate the burdens low-income households face in the effort to obtain long-term affordable housing. If community members, the housing authority, housing organizations, and the town leadership could better understand the affordable housing obstacles and personal tolls of the participants, new policies and housing development changes could be implemented to support the year-round low-income resident better. Changes in the perceptions and attitudes of the community and town leadership based on the research participants' experiences should diminish the extent to which their housing challenges are invisible to the community. An empathetic response by town leadership and the community leads to

positive changes in the availability of housing and the stability of low-income households.

Recognition of the housing burdens faced by low-income households may have an enduring positive impact on the town's ability to address the issue. Informed affordable housing policy, programs, and development targeting the study's findings can lead to year-round low-income households experiencing the stability of permanent affordable housing. Many low-income households have permanent roots in the community and should be recognized as contributors to the social and economic strength of the town. The long-term social impact would be increased affordable housing and support for year-round businesses to keep the town a vibrant tourist destination.

The study's inclusion of the social construction of target populations in the democratic policy design theory enables the housing organizations and town leadership to be aware of the role political power and social construction have in the policy decision-making process. Understanding the theory should positively impact the level of benefits and burdens placed on the targeted low-income residents, particularly of low-income families requiring two- or three-bedroom year-round multifamily homes, as suggested by the participants. Introducing tiny homes could also play a role in the affordable housing solution for the town. The town's historical use of small cottages (Martha's Vineyard Camp Meeting Association, 2018) could provide a model for affordable housing cottage development to address the needs of the low-income household while incorporating the distinct architectural style of the campground cottages.

Increased outreach by housing organizations and town leadership to the year-round low-income household population is necessary to understand the scope of the obstacles faced in attaining affordable housing and recognize the variance of attitudes and beliefs in the community. The outreach effort should include information, announcements, and education on available affordable housing units and programs, primarily through social media platforms.

Conclusion

Affordable housing is a complicated issue for the town and resident low-income households. Being on an island and a vacation and tourist summer destination drives the high cost of living, elevated property prices, and vibrant weekly rental market, which affect the availability of affordable housing and contribute to the town's challenge in developing affordable housing solutions. The town's 2017 housing production plan lacks the details of the specific mix of rental, ownership, and size of affordable housing units to support the town's low-income households. The purpose of this research was to identify, from the low-income household's perspective, the obstacles and reactions in obtaining affordable housing.

The literature has shown a continued and persistent lack of supply of low-income housing due in part to the barriers in programs, attitudes, and policy of the community and elected officials. NIMBY attitudes in the community play a major role in limiting affordable housing initiatives by expressing opposition to political leaders resulting in restrictive programs and local regulations. The literature review revealed a gap in the research to understand the personal experiences and obstacles low-income households

face. This research addresses the gap in the literature by understanding participants' challenges in obtaining and maintaining affordable housing.

The findings illuminate the gaps in appreciating the obstacles low-income households face and the burdens they carry to remain town residents. The 14 semi-structured interviews with low-income households working and living in the town revealed discrepant views of the perceived value of the year-round low-income household and resident attitudes. The low-income participants believe they are contributing members of the community and, as year-round residents, they are the foundation of the community supporting the social and economic infrastructure of the town in the construction, medical, and service industries. The participants volunteer at nonprofit organizations, artisan events, and special occasions, adding to the community strength and character. Although the participants believe they are part of the community and give to the community, participant believed his or her affordable housing struggle is invisible to the residents and town leadership.

The perceived NIMBY attitudes of the community manifest in the lack of comprehensive, affordable housing programs in the town. The CPA program, the primary housing assistance offered, targets income levels among households earning less than 80% of the AMI and requiring the tenant to contribute a minimum of 50% of the monthly rent to be eligible for assistance. Two research participants, each with very low-income, failed to qualify for the rental assistance program because they did not earn enough money to meet the 50% rent minimum. The limited number of HCV units on the

island left the participants to seek housing outside of any sponsored affordable housing programs.

The impact of limited affordable housing units and the summer weekly rental market and daily Airbnb rentals severely limits the number of available year-round affordable housing. The lack of year-round housing leads the participants to two primary responses to obtain housing. Long affordable housing wait-lists force participants to seek housing outside of housing authority, HCV, and affordable housing properties. Twelve participants applied for housing assistance through the housing authority, remaining on wait-lists from 1 to 9 years. During the waiting period, individual and couple participants relied on renting a bedroom in a home and sharing a kitchen and living area as a housing solution. The reduced cost of renting a bedroom enabled the participants to manage their limited income resources. The temporary housing solution does come with sacrifices, such as being unable to have pets, hang pictures, and establish a home. Some low-income households find temporary housing even more challenging.

Low-income households unable to lease a year-round residence often resort to 9-month winter rentals, requiring them to move during the summer months. The participants reported renting smaller units, paying higher rental rates, staying with relatives or friends, and couch surfing for days at a time in different locations. One participant's family slept at a meetinghouse vacating the premises during the day, sleeping a car, or camping in the woods as a last resort. Those experiencing the summer shuffle were primarily families who require two or more bedrooms. The stress of uprooting children is not recognized by community members.

The participants retain a sense of shame, humiliation, and stigma attached to their experiences asking for assistance and being unable to attain a permanent affordable housing solution for themselves and family. They believe the community projects the attitude of blaming the low-income individual for their housing dilemma and that if they worked harder, they could overcome housing obstacle. The community perception that low-income households are less deserving of town housing benefits supports the role of social construction and political power play in assigning benefits and burdens to a target population.

Documenting the experiences of low-income households residing in the town filled a gap in identifying and understanding the needs of low-income households not captured in the town's HPP. Town leaders should embrace the intense reactions some low-income households must make to survive the summer rental market and find ways to support low-income families requiring two-bedroom and three-bedroom affordable housing rental units. In light of the limited available property and high acquisition costs, town leaders should explore multifamily development to address the need to provide stable affordable housing to low-income families. Tiny gingerbread housing development fitting the historic charm and architecture of the town could close the gap in the affordable housing supply.

The town's citizens and leaders familiar with this research can better appreciate the contributions and importance of the low-income household to the long-term stability and growth of the town. Understanding the obstacles and burdens they face should encourage the community and town leadership to have a renewed interest in creating

affordable housing solutions for year-round low-income households. The implications for positive social change include recognizing the participants' barriers and struggles in obtaining affordable housing, relating these challenges to develop informed plans, affordable housing programs, and town policies to respond to the shortage stable affordable rental housing adequately.

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Appendix A: Letter of Cooperation

DUKES COUNTY REGIONAL HOUSING AUTHORITY
346 State Road · P.O. Box 4538 ·Vineyard Haven, MA 02568
Phone: (508) 693-4419 · Fax: (508) 693-5710 · Email: dcrha@housingauthoritymv.org

The mission of the DCRHA is to assist the 6 towns of Martha's Vineyard with increasing the year-round housing opportunities for residents with low and moderate incomes.

April 9, 2018

Kerry Mark Leonard

Dear Mr. Leonard,

Ref: Letter of Cooperation

Based on a general review of your research proposal, the Dukes County Regional Housing Authority (DCRHA) agrees to assist in your study entitled "A Qualitative Study of Obstacles Faced by Oak Bluffs, MA Low-Income Households in Obtaining Affordable Housing". As part of this study, the DCRHA will contact potential research participants by an introductory letter explaining the opportunity. Any households' participation will be voluntary and entirely at their discretion.

We understand that our organization's responsibilities include the mailing of an introductory letter to households residing or working in Oak Bluffs who have applied for affordable housing or are participating in the organization's affordable housing programs. We reserve the right to withdraw from the study at any time should circumstances change.

I understand that the you as the student may be naming our organization as a cooperating partner in the doctoral project report published in ProQuest. I understand that any participant's involvement and any data collected will remain confidential and may not be provided to anyone outside of the student's supervising faculty/staff.

I confirm that I am authorized to approve research in this setting and that this plan complies with the organization's policies.

I understand we will receive a briefing and access to the research dissertation at the conclusion of the study.

Sincerely,

David Vigneault
Executive Director

Appendix B: Participant Introductory Letter

K. Mark Leonard

Date

Participant Name
Address
City, State Zip Code

Dear _____,

I am conducting research on affordable housing. The regional housing authority provided your contact information as seeking affordable housing. The purpose of this letter is to ask if you would volunteer to participate in the research study.

The research will consist of a one-on-one interview asking for your experiences and the challenges you have faced in looking for affordable housing and what you have done to find stable housing. The interview should last 45-60 minutes depending on our conversation. The information you share will remain confidential at all times to protect your privacy. If you are selected as a research participant, you will receive a $30 gift card for your time and effort for doing in the interview.

There will be a follow-up meeting either by phone or e-mail to review our first conversation to answer any additional questions I have about your input and to give you the chance to add something that you forgot in our first our discussion.

The research will assist the housing authority and the town in identifying policy and program obstacles for affordable housing in the community. This study is completely voluntary. You are free to accept or turn down the invitation. If you would like to be part of the study or have additional questions please contact me by telephone or by e-mail.

Thank you,

Kerry Mark Leonard

Appendix C: Semistructured Interview Questions

Background:

- What is your currently living situation?
- How did you find the housing you are currently living?

RQ1:

- What have you found to be the biggest obstacle to finding affordable housing?
- What, if any, are the prerequisites the housing authority requires that you have difficulty with completing?
- How is the attitude of town leadership toward affordable housing?
- How is the attitude of town residents toward affordable housing?

RQ2:

- How do you get low-income housing program information?
- How have you addressed the affordable housing issues that concern you?
- Who has been most helpful to you in finding affordable housing?
- What additional resources do you feel you need to obtain and maintain affordable housing?