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Economic and social factors behind housing alterations in Windsor, Ontario.

Chris. Matthews

University of Windsor

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UMI
ECONOMIC AND SOCIAL FACTORS BEHIND HOUSING ALTERATIONS IN
WINDSOR, ONTARIO

by

Chris Matthews

A Thesis
Submitted to the Faculty of Graduate Studies and Research
through the Department of Geography
in Partial Fulfilment of the Requirements for
the Degree of Master of Arts at the
University of Windsor

Windsor, Ontario, Canada

1995

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ABSTRACT

The increased popularity of the renovation industry in recent decades has caused a proliferation of rehabilitation studies. However, few researchers have examined the motivation of those who created the revitalization process - the renovators themselves. This current study attempted to discover the underlying forces behind individual homeowner renovation behaviour through the examination of two inner city neighbourhoods in Windsor, Ontario.

Brooks, Jones, and Phipps (1994) and Fennell (1995a) identified social and economic reasons as the primary factors behind homeowner renovation behaviour. Based on this premise, this study hypothesized that most renovation activity in Windsor would be linked to either social or economic factors, and not governmental, technological or demographic factors.

Homeowners in both the University and Glengarry neighbourhoods were surveyed using an indepth, taped interview using content analysis. It was found that most alterations were small scale in nature, and could be classified as 'repairs and maintenance'. The University respondents were found to have altered for social reasons (appearance, because they wanted to) and Glengarry residents altered for both social (appearance) and economic (resale value) factors. Throughout the analysis of these results two distinct groups appeared - blue collar and white collar households, who helped to indicate that a transition was taking place in the two study areas.

This study demonstrated that the use of content analysis and a computer generated search engine (BDExx), both provided insight into what could be accomplished in this growing body of inquiry.
DEDICATION

I would like to take this opportunity to thank those who helped me in completing this research. First and foremost thanks must be given to Dr. Phipps and Dr. Mogyorody, who spent large amounts of their time helping me with my problems and providing the proper guidance when it was needed most. I also owe all the survey respondents a debt of gratitude for taking the time to answer my lengthy questionnaire, without their help, none of this would have been possible.

Special thanks must also be extended to my friends and colleagues who helped me throughout my research, and also to those whose research preceded my own.

Lastly, I have to thank my wife Marcia for all her support and patience throughout this whole process.
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I. INTRODUCTION

Even though much has been written about inner city housing revitalization at the neighbourhood level in recent decades (Mercer and Phillips, 1981; Millward and Davis, 1986; Beauregard, 1990), little research exists concerning the forces behind individual homeowners' renovation behaviours. Fallis (1993) concluded that new housing construction expenditures, long thought to be the prevalent source of housing stock investment, had experienced a decline in recent years. Instead the home renovation process has emerged in the last fifteen years as an increasingly dominant source of housing stock investment. However, few studies have attempted to discover what motivates homeowners to alter their dwellings.

Housing alterations involve any physical change to a house or lot. These could range from small rewiring projects to large scale renovations, both inside and outside the home. In recent years, various studies (Phipps, 1983; Millward and Davis, 1986; Bunting, 1987; Bunting and Phipps, 1988) have explained the process of housing change (gentrification, deterioration, incumbent upgrading, and modest upgrading), but most studies have neglected the driving force behind these revitalization processes— the renovators themselves. Hamilton, Capozza, and Helsley (1986) stated that there was a need for further research into consumers’ decisions to renovate their dwelling, especially in inner city areas.

The intent of this research is to investigate two inner city neighbourhoods within the medium sized city (pop. 200,000) of Windsor, Ontario. The University and Glengarry neighbourhoods were surveyed to discover the underlying forces behind homeowners’ renovation behaviours. Additionally, the respondents’ attitudes toward their neighbourhood were also examined,
since Mercer and Phillips (1981) found that a residents’ view of their
neighbourhood was an important decision in the revitalization of property.

This current investigation is a continuation of an earlier study done by
Brooks, Jones, and Phipps (1994) who first examined the intensification
activities of homeowners and tenants in the Glengarry neighbourhood of
Windsor. The second phase of this study involves a more indepth analysis of
owner-occupiers in the Glengarry and University neighbourhoods.
II. REVIEW OF LITERATURE

Renovation has become an increasingly popular alternative to new housing construction in the housing industry. Studies (Cross, 1995; C.M.H.C., 1980) have shown that Canadians now spend more money fixing up existing dwellings than building new homes. A Canada Mortgage and Housing Corporation (C.M.H.C.) report (1994) found that homeowners accounted for seventy percent of the renovation market, the majority of which was done for owner-occupied single-detached dwellings (Clayton, 1987). Although Statistics Canada (1994) and C.M.H.C. (1994a) both found that two-thirds of the money spent on renovations was for work contracted out, Clayton stated that the bulk of the work was actually completed by do-it-yourselfers. However, there is a lack of reliable data to measure do-it-yourself activity, and it is often outside government regulatory framework (building permits), involving the ‘black market’ economy. However, despite the difficulty involved, numerous investigators have attempted to explain the housing process.

The first theories on housing processes were offered by the Chicago school of social ecologists in the 1920’s, led by Burgess and McKenzie (Smith and McCann, 1981). Burgess (1967) introduced his concentric zone concept where housing ‘filtered down’ through a succession of owners, each housing a lower social status than the previous owner. McKenzie (1968) further suggested that housing goes through a lifecycle of growth and decay. This inevitable process, according to McKenzie, led to large scale deterioration and disinvestment of the housing stock. Only through a massive infusion of public and / or private money could these houses become habitable. This idea persevered until Andrews’ (1971) demonstrated in his ‘zone of uncertainty’ theory that housing deterioration was not inevitable.
Andrews (1971) used a traditional lifecycle approach where housing progressed through a process of growth and maturity. However, he stated that with age, housing values often decline making them more affordable. At this point Andrews introduced a bifurcation into his 'zone of uncertainty', where mature housing could either be renovated, or be allowed to deteriorate into a slum. It was around this time that researchers first became aware of what has now become known as gentrification. Although the actual definition of this term tends to differ among experts, it was generally seen as a localized upgrading process amid more widespread deterioration in older, inner city housing stock. It is often associated with young, well educated, white collar groups (Smith and McCann, 1981; Ley, 1986; Bunting, 1987; Bunting and Phipps, 1988; Beauregard, 1990). This new process suggested that redevelopment could occur much earlier than previously thought, even though, Smith and McCann (1981) concluded that Andrews' theory lacked sufficient empirical testing in a variety of urban environments.

For a time, gentrification became the catch-all term for any residential redevelopment that occurred within an urban environment. Hoover and Vernon's (1959) research identified a subtype of gentrification that occurred in Greenwich Village, which was termed 'incumbent upgrading'. They explained that in this one area, there was no population succession, as lower status groups still occupied the area, while upgrading of the housing stock ensued. However, it was not until Millward and Davis's (1986) research on inner city Halifax, that consideration was given to a parallel process of residential upgrading. One which involved,
a process in which physical improvement by incumbent residents takes place at a substantial rate with no significant change in the socioeconomic status or characteristics of the population (Millward and Davis, 1986, 148).

In Canada, the process of incumbent upgrading has generally become synonymous with publicly funded housing programs. For example, a shift in the public and government's attitude away from the 1960's urban renewal slum clearance program led to amendments in the National Housing Act at the federal level to create the Neighbourhood Improvement Program (N.I.P.) (Mercer and Phillips, 1981). This program was designed to improve the amenities of the neighbourhood and living conditions of the residents. Concurrently, the Residential Rehabilitation Assistance Program, (R.R.A.P.), was created to assist in repair and rehabilitation of housing units within a N.I.P. area.

Through an examination of new building permits for large scale renovators ($4,000 or greater), Millward and Davis (1986) found evidence of both gentrification and incumbent upgrading at work throughout Halifax. However it appeared that they may have underestimated renovation activity as Bunting and Phipps (1988) found that building permits are unreliable as indicators for housing alteration activities. Furthermore, Millward and Davis may have eliminated many potential renovators by concentrating only on those with renovation activities over $4,000.

Phipps, Mogyorody, and Green (1994) argued that most housing rehabilitation studies have not actually measured individual homeowners' alterations, and their reasons for doing these alterations. The majority of studies have focused on reasons for people moving into an area, and the corresponding social and landuse effects. Even so, Mercer and Phillips (1981)
in their examination of housing revitalization in three inner city Vancouver
neighbourhoods, found little in the way of social or planning theory to help
them determine the attitudes of owner-occupiers toward residential
rehabilitation. In addition to household and dwelling unit characteristics, Mercer
and Phillips sought to elicit respondents' attitudes towards their
neighbourhoods. Their study consisted of a small sample of owner occupiers
using an in-home interview. While a low sampling ratio and size made
statistical analyses difficult, their detailed field analysis helped to offset the
small size of the sample in the interpretation of the results. A strong sense of
community and the resident's view of the surrounding area were found to be
important factors in the rehabilitation of property (Mercer and Phillips, 1981).

Phipps (1983) examined the renovation behaviour of homeowners in a
study of five inner city neighbourhoods in Saskatoon. He examined an array of
alteration activities (painting, plumbing, electrical work, landscaping,
remodelling etc.) for residents who had recently moved into the areas of study.
The results of his study demonstrated the predominance of small expenditures
for 'cosmetic' and minor repairs. Phipps found that the renovation activities and
characteristics of homeowners in Saskatoon did not match any of the known
housing rehabilitation processes; gentrification, deterioration, or incumbent
upgrading.

Bunting (1987), noting Phipps' (1983) work, examined new residents in
two inner city neighbourhoods within Kitchener. She discovered that,

relatively modest upgrading of a city's housing stock
can only be accurately gauged through direct household
contact (Bunting, 1987, 145).

Her methodology incorporated what Phipps, Mogyorody, and Green (1994)
stated were the primary altered utilizations of inner-urban homes:
1) intensification
2) de-intensification
3) reassignment of living spaces due to:
   a) business or office (homework)
   b) entertainment purposes
4) alteration for energy conservation
5) alteration for computer information technology
6) room layout or decoration

In Kitchener, 66% of homeowners were large scale renovators ($5,000 or more), while 19% were non maintainers ($500 or less) (Bunting, 1987). This contrasted slightly with Phipps’ results that most Saskatoon residents were normal maintainers, with only 10% as non maintainers. However, both studies demonstrated that something other than gentrification, deterioration, or publicly-funded incumbent upgrading was taking place. Bunting found residents predominantly completed small scale interior renovations, while exterior renovations were restricted to the maintenance and repair standards (1% of dwelling cost annually) commonly acknowledged throughout the Canadian building industry. This modest and inconspicuous form of residential upgrading was something more than maintenance and repair, but was less involved than gentrification. Bunting called this new process ‘modest upgrading’, and found that it was characterized by: (1) little change in the socio-economic status of the neighbourhood; (2) a predominance for unpaid labour; and (3) small scale interior renovations that were constrained by household income. However, Bunting’s results could have been biased since the Canadian Mortgage and Housing Corporation (C.M.H.C.) (1994a) believed that most renovation work was done shortly before or just after a dwelling was sold. In fact, Statistics Canada (1994) argued that most renovation work was done in the first year of homeownership.
Utilizing work previously done on homeowner renovation activities, Brooks, Jones, and Phipps (1994) examined residential intensification in Windsor, Ontario and Owen Sound, Ontario. In their study, residential intensification referred to house alterations ranging from the addition of dwelling units within existing buildings, to the construction of new infill dwellings on vacant lots. Using a mail-in questionnaire, they measured the completed and the planned housing alterations for 151 owner-occupiers and absentee landlords in Windsor and 202 in Owen Sound. In these older, inner-urban areas, approximately 25% of the respondents were past intensifiers who were primarily involved in the creation of basement apartments and additional dwelling units. These intensifiers were responding to economic forces either to supplement their household income, or due to the fact that they needed a renter to help pay their mortgage. Conversely, most non-intensifiers valued their dwellings’ extra space and the surrounding neighbourhood characteristics, demonstrating the influence of social forces. One limitation of their study was that they concentrated on only residential intensification, rather than the whole spectrum of the alteration process. This excluded some of the small, cosmetic changes that Phipps (1983) and Bunting (1987) found in their examination of the housing process. However, Brooks, Jones, and Phipps were able to demonstrate that property owners were altering their homes in smaller cities, without the help of gentrification or incumbent upgrading.

Numerous studies examined the inner city housing revitalization process at the neighbourhood level, (Phipps, 1983; Bunting, 1987; and Brooks, Jones, and Phipps, 1994), yet only Brooks, Jones, and Phipps (1994) have investigated the underlying forces behind homeowners’ decisions to alter their dwellings. Economic and social forces were the dominant factors behind
homeowners’ renovation behaviours, as further supported by Fennell’s (1995b) study of homeowners concluding that renovators were most likely to alter their dwellings for the following reasons:

1. to make the home more attractive---------- (social issue)
2. to add value to the house------------------ (economic issue)
3. for regular maintenance------------------ (economic / social issue)
4. to make the home more energy efficient----- (technological issue)
5. to make the dwelling more modern---------- (technological issue)
6. to add more space to the dwelling---------- (social issue)

The current literature suggests that the majority of alteration activities are a result of social and economic factors. Furthermore, secondary factors such as technological, demographic, and governmental forces also have some influence on the renovation of dwellings. However, a clearer understanding of these renovation factors is needed to better comprehend how they influence homeowner renovations.
III. A PRIORI MODEL

Since the early 1970's when Smith and McCann (1981) determined that the housing process involved more than just the study of 'gentrifiers', researchers have attempted to explain the change in housing through economic (Ley, 1986; Beauregard, 1990; Hamnett, 1991; Brooks, Jones, and Phipps, 1994), demographic (Ley, 1986; Sinclair-Puchlinger, 1991; Ley, 1991), social (Mendelsohn, 1977; Ley, 1986; Beauregard, 1990; Hamnett, 1991), governmental (Ley, 1991; Smith and Moore, 1993), and technological forces (Phipps, Mogyorody, and Green, 1994). These five interrelated societal forces were hypothesized to produce combinations of neighbourhood reinvestment or disinvestment in older, inner-urban areas.

3.1 Economic Forces

Many homeowners may move to, or chose to remain in, an inner city location due to the lack of affordable homes elsewhere (see Fig. 1). Inflating land costs, urban servicing charges, and mortgage interest rates may have inflated the prices of new and used housing (Rudell and Neagius, 1984). Smith (1979) believed that as suburbanization occurred, land values in the inner city fell relative to the suburbs. Smith called this the 'rent gap' theory in an attempt to explain why redevelopment occurred in the inner city. Many homeowners who want to afford these inner city homes, may need to supplement their income through intensification, such as renting out portions of their dwelling (Brooks, Jones, and Phipps, 1994).

Second, homeowners wanting to alter their dwelling often were affected by decisions made by lending institutions or government funding sources. Badcock and Browett (1992) determined that financial institutions were
reluctant to lend money to owners of aging inner city housing. Causing a consistent bias against some inner city homeowners during the loan approval process. This practice, known as redlining, seemed to still exist for areas with negative reputations.

Third, the introduction of professional developers and speculators may fuel the market for inner city housing. During the 1970's, the building industry overextended itself so that prices of new dwellings outstripped inflation, allowing inner city homes to become more affordable (Badcock and Browett, 1992). This triggered a rush on the part of speculators to capitalize on the opportunity to make a profit, as a result of the increased demand, prices soon increased in inner city areas. Ley (1991) discovered that the best indicator for revitalization during this time was proximity to an existing elite area, which often included a university setting.

The fourth element in the economic forces possibly behind house alterations, or perhaps a joint economic / demographic element, is the changing occupational structure and division of labour within the economy. Ley (1991), determined that there had been a large growth in the service sector in downtown areas. He found that this growth had lead to an influx of white collar workers to the Central Business District (C.B.D.), and a corresponding increase in the demand for housing in the inner city.
Figure 1
Economic Forces

- Housing Market Supply
  - Affordability
    - Y
    - N
  - Financial Institutions / Lenders
    - Loans or Redlining
      - Y
      - N
  - Developers and Speculators
    - Investment Options
      - Y
      - N
  - Change in Socio-Spatial Division of Labour
    - Urban Poor
      - Y
      - N

Inner City Residential Change

Figure 2
Demographic Forces

- Change in Socio-Spatial Division of Labour
  - Urban Poor
    - Y
    - N
- Change in Life Cycle
  - Adjusted Dwelling Needs
    - Y
    - N
- Change in Family Structure
  - Adjusted Dwelling Needs
    - Y
    - N

Inner City Residential Change

Modified from: Phipps, Mogyorody, and Green (1994)
3.2 Demographic Forces

One element among the demographic forces affecting housing alterations is the changing lifecycle of homeowners (see Fig. 2). The entrance of baby boomers into the housing market has forced a change in traditional consumption patterns in housing (Ley, 1991). The large number of entrants into the market caused an increase in land values, which forced many younger first-time buyers into inner city areas.

A second demographic component is the changing family structure. Recognizing the growth of non-traditional families, Ley (1986) found that there had been an increase in smaller households due to people delaying marriage, having fewer children, and a higher incidence of divorce. Further, the popularity of condominium living has attracted ‘empty nesters’ into inner city areas. For example, Rose (1984), Filion (1987), and Sinclair-Puchlinger (1991) all established that the growth of female, white collar labour and female headed families have contributed to an increase in demand for smaller, affordable and accessible housing.

3.3 Social Forces

Increasingly a house has been viewed as a source of financial investment (see Fig. 3). Brooks (1993) found that people were more apt to convert their houses to rental units when they viewed a dwelling in monetary terms (exchange value), rather than as a living space (use value).

Alternatively property owners' have attempted to create a social identity or distinction for themselves, meaning that the house is more than just a shelter, but a way to establish an identity. This identity is transferred into a perception of one's dwelling, its appearance and condition. Housing has often
been a symbol of one's wealth and status within society: the larger one's home, the greater the social status the owner seems to be granted. An identity could not only be expressed through a dwelling, but through an affiliation with a community or neighbourhood. A strong sense of community exists in ethnic enclaves, such as Little Italy in Toronto, or the Grandview-Woodwards area in Vancouver, where 90% of homeowners have done major repairs in the past five years (Ley, 1991).

Urban politics were found to have an active role in the rehabilitation of housing. A struggle may occur between those entering a neighbourhood trying to create an identity for themselves, and those established homeowners fighting to maintain stability. Those concerned over the status quo may resist rezoning and building permit applications, while encouraging historic preservation of older homes within the neighbourhood (Brooks, Jones, and Phipps, 1994). In fact, Ley (1991) documented that gentrification and housing revitalization itself was a social movement against the massive slum clearance programs and subsequent high rise redevelopments of the 1960’s.

3.4 Governmental Forces

Government policies may either, intentionally or unintentionally, prohibit or encourage housing alterations (see Fig. 4). For example, in 1991, Windsor City Council rejected a proposal which would have given owners of large, older homes in inner city Windsor the right to subdivide their homes (Van der Doelen, 1991). However, the Province of Ontario released Bill 120 in 1994, which gave homeowners the option of adding a basement or attic rental unit, thereby encouraging housing alterations. Therefore, policies at different levels of government could impact differently upon homeowners alteration activities.
Figure 3
Social Forces

Housing Preferences

Identity Formation

Urban Politics

Exchange v. Use Values

Lifestyle Options v. Source of Distinction

Social Movements

Y N

Y N

Y N

Inner City Residential Change

Figure 4
Governmental Forces

Urban Politics

Regulatory Policies

Infrastructure Development

Economic Development

Energy Conservation Policies

Social Movements

Streamlined Rezoning

Accessibility

Megastructures

Energy Efficiency

Y N

Y N

Y N

Y N

Y N

Inner City Residential Change

Modified from: Phipps, Mogyorody, and Green (1994)
A second, more indirect government force is the investment or disinvestment in infrastructure development, and its effect on housing. If municipal funding for infrastructure is cut, greater congestion and delay will occur, and ultimately inner city housing would become more preferred. Conversely, if funding for a new highway is approved, more people might decide to locate in the suburbs (Brooks, Jones, and Phipps, 1994).

Third, government could finance and encourage economic development through megastructures, such as Casino Windsor or the Toronto Skydome. Ley (1991) found that these megastructures attracted tourist spending and created additional employment. This lead to an increase in land prices close to these attractions as the areas became more favourable to homeowners, and subject to possible speculation.

A fourth component, a joint governmental / technological element, was that certain governmental policies encourage technological innovation through energy conservation funding. Ferguson (1993) found that in the past, millions of Canadians participated in the Canadian Home Insulation Program (C.H.I.P.) which allowed homeowners to renovate their dwellings to meet ‘R2000’ standards for energy conservation. The Canadian Oil Substitution Program (C.O.S.P.) further allowed homeowners to convert from oil heating systems to high efficiency gas systems.

3.5 Technological Forces

Technological forces may affect housing alterations due to information technology (see Fig. 5). The growth of the telework industry is bound to have repercussions on housing alterations, as more people are working out of their homes, yet still needing an office-like atmosphere (Phipps, Mogyorody, and
Green, 1994). Telework or telecommuting, as defined by Cukier and Truuvert (1986), referred to the use of telecommunications and information technology to permit individuals to work away from their traditional place of employment, such as the office.

**Figure 5**

**Technological Forces**

- Energy Conservation Policies
- Electronic Information

- Energy Efficiency
  - Y
  - N

- Telecommuting
  - Y
  - N

- Inner City Residential Change

Modified from: Phipps, Mogyorody, and Green (1994)

This could have widespread application as a study by the Federation of Canadian Municipalities found that two million people were involved in home based work in some respect (Celentano, 1994). Cross and Rauzman (1986) discovered that houses needed at least minimal alterations to allow
telecommuting, such as unique wiring and cooling systems, lighting, and office design not found in traditional housing.

3.6 Hypotheses

Economic, demographic, social, governmental, and technological forces may all influence an owner-occupiers' decision to alter their dwelling to some degree. However, as noted in the literature review, Brooks, Jones, and Phipps (1994) concluded that in Windsor, economic and social issues were the predominant forces involved in homeowners' alteration behaviours. Therefore, even though this study examines a wide array of renovation factors (economic, social, demographic, governmental, and technological), those factors influencing house alterations in the University and Glengarry neighbourhoods are hypothesized to be primarily economic forces governed by the housing market supply, financial institutions / lenders, developers and speculators, and the changing socio-spatial division of labour. These economic forces were deciding factors behind owner occupiers' decision to either alter or not alter their dwelling. Similarly housing preferences, identity formation, and urban politics form the basis for the social forces that govern owner occupiers' decisions to either alter or not alter their dwelling.
IV. METHODOLOGY

4.1 Survey Design

This study attempted to rectify what Phipps, Mogyorodny, and Green (1994) called the proliferation of inadequate literature concerning individual homeowners' alterations, and their reasons for doing these alterations. This study utilized a similar format to that set out by Bunting in her 1987 examination of Kitchener - direct household contact with two inner city neighbourhoods. Additionally, this survey adopted Mercer and Phillips' (1981) idea of not only determining information about households and their dwelling unit characteristics, but also elicited respondents' attitudes towards their neighbourhoods. Structured after Mercer and Phillips' study, this study was unlike Buntings' work in that it involved only a small sample of owner occupiers using in-home interviews. Further, this current study expanded upon Brooks, Jones, and Phipps' (1994) idea that economic and social forces were behind alterations activities in Windsor. However, the study was not restricted to intensification, as in the previous case.

A survey instrument (see Appendices A and B) was used to obtain information about residents' characteristics, alteration activities, and views on the neighbourhood housing process. This last point was important as Mercer and Phillips (1981) believed that a resident's view of their surrounding area was an important decision in the revitalization of property. Each survey was similar in scope; Appendix A was designed for the University neighbourhood, while Appendix B was utilized for Glengarry. The researcher questioned interviewees on a variety of matters, and their potential answers were listed underneath each question for future evaluation through content analysis. The interviewees responded to questions dealing with: demographic information,
alteration activities, work at home, the rental of units within their home, and questions dealing with the state of their neighbourhood.

This information was collected through an indepth taped interview which utilized a combination of closed and open ended questions (see Appendices A and B) designed to prompt answers from the respondents. It was taped so that it could be transcribed, coded, and put into categories for examination using content analysis and simple statistics to determine the housing environment in the University and Glengarry neighbourhoods.

4.2 Area of Study

Windsor’s booming economy and rental housing shortage may provide a stimulus for housing renovations, particularly in the older, inner city areas. Windsor, Ontario, Canada’s southernmost city, is an industrial center of nearly 200 000 people (see Fig. 6). The city has a large automotive presence, with major Chrysler, Ford, and General Motors plants in the area. The concentration of the highly skilled tool and die industry, as well as the addition of Casino Windsor, has resulted in a workforce with a relatively high, but unstable (due to layoffs, strikes etc.) source of income.

Windsor has relatively affordable supply of housing (average of $116 000) and a correspondingly high (68%) level of homeownership (Cross, 1995). However, Cross found that Windsor exhibited the second lowest rental vacancy rate (1.3%) in the country. This, accompanied by little recent rental housing construction, has lead to a crisis in Windsor’s rental housing market.

University Neighbourhood

To examine the renovation behaviour of homeowners, a survey was
carried out in two older urban neighbourhoods of Windsor; the University
neighbourhood, and the Glengarry neighbourhood.

The one neighbourhood is located approximately two kilometres from
downtown Windsor, and adjacent to the University of Windsor. This
neighbourhood, seen in Table 1, had a population of 3535, although only forty
percent of these residents could be considered owner occupiers. The university
neighbourhood was found to have a strong white collar employment base.
White collar employment is generally seen as involving the service and
managerial sectors of the economy, Often involving higher income professions
and salary work. This neighbourhood was viewed as upper middle class,
however twenty percent of the residents were considered low income.
Furthermore, forty six percent of all residents had moved in the past five years,
reflecting some degree of instability in the area.

According to interviewees, this neighbourhood has traditionally had a
strong sense of pride and a tight social fabric. However, after the loss of the
area’s lone public school (Prince of Wales) several years ago, children were
bussed outside of this neighbourhood. This school closing marked the
beginning of the migration of some established families to other areas in
Windsor. These families were replaced by absentee landlords and a larger
student housing population, and although many families still live in the area,
the sense of community has been diminished.

Glengarry Neighbourhood

The second neighbourhood (see Fig. 6) was an aging downtown
neighbourhood situated adjacent to the site of the recently announced
Table 1- Neighbourhood Demographics

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<th>E.A. No.</th>
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<th>% Owned D.U.</th>
<th>% 5-Year Mobility</th>
<th>% Services</th>
<th>% Fabricating</th>
<th>Value D.U.</th>
<th>% Low Income</th>
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<td>Average</td>
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</table>

Statistics Canada (1991)
permanent casino. A good reason to study this area was that it was perhaps typical of many Canadian inner city neighbourhoods in that it has undergone many changes, particularly in response to various government programs.

This neighbourhood experienced a large scale demolition of deteriorated houses in the 1960's, followed by a period of public housing redevelopment. In 1975, Glengarry was designated under the Neighbourhood Improvement Program (N.I.P.) and consequently the Residential Rehabilitation Assistance Program (R.R.A.P.). The N.I.P. designation freed up government funds to conserve and improve older, rundown neighbourhoods. While R.R.A.P. provided low interest and forgivable loans to qualifying homeowners who wanted to undertake home improvements. During its tenure, forty-seven single family homes and 124 rental housing units took advantage of this funding. The result was a neighbourhood in the early 1980's that was physically and socially stabilized.

The Glengarry neighbourhood, according to Table 1, had a population of 3705 in 1991, of which thirty eight percent could be considered owner-occupiers. Seen as predominately relying on the service, manufacturing and fabrication sectors, some Glengarry residents could be seen as blue collar workers. The blue collar designation infers a reliance on manufacturing type employment with potentially less income, consisting of an hourly pay-scheme. Consequently this area had an average dwelling value of $93 800; somewhat lower than their University neighbourhood counterparts. Twenty nine percent of all households were considered low income, which further perpetuated the area's blue collar image. Additionally, fifty seven percent of all residents had moved within the past five years, indicating a large degree of transiency.
4.3 Phase 2 Interviewees and Phase 1 Respondents

To understand the alteration activities of homeowners in the University neighbourhood, a door-to-door survey of ninety seven area homeowners and tenants was administered by a group of students in the spring of 1995. The survey attempted to determine a quick view of residents' alteration activities, with the purpose of soliciting respondents for a future indepth taped interview. Altogether, ninety-seven residents responded to the interview, roughly ten percent of the area's single detached housing population. Many of the respondents were renters (forty-four), therefore they were excluded in Phase 2 of this housing alteration survey; the remaining fifty-three respondents were invited to participate. Thirty-two residents refused to participate, were unavailable, or had moved, leaving twenty-one potential respondents. When it came time for their interview, a further nine residents withdrew their participation, leaving twelve respondents to be interviewed for the Phase 2 study.

The second phase of this study was an indepth interview of twelve homeowners, completed in the fall of 1995. To determine the compatibility between respondents in Phase 1 and those interviewees in Phase 2 of the study, the profile of all forty eight respondents was compared to the twelve interviewees who participated in the second phase, using the Phase 1 criteria. The findings indicated similarities between the two samples, suggesting that the data received from the twelve residents in Phase 2 may be representative of the University area as a whole. Only two differences were found. First, those who participated in Phase 2 had more university education. Second, using the criteria developed in Phase 1, only four out of the twelve respondents in Phase 2 would be considered renovators. In reality, all twelve homeowners had done
renovations. This discrepancy, however, could be explained by Phipps (1983) and Buntins' (1987) examinations of the housing process. They found that intensification studies, like that of Phase 1, excluded many of the small, cosmetic changes found in the renovation process. Therefore, using intensification criteria seemed to underrepresent actual homeowner renovation activities.

Similarly, the Phase 1 study in the Glengarry area consisted of a door-to-door survey of sixty residents in 1991. Sixty residents responded to the questionnaire, of which 10% were deemed renters. However, only twenty respondents from the initial study agreed to participate in Phase 2. From this collection, six were deemed renters, leaving fourteen potential interviewees that could be approached. At the time of initial contact, five either refused to participate, were unavailable, or had moved. The remaining nine agreed to do the interview, with an additional interviewee being gained from door-to-door soliciting.

Once again, to determine the compatibility between the two phases, the respondents in the first phase were compared to those chosen in the second phase of the study. These findings again indicated a discrepancy in the alteration activities of residents. Using Phase 1 criteria, half of the respondents in Phase 2 had not completed renovations. However, this was shown (see Appendix D) to be inaccurate as all but one respondent had, in reality, completed renovations in Phase 2. Additionally, the ten respondents who participated in Phase 2, consisted of households with no students (19-24), and had more university education than the population as a whole. This comparison suggested that these ten residents would alter for economic reasons primarily, especially for extra income. However according to the Phase
2 data, social explanations were just as important as economic reasons to alter for these Glengarry residents.

4.4 Survey Analysis

C.M.H.C. (1991) found that Ontario homeowners spent more on renovations than most other Canadians, and in fact Windsor had the second highest renovation expenditure per homeowner of major urban centers in Ontario. However, interestingly, it also represented one of the lowest expenditures on contractors, leading one to believe that Windsor was a large do-it-yourself centre. If this was the case, then little can be discovered from current statistics on Windsor renovation activities, since much is outside normal statistical collection methods.

In Phase 1, Brooks, Jones, and Phipps (1994) examined the intensification activities of homeowners in Windsor and Owen Sound, Ontario. They found that the statistically significant variables in their logit regression suggested that the intensifiers were motivated for economic reasons, while non-intensifiers were attached to their neighbourhoods' social characteristics. Although it was based on correlational analyses and proved to be inconclusive, it provided the basis for future research. For Phase 2, residents were interviewed and the information obtained was transcribed. This data was then placed into predetermined categories which were examined using frequency counts (see Appendix C). Weber (1985) found content analysis most useful in cases where there was no prior knowledge of answers for the open ended questions sought.

Content analysis is defined by Carney (1972) to be,
any technique for making inferences by objectively and systematically identifying specified characteristics of messages. (5)

Content analysis has been generally referred to as an unobtrusive research technique and has increasingly been applied to verbal data produced by subjects at the prompting of an investigator (Holsti, 1969). This idea has gradually been adapted by many social scientists who examine verbal data using content analysis. Turner (1976) believed that traditional quantitative methods could not properly measure non-quantifiable components, such as the human desire for single detached dwellings. However, Berelson (1984) determined that content analysis could combine the use of both qualitative and quantitative data, and alleviate the perceived dichotomy between the two types of data. Weber stated that content analysis could be used to code open-ended questions in surveys, identify intentions and characteristics of the communicator, and describe trends. In fact, Aries (1977) found that content analysis could be used to study small groups as microcosms of society.

Mercer and Phillips (1981) found that although a low sampling ratio made statistical analyses difficult, the detailed field analysis and corresponding interpretation of results helped to offset this problem. For this current study, an additional method of content analysis was then performed on the transcriptions using a hypertext search engine. This was used to verify initial results, as well as to determine further information in the housing alteration process and the role neighbourhoods had on this process.

This Phase 2 study utilized two types of content analysis, one of which is category counts. Using this type of method, words and / or themes are interpreted and then placed into categories (see Appendix C). Weber (1985)
found that a higher relative count reflected a higher concern with that category. Using this format ensured an objective, systematic, and reproducible format, while utilizing exhaustive, and independent categories.

An additional analysis of the alteration data involved a hypertext search engine, called BDEXX. This search program counted occurrences for searched words, and highlighted their occurrences in the documents. It allowed for:

1) counting of occurrences of words or phrases that was designated for a search in electronic documents (i.e. transcribed surveys)
2) identified specific contexts and uses of these words or phrases within each document

Therefore, it provided for a second level of investigation on the transcribed data.
V. RESULTS

5.1 Demographic Profile

5.1.1 University Neighbourhood

A trend appeared in the Phase 2 data which seemed to indicate that two groups of renovators existed; blue collar renovators and white collar renovators. This discovery allowed each of the categories under examination in Appendix D (demographic variables, alteration activities, mobility, and neighbourhood characteristics) to be delineated further into either a blue collar or white collar group, based on the occupation classification of the primary wage earner(s).

As seen in Appendix D or Table 2, the University residents were generally married with children. The male of the household had a university education, and was involved in white collar labour, while the female had post-secondary education, and was not not working outside the home (retired / unemployed / permanent disability). The majority of the households in the University area had a relatively high income level ( $50 000+), and had resided in their dwelling for more than eleven years.

5.1.2 Glengarry Neighbourhood

Only one half of the Glengarry neighbourhood interviewees, according to Table 2, were married with children, and an equal number had no children. Perhaps the Glengarry area was home to younger residents who were just 'getting started'. One way to confirm this speculation would have been by determining the respondents age, yet this study neglected to ascertain that particular variable. However, the length of tenure, with the majority of residents between six and ten years of residency, does seem to strengthen that idea. Furthermore, the majority of women were involved in the workforce, lending
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<td>100</td>
<td>5</td>
<td>5</td>
<td></td>
</tr>
</tbody>
</table>
credence to the idea that perhaps these residents were often just 'starting out'. Bondi (1991), found that young women and divorced women were much more likely to be part of the revitalization process.

In comparison to the University neighbourhood, Glengarry had a much more diverse array of educational and occupational traits. However, by segregating blue and white collar households, a much clearer picture emerged. White collar males were much more likely to have an university education, while white collar females similarly had more post secondary education. It seemed, at least in these cases, that education had a correlation with occupation. The higher the education, the more likely a residents was involved with white collar employment. Interestingly, the biggest difference between blue and white collar interviewees lay with household income. All those with incomes of fifty thousand dollars or more were white collar workers. Therefore based on the limited data available, it seemed that two distinct groups resided in the Glengarry neighbourhood; white collar and blue collar residents.

5.1.3 Summary

Prior to summarizing the profile of both neighbourhoods, it is important to note that these results were based on data obtained from a small sample of owner occupiers. This research was primarily exploratory, and the results are not necessarily indicative of the population in these two areas as a whole.

A similarity arose within the two neighbourhoods with respect to the idea that both areas consisted of white and blue collar residents. In fact, characteristics between these two groups were very similar. For example, the white collar residents in both areas tended to be wealthier and better educated. However, differences between the University and Glengarry areas were perhaps best explained by their lifecycle. The University area consisted of a
mature, older generation, whereas Glengarry seemed to possess a younger generation of residents. This contrast might have explained the much larger proportion of dual income households in Glengarry, as more women were involved in wage labour possibly to help offset living expenses. Therefore, average income in the University area may actually be higher since not as many females are involved in wage labour as compared to the Glengarry neighborhood.

In both the University and Glengarry neighbourhoods, the female member of the household had post secondary education. The males in the University area, in comparison to Glengarry, were predominantly university educated and involved in white collar labour. However, those male Glengarry respondents that were white collar workers, were also university educated. In the University areas, females predominantly did not work, while their Glengarry counterparts were often employed in white collar employment. In that respect, Glengarry residents were more likely to be dual-earner households. Although homeowners had less income in the Glengarry area, there was no real difference in the percentage of white collar workers in either area. Therefore, it could be said that a group of residents in each area shared similar characteristics, but were just in different phases of their lifecycle.

5.2 Alterations
5.2.1 University Neighbourhood

The alteration activities of owner occupiers were studied through the use of content analysis. Appendix A and B display the questions administered to the interviewees in Phase 2, as well as potential responses to those questions. These potential responses were regrouped into more general categories for
study using content analysis. In Appendix C, the activities of renovators were characterized using a classification scheme developed by the Canadian Mortgage and Housing Corporation (C.M.H.C) (1994a). This guideline defined four major types of alteration activity; repairs and maintenance, replacement or new installation of equipment, additions, and renovations. Repairs and maintenance are expenditures made to an existing structure or piece of equipment needed to keep it in good working order. Replacement or new installation of equipment refers to the installation of equipment that replaces an existing unit, including upgrading and conversion to another type of unit. It further includes the installation of equipment that did not exist previously on the property. The activity of new additions involves structural extensions or additions to property (e.g., rooms, decks, garages, sheds, pools, etc.). Renovations includes the work done to upgrade property, rearrange interior space, and/or modernizing existing facilities (e.g., remodelling rooms, doors, windows).

The categories for the other activities studied (e.g., demographics, reason to alter, views of residents' neighbourhood) were based on the potential answers to questions posed in Appendix A and B. These categories were then regrouped in Appendix C to include theories of residents' alterations activities developed in the hypotheses; economic, social, demographic, governmental, and technological factors of renovation.

5.2.1.1 Alteration Activities

The results show that the majority of the alterations done by the University respondents were for 'repairs / maintenance' and 'renovations' (see Table 3). This strengthened the argument that most of the renovation work done was for small scale, cosmetic alterations. In fact, half of the University residents
<table>
<thead>
<tr>
<th>Types of Alterations</th>
<th>UNIVERSITY</th>
<th>HOUSEHOLDS</th>
<th>GLENDAFFRAY</th>
<th>HOUSEHOLDS</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Responses</td>
<td>Percent</td>
<td>Blue Collar Households</td>
<td>White Collar</td>
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<td>repairs and maint.</td>
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<tr>
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<td>3</td>
<td>0</td>
</tr>
<tr>
<td>additions</td>
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<td>9</td>
<td>1</td>
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</tr>
<tr>
<td>replace/new</td>
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<td>5</td>
<td>0</td>
<td>0</td>
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<td>6</td>
<td>6</td>
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</tr>
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<td>50</td>
<td>2</td>
<td>4</td>
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<td>6</td>
</tr>
<tr>
<td>Number of Alterations</td>
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<td>1</td>
<td>3</td>
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<td>6</td>
<td>6</td>
</tr>
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<tr>
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<td>8</td>
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<td>3</td>
<td>3</td>
</tr>
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<td>unpaid</td>
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<td>3</td>
</tr>
<tr>
<td>N</td>
<td>12</td>
<td>100</td>
<td>6</td>
<td>6</td>
</tr>
<tr>
<td>Energy Measures?</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
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<td>6</td>
<td>50</td>
<td>4</td>
<td>2</td>
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<tr>
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<td>4</td>
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<tr>
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<td>12</td>
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<td>6</td>
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<td>Energy Measures</td>
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</tr>
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<td>2</td>
</tr>
<tr>
<td>unpaid</td>
<td>1</td>
<td>17</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>N</td>
<td>6</td>
<td>100</td>
<td>4</td>
<td>2</td>
</tr>
</tbody>
</table>
spent less than five thousand dollars in a five year time period. However, there seemed to be a similar number of those that preferred to have the majority of the work sub-contracted out (paid labour), and those do-it-yourselfers who did most of the work themselves (unpaid labour).

Those who had done large scale projects ($25 000+), were almost all white collar workers, since these residents usually had more money. However, this same white collar group also provided the majority of respondents who spent less than five thousand dollars. Despite their apparent high income level, the white collar residents were not investing in their dwelling. Possibly in response to changes in the neighbourhood, forcing their relocation.

Data from the Phase 2 University interviewees suggest that energy conservation measures (insulation, weatherstripping etc.) were predominantly initiated by households with post secondary education. On the one hand, those with higher education may be more aware of energy conservation, but on the other, the real interest of property owners may lay with saving money, in fact, blue collar households in the University area were more likely to complete energy conservation measures. Energy conservation measures were more likely done by households who had preformed a large number of alterations (7+) and spent over ten thousand dollars in the process. Therefore, the implementation of conservation measures may not depend so much on household characteristics, but on alteration habits, particularly the quantity and amount spent on alterations. Interestingly, the majority of energy conservation measures were done by sub-contractors (paid labour), while do-it-yourselfers tended to shy away from this type of activity. In the future, it might be wise to determine why respondents hadn’t completed energy conservation measures.
5.2.1.2 Reasons to Alter

One main purpose of this study was to examine 'what motivated homeowners to alter their dwelling'. Respondents were questioned as to what persuaded them to modify their house, the majority of whom were found to alter almost exclusively for social reasons (see Appendix C). Appendix D and Table 4 displays their response, which was further separated into two groups; those that altered to improve the appearance of their dwelling, and those that altered for reasons known only to themselves; because they wanted to. However, further investigation should have been done into the underlying behaviour of this second group. However, in this study, these respondents couldn't clearly articulate why they had altered, and the matter was dropped.

Table 4

Reasons to Alter

<table>
<thead>
<tr>
<th>Type</th>
<th>UNIV.</th>
<th>HLD'S</th>
<th>GLEN.</th>
<th>HLD'S</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No.</td>
<td>%</td>
<td>Blue</td>
<td>White</td>
</tr>
<tr>
<td>REASONS TO ALTER</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>social (appear.)</td>
<td>4</td>
<td>33</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>social (wanted to)</td>
<td>5</td>
<td>42</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>economic</td>
<td>2</td>
<td>17</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>misc.</td>
<td>1</td>
<td>8</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>N</td>
<td>12</td>
<td>100</td>
<td>6</td>
<td>6</td>
</tr>
</tbody>
</table>

Those households that had altered for their own reasons, all had post secondary education, somewhat unexpected given their inability to clearly express why they had renovated their dwelling. Correspondingly, those that had altered for appearance reasons were less educated, and had a lower household income. Those few that altered strictly for economic reasons were
trying to increase their resale value, without spending too much money.

This latter group, comprised entirely of white collar households, seemed most interested in the economic value of their house. In comparison, blue collar households were more likely to alter for social reasons. This contrast could perhaps be explained by the changing nature of the University area (to be discussed later) which was causing many white collar households to rethink their decision to locate in this area. The changing composition of the area, to a more student oriented neighbourhood, has diminished the prestige of the University block.

5.2.1.3 Reasons for Not Altering Further

Cost seemed to be the primary factor in determining why respondents had not done more alterations than they had. However, social factors were also evident as many homeowners liked their house the way it was. Those who were quite happy with their dwelling had completed fewer alterations in the past, and did not see the need to spend large amounts of money to upgrade their dwelling. Those who viewed affordability as a major obstacle in completing further alterations could be classified into two groups; those that had altered in the past, and those that had done little at all. The first group of homeowners had done a large number of alterations spending over ten thousand dollars in the past five years, and felt that they could not afford further renovations to their house.
<table>
<thead>
<tr>
<th>Type</th>
<th>UNIV.</th>
<th>HLDS</th>
<th>GLEN.</th>
<th>HLDS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No.</td>
<td>%</td>
<td>Blue</td>
<td>White</td>
</tr>
<tr>
<td>social</td>
<td>5</td>
<td>42</td>
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<tr>
<td>economic</td>
<td>6</td>
<td>50</td>
<td>3</td>
<td>3</td>
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<tr>
<td>misc.</td>
<td>1</td>
<td>8</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>N</td>
<td>12</td>
<td>100</td>
<td>6</td>
<td>6</td>
</tr>
</tbody>
</table>

The second group had spent very little money and perhaps felt that they could not afford to alter, or could not justify spending money on their dwelling. Further analysis into these two groups, while beneficial, would have been very difficult since most people are very hesitant to discuss their finances.

5.2.2 Glengarry Neighbourhood

5.2.2.1 Alteration Activities

During the Phase 2 interview process, Glengarry property owners emerged as predominantly having done 'repairs/maintenance' and 'renovations' (see Table 3). One person had not done any changes to the house in the past five years, while many others had done little in the way of alterations. Over one half of all respondents in the Glengarry area had spent less than five thousand dollars on renovations. However, this low amount may reflect more their use of unpaid labour and less their levels of alterations.

White collar residents spent more money on more alterations than their blue collar counterparts. In fact, all of the interviewees who spent over five thousand dollars, were from white collar households. Many of these residents were thinking of moving, and perhaps were getting their house ready for the
resale market. In contrast, blue collar households spent less money on fewer alterations, but they were less inclined to move out of the area. From their responses it seemed that they were quite satisfied with the neighbourhood and intended on staying for a long time.

Although the Glengarry neighbourhood had a similar percentage of white collar interviewees as the University area, there exists a perception among Windsor residents that the University neighbourhood is a more prestigious, white collar enclave. For this reason, and also because of its links with the academic community, there was a preconception that the University area would have a higher energy conservation awareness. However, the results of the Phase 2 study dispelled this particular fallacy, as in reality more Glengarry respondents performed energy conservation measures. White collar households were more apt to complete energy conservation measures, yet of those blue collar households that did perform conservation measures, all did so with unpaid labour. Like the University area, energy conservation measures seemed linked to the number and amount spent on alterations, rather than to any particular demographic characteristic.

5.2.2.2 Reasons to Alter

In response to the question of ‘what motivated people to alter their dwelling’, the Glengarry property owners were almost equally divided between social and economic factors (see Table 4). The majority of those who altered for social reasons did so for appearance, rather than for those reasons displayed in the university area. White collar households were less interested in improving the appearance of their house, and were especially interested in the economic benefits of alterations. These respondents saw themselves moving in the future, so perhaps any changes made to their dwelling were done with the
resale value in mind. This study would have benefited from a more in-depth analysis of respondents’ hidden aspirations. Did these residents alter to improve the resale value of their dwelling in preparation of a move, or did they just want to increase the value of their home? In the future, a more specific delineation of “economic reasons for altering” would be beneficial.

5.2.2.3 Reasons Not to Alter Further

The majority of Glengarry respondents indicated that affordability was the main factor preventing them from doing further alterations, as shown in Appendix D and Table 5. Once again homeowners were split into two groups; those white collar residents that had altered in the past and could no longer afford to do so, and those blue collar households that hadn’t altered, and still couldn’t afford to do so. These Glengarry respondents in the first group saw themselves relocating in the near future, so one could speculate that they were getting their dwelling ready for sale. While the latter group didn’t perceive mobility in the near future. It appears that the Glengarry area may be viewed as interim housing for some homeowners. They bought their house as a ‘starter home’, and intended to sell it the future. Others however, saw Glengarry as an affordable neighbourhood, and a location for long term investment.

5.2.3 Summary

As opposed to what one might believe, it was discovered that there were no differences in the average frequency of alteration activities per household between the two study areas. In fact, when the one resident that didn’t complete any alterations was excluded, Glengarry actually had a higher frequency of alterations per household. These alterations, in both the Glengarry and University neighbourhoods, were restricted primarily to ‘repairs and maintenance’ and ‘renovation’ type activities. In the two areas, white collar
households tended to spend more on alterations. However, University white collar residents were also noted as spending the least amount of money on renovations, perhaps due to their increased chance of mobility. Many dwellings were being turned into student housing by absentee landlords, and many of the residents felt that there wasn't much use putting money into a house, since it would eventually become student housing. In the Glengarry area this problem didn't exist and the appearance of a house was very much the deciding factor in its resale.

The two areas also differed in the fact that Glengarry respondents were much more apt to be do-it-yourselfers, this was particularly apparent with energy conservation measures. In the University area these alterations were restricted to those who utilized paid labour, enlisting the services of a 'professional'. In the Glengarry area, two distinct groups emerged; white collar workers who used paid labour, and blue collar workers who utilized unpaid labour. Through the use of unpaid labour, Glengarry actually had the larger percentage of homeowners who did energy conservation measures.

The respondents altered in the University area for social reasons; appearance and because they wanted to. Whereas in the Glengarry neighbourhood, homeowners were split between social (appearance) and economic (resale) reasons to alter. The University homeowners' rationale for not altering further were due to social (like it as it is) and economic grounds. While Glengarry residents didn't alter further for economic reasons.

These ideas formed the basis for the theory that some residents viewed Glengarry as temporary housing. They were drawn by the affordable 'starter homes' that could be fixed up, but eventually foresaw a move to a more preferred location. The University neighbourhood, up until recently, has been
viewed as a more long term housing option.

5.3 Mobility

5.3.1 University Neighbourhood

5.3.1.1 Attraction Factors

The issue of relocation was felt to be important because both C.M.H.C. (1995a) and Statistics Canada (1994) believed that most renovation work was done shortly before or just after a dwelling was sold. To best understand how the residents' mobility may affect alteration activities, it should be determined why they moved to the area in the first place. Appendix D and Table 5 shows that the majority of homeowners were attracted to the University neighbourhood for its social characteristics. These included such things as liking the area, being close to area amenities, and neighbourhood reputation. This area at one time, according to one resident, was considered among the most prestigious in all of Windsor,

"that was the Old Walkerville of the west end. Doctors, lawyers judges, Chief of Police. It was senior executive homes."

Blue collar households in particular were attracted to the University area for its social characteristics. Perhaps these residents were trying to emulate their white collar counterparts by living in an 'exclusive' area. As housing prices decreased in the neighbourhood, it allowed these lower income households to move into the area, providing them with with a certain status.
Table 6

Attraction Factors

<table>
<thead>
<tr>
<th>Type</th>
<th>UNIV.</th>
<th>HLDS</th>
<th>GLEN.</th>
<th>HLDS</th>
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</thead>
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<td>White</td>
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<td>75</td>
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<td>N</td>
<td>12</td>
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</table>

White collar households were less interested in a dwellings’ social characteristics, and more interested in economic factors. Location played a role with many of these residents, as the area lies adjacent to the University of Windsor, a source of employment for many of the white collar respondents.

5.3.1.2 Relocation Factors

Recent times have seen this neighbourhood undergo somewhat of a transformation. Absentee landlords and student housing have inundated the University area, and the closing of the area’s only public school has forced many residents to rethink their choice of location. An example of the mindset of one resident was stated as,

“why don’t you sell your house. You are eventually going to move because the students are going to take over... she is right, that is what is exactly happening. That was five or six years ago. Each year we lose maybe one or two houses to student housing.”

Many residents were looking to get out of the area before property values plummeted. In fact, Appendix D and Table 6 shows that two thirds of all respondents felt that they would be moving in the next year and a half. One half
of these relocations could be considered ‘normal’. Meaning that those people were looking to move to a new location, regardless of the current situation. However, the other half felt that they were getting forced out of the area by absentee landlords and student housing, and would not have moved under normal circumstances.

An examination of residents’ perceived relocations seemed to indicate that those moving involuntarily were predominantly blue collar households. The white collar households that were moving were doing so out of conscious choice, while those residents not moving were mostly long term residents, who liked their home as it was. Those staying saw their dwelling as a retirement home, and were unwilling or unable to move to a new location.

Table 7
Relocation Factors

<table>
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<tr>
<th>Type</th>
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</tr>
<tr>
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</tr>
<tr>
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<tr>
<td>N</td>
<td>12</td>
<td>100</td>
<td>6</td>
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</tbody>
</table>

5.3.2 Glengarry Neighbourhood

5.3.2.1 Attraction Factors

The Glengarry neighbourhood was not undergoing such a visible transformation as in the University area, yet a process of change was occurring. Appendix D and Table 6 shows that there was almost a split between those that moved to this area for social reasons, and those that moved here for economic
reasons. The respondents attracted to Glengarry for social reasons, predominantly white collar households, felt an affinity for the downtown and riverfront areas, which were both in very close proximity. Those attracted by economic factors, blue collar households, were enticed by Glengarry's close proximity to the workplace, especially among those relying on public transportation. For these latter residents, Glengarry presented an affordable option for living close to work.

Glengarry residents, like their University area counterparts, predominantly didn't buy their dwelling specifically with renovations in mind. However, of those that did, all consisted of white collar households. It seemed that these residents bought their house because it was cheap, fixing it up with unpaid labour. They expected to relocate, leading once again to the idea that some Glengarry homeowners viewed this area as a short term, affordable housing solution.

5.3.2.2 Relocation Factors

Those that saw themselves moving in the Glengarry area were even more common than in the University area, with one major difference, all moves were voluntary (see Table 7). Glengarry was not under the same kind of pressure that the University area was experiencing. Those that foresaw relocation were invariably white collar households, while blue collar households were more apt to stay in the area. Those white collar households that were moving spent more money on alterations, perhaps in anticipation of the impending resale value. In fact, all white collar households perceived a relocation in the near future. It seemed that white collar homeowners viewed this area as interim housing; a place to live until one could afford a move to a more preferred location. Whereas blue collar households seemed to view the
Glengarry neighbourhood as a more permanent housing solution.

5.3.3 Summary

Blue collar respondents were initially attracted to the University neighbourhood by the area’s social characteristics; its reputation, and its proximity to nearby amenities. While white collar households were more interested in the economic benefits of the area. However, the changing character of the area with increased student housing, has compelled many residents to look at relocating. In fact, many felt that they were being forced out of the area against their wishes because of the problems created by absentee landlords and student housing. The movers, or those that perceived a relocation in the near future, actually spent more money in general on alterations than non-movers. However, non-movers tended to be long time residents who seemed to like their house as it was, and therefore didn’t see any need to spend money on their dwelling.

The situation in the Glengarry area was the exact reverse. White collar household were attracted by Glengarry’s social benefits, while blue collar residents were enticed by the affordable housing in the area. One glaring difference between the perceived mobility in the two neighbourhoods was the issue of involuntary mobility. In Glengarry, in contrast to those in the University area, all movers were leaving voluntarily to what they viewed as a more 'preferred' location.

5.4 Home Based Work

5.4.1 University Neighbourhood

Work at home, or telecommuting, is becoming an increasingly popular phenomenon. Phipps, Mogyorody, and Green (1994) felt that working at home
could affect housing alterations, especially due to information technology. They believed that strong growth in the telecommuting industry was bound to change the traditional design of the home to accommodate the needs of the home office. In the University area, almost half of the respondents (of those involved in paid labour) either worked at home or brought their work home at some time. White collar employment was almost exclusively involved in this type of activity, as it tended to be comprised of paper and computer work after normal business hours. Interestingly, only half of those involved in white collar work had specific areas set up in which to do this activity (see Table 8). Half had converted a bedroom or den specifically for office work, while the other half just did their work in some non-specific area, available to the rest of the household. Of those respondents that did have a specific area set up, less than half had altered their dwelling to accommodate work at home. Those that did were primarily for small scale alterations (rewiring). Altogether, less than one eighth of all homeowners altered their dwelling in response to work demands. Therefore, it could be stated that for the present, occasional work demands were met through the traditional design of the home.
Table 8

Home Based Work

<table>
<thead>
<tr>
<th>Type</th>
<th>UNIV.</th>
<th>HLDS</th>
<th>GLEN.</th>
<th>HLDS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No.</td>
<td>%</td>
<td>Blue</td>
<td>White</td>
</tr>
<tr>
<td>HOME BASED WORK</td>
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<td></td>
</tr>
<tr>
<td>Work at Home?</td>
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<td></td>
<td></td>
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<tr>
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<td>10</td>
<td>48</td>
<td>3</td>
<td>7</td>
</tr>
<tr>
<td>no</td>
<td>11</td>
<td>52</td>
<td>8</td>
<td>3</td>
</tr>
<tr>
<td>N</td>
<td>21</td>
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<td>11</td>
<td>10</td>
</tr>
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<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Area Work Done?</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
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<td>50</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>non-specific</td>
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<td>50</td>
<td>1</td>
<td>4</td>
</tr>
<tr>
<td>N</td>
<td>10</td>
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<td>80</td>
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<td>8</td>
</tr>
<tr>
<td>N</td>
<td>10</td>
<td>100</td>
<td>2</td>
<td>8</td>
</tr>
</tbody>
</table>

5.4.2 Glengarry Neighbourhood

In the Glengarry area, one respondent worked out of her house full time, while many of the remaining residents occasionally worked out of their dwelling. Glengarry had less respondents involved in work at home, about one third in all (see Table 8). In the Glengarry neighbourhood, this activity was performed exclusively by white collar residents. In this area, two thirds of those who worked at home had specific areas set out as a work station, whereas one third did their work in various places throughout the house. Of those that had specific work areas, half had altered their dwelling in response to their needs, but once again, these alterations were restricted to small scale alterations (wiring, rearranging). The traditional design of dwellings did not seem to be a
problem for these occasional workers.

5.4.3 Summary

White collar employment seemed to be the key factor in determining work at home activity. There seems to be a belief that in a place where white collar employment may be more prevalent, such as in the University neighbourhood, chances for home based work would be greatly increased. This did not seem to be the case.

In general, one half of the respondents in the University area worked at home occasionally. Of this predominantly white collar group, half had a specific area set out for work use, while the other half utilized areas throughout the house not reserved specifically for work use. Of those residents that had specific work areas, a number of them altered their dwelling in response to work demands. These alterations were mainly small scale (wiring) and had no real impact on the traditional design of the home.

A similar picture was obtained in the Glengarry neighbourhood. About one third of the respondents occasionally worked at home, however one respondent worked out of her home full time. This group consisted exclusively of white collar workers, two thirds of which had specific areas set out for their work. Of those that had exclusive work areas, half had altered their dwelling in response to work demands, primarily for rewiring purposes. Therefore, a work station set up in a specific area of the house was much more likely to occur in the Glengarry neighbourhood. The explanation behind this phenomenon was difficult to explain. It seemed that the use of a computer, excluding laptops, was the deciding factor in the creation of an area used exclusively for home based work. If a respondent used a computer for their work activity, then they were more likely to have a specific area set aside. In this case, a larger proportion of
Glengarry residents used a computer in their work. Therefore, a larger proportion of them altered their dwelling in comparison to University homeowners.

It seemed that for both neighbourhoods, many altered in response to work demands (10% and 18%). This data can't be extrapolated for the city as a whole, however if similar results were obtained, it could become a potentially serious issue in the coming years. Celentano (1994) found that two million people were involved in home based work in some aspect in Canada. If even 1% of those people altered their home in response to work demands, that alone would account for the alterations of 20,000 Canadian households in the future. Although current housing design seems adequate, with the rapid growth of home based work, traditional design criteria is bound to be challenged.

5.5 Perceptions of the Neighbourhood

5.5.1 University Neighbourhood

Respondents in the University area viewed their neighbourhood as in a state of transition. Almost all those questioned felt that conversions, single family houses transformed into multiple person residences, accounted for the changes taking place in their neighbourhood. These residents believed that the area was physically declining due to an increase in absentee landlords and student housing. Appendix D and Table 9 shows that both white and blue collar households agreed that conversions were responsible for a physical decline in the condition of the neighbourhood. Although a few white collar residents felt that conversions had no affect on the area, most residents found that with the increased enrolment at the University of Windsor, the situation has grown worse. One felt that it had,
“become a real nemesis to homeowners. You see this house, it has reached a value. In ten years, it will be declining if they keep inundating the community.”

Most residents saw the neighbourhood decline as result of absentee landlords. Houses were bought up in the area and converted into student housing, with landlords having no concern for the tenants that they would allow into their houses.

“It is the landlords...They rent it for a few years until it is demolished, then they turn it over again. If only there had been some sense of responsibility with the landlords.”

Most residents were worried about how conversions would affect the value of their dwelling, as many landlords let their dwellings deteriorate. Furthermore, many respondents still had children at home and were worried about how the student housing atmosphere would affect their kids. One resident in particular found,

“It’s a shame because the ones that are bad are really bad. I mean one year when he [her son] was younger, he went to walk down to the store, but he came back in a hurry. He said ‘Mom, there are people peeing off their porch onto the lawn’.”

Many of the white collar households that voiced concern over absentee landlords and student housing felt that the value of their home would decline if this trend continued. To them, it was a contentious issue because “when they go up for sale you are just on pins and needles, waiting to see who purchases them”. In fact, it seemed that the greatest fear of most residents was that their neighbours would sell their dwellings for student housing, causing a loss both economically and socially.
<table>
<thead>
<tr>
<th>Type</th>
<th>UNIVERSITY</th>
<th>HOUSEHOLDS</th>
<th>GLENGARRY</th>
<th>HOUSEHOLDS</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Responses</td>
<td>Percent</td>
<td>Blue Collar Households</td>
<td>White Collar</td>
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<td>NEIGHBOURHOOD CHANGES</td>
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<tr>
<td>See Changes in Area?</td>
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<td>Conversions Affect Area?</td>
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<td></td>
</tr>
<tr>
<td>social change</td>
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<tr>
<td>physical change</td>
<td>6</td>
<td>50</td>
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<td>3</td>
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<td>no affect</td>
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<td>17</td>
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<td>0</td>
</tr>
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<td>N</td>
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<td>6</td>
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<tr>
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<tr>
<td>N</td>
<td>12</td>
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<tr>
<td>Casino Affect Dwelling</td>
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</tr>
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<tr>
<td>N</td>
<td></td>
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</tr>
</tbody>
</table>
One homeowner went so far as to say that,

"The value of our house would drop 25%. I am not being pessimistic, I am being realistic. The value of our home would go down to the degree that it would almost be worth my while to buy one or two of them [neighbouring homes]. To use this for a loan and then rent it out to a family so you could maintain the value of the community"

However, there were some blue collar respondents that were unsure how conversions affected the value of their dwelling. Those respondents were predominantly less educated, and more likely to be long time residents that had spent less money on alterations. These residents were less concerned with the value of their house, since they were either retired or near retirement, and viewed their dwelling as a ‘retirement home’. So in that respect, the impact of nearby converted dwelling was less important than to those residents that were relocating.

Absentee landlords and student housing were seen by most residents as the major disadvantage to living in this community. Those long time residents that spent less than five thousand dollars, viewed changes as a threat to the character of the neighbourhood. Whereas those that spent ten thousand dollars or more, viewed changes as a threat to the physical appearance of the neighbourhood that could decrease the value of their dwellings. Those residents that didn’t see any disadvantages to living close to the university were confined to white collar respondents that were predominantly concentrated in areas with single family housing; parts of Randolph, California (near Riverside), and Askin (near Wyandotte).

5.5.2 Glengarry Neighbourhood

Respondents in the Glengarry neighbourhood also saw their area as changing, however not to the same degree as their University counterparts.
Appendix D shows that most respondents viewed these changes as a result of
a shift in the areas social fabric. Many long time residents, especially blue collar
households, saw the emergence of younger families in the area as a change,
although it wasn’t seen as a threat. That was one monumental difference
between the University and Glengarry areas, change didn’t appear as a threat.

Many residents of the Glengarry area found that conversions didn’t affect
the neighbourhood. According to this group, multiple family dwellings had
always been in the area, and residents moved into the community knowing that
these units existed. Since these conversions housed young families, they were
not viewed in a negative manner. Actually, long time blue collar residents
seemed less concerned than white collar homeowners, who often
viewed conversions as negatively affecting the value of their dwelling. Since
they saw themselves moving in the near future, they were concerned about the
resale value of their dwelling. For these residents, any changes to
neighbouring dwellings had the potential to impact on their own resale value.

Many residents also believed that conversions had no effect on the value
of their dwelling. These residents were more likely to be long term, blue collar
residents, who had spent less on their house, and weren’t as worried about a
decrease in its value. Furthermore, they weren’t looking to relocate, so the
resale value of the their house wasn’t important. These blue collar workers,
perhaps due to their financial situation, were more willing to accept multi family
housing in their community.

5.5.2.1 Impact of the Casino

When the Ontario government announced that a new $400 million casino
was to be built in downtown Windsor adjacent to the Glengarry neighbourhood,
many residents began to feel very apprehensive. Although the permanent
casino has yet to be built, rumours have circulated concerning the future of nearby residents. Residents have claimed everything from,

"I had a conversation with Mike Hurst and I said 'I know you are coming to expropriate us' And he said 'No, no that is not true'. And I said 'Maybe not now, maybe not next month, but within time'".

to best case scenarios,

"Well I believe it will increase the value of this house... Maybe some of those empty lots around here will be built on"

Those that felt that the new casino would have a negative impact on the area were all concerned about the neighbourhood's social fabric (see Appendix C). Crime and traffic were cited most often as reasons for concern. However, as seen in Appendix D, those that viewed the casino positively were enticed by the possible economic benefits.

Interestingly, only one respondent believed that the casino would decrease the value of their home. The majority of the respondents thought that the casino would increase the value of their dwellings. Furthermore, all those that saw an increase or no affect on the value of their house, were located in the easterly portion of the neighbourhood. This was not surprising considering it was the furthest from the casino site, and adjacent to upscale Walkerville.

5.5.3 Summary

The University area, according to its residents, was in a state of transition. They felt that the community was declining due to absentee landlords and student housing. Respondents saw a decrease in both the social fabric of the community, and in the appearance of its housing stock. Those respondents questioned, believed that the conversion process adversely affected the value of their dwelling. Their greatest fear was a neighbour selling his / her house for
student housing. One respondent felt that when they "...see a house go up for sale they cringe, fearing it will turn into student housing". However, this area was still quite highly regarded for its proximity to both education and employment at the University of Windsor.

The Glengarry neighbourhood had undergone less transition, but the composition of its population was also changing. Residents found that the social fabric of the area, while not necessarily decreasing, was changing due to a natural progression towards a younger population. Conversions in this area were not a concern, and tenants consisted mainly of young families rather than students. However, an issue of concern was the new permanent casino. The majority of respondents believed that the casino would increase the value of their dwelling, especially those on the east side of the neighbourhood (farthest from the casino). Concerns of the residents were limited to increasing levels of crime and traffic that would inevitably follow such an operation. In general, the concerns of both neighbourhoods were based upon their proximity to each particular issue.

5.6 BDEXX Results

The taped interviews in this study were transcribed into an electronic format, for each neighbourhood. This 350 page document was then imported into a hypertext based software program called BDEXX, which had the ability to perform word searches on the transcribed documents. Although there was a nine character per word limit, links could be made between various words or phrases. Most importantly, BDEXX performed two useful functions. First, the program would search for the requested word(s) and provide a total for the number of times that the word occurred in the document. However, there were
problems with this frequency count. Upon investigation it was found that BDEXX only counted one frequency of occurrence per page, no matter how many occurrences were displayed on that page. Therefore, the count total was regarded as inaccurate as it understated the actual number of occurrences of the requested word(s). Secondly, BDEXX allowed an investigator to examine the context and circumstances of each word(s) that was searched. In this study, each highlighted occurrence had to be visually inspected to ensure it was within the context desired. Further, for each occurrence to be counted, it had to be said by the respondent, not the interviewer. Therefore, each word(s) occurrence was counted and visually inspected before being included in the table shown in Appendix E.

Although there were some discrepancies, the results of both BDEXX and the content analysis were similar. In both cases, 'repairs and maintenance' and 'renovations' were deemed as the most popular form of alterations by respondents. Furthermore, both techniques found that those respondents who had altered, did so for social and economic reasons. While those that did not alter their dwelling, declined to do so on primarily economic grounds.

Key word searches were also utilized as a means of determining the importance of certain issues in each study area. Holsti (1969) found that a greater number of word occurrences represented a greater concern for the issue in question. The BDEXX results seemed to mirror those found with the content analysis.

Absentee landlords and student housing was only a problem in the University area, since Glengarry is further away from the University of Windsor, it is logical to assume that fewer students reside in this area. Furthermore Glengarry has had a long history of rental accommodations, while in the
University area it is essentially a ‘new’ problem. A related concern was that of permit parking. Although parking was a concern in both areas, the issue of permit parking was of great importance to the University area. In the past, residents had to fight with students for parking in the neighbourhood. With the introduction of parking permits, residents have virtually eliminated student parking, with the exception of local students that live in the area.

The BDEXX results found, like its content analysis counterpart, that the casino and crime were much more a concern in the Glengarry neighbourhood. Location could be cited as the primary factor in the concern of this issue. The University area is too far away for one, to be concerned with the casino and its problems. Although the waterfront was enjoyed by residents of both areas, it was seen to be especially favoured by Glengarry residents.

Even though BDEXX verified the accuracy of the content analysis, a few discrepancies were noted. First, the accuracy of BDEXX depended on the words utilized in the search procedure. If the proper key words weren’t utilized, than an improper frequency count would be attained. This was particularly apparent with the category of ‘alteration activities’, where not all key words may have been uncovered. Second, as stated previously, the frequency count totals of searched words couldn’t be trusted. In addition to the program not counting all the words on a page, one respondent could skew the count. If a resident repeated a word numerous times, it would inflate the frequency count. Third, BDEXX didn’t allow for mutually exclusive categories, such as in the case of ‘technological reasons to alter’. It is then left up to the investigator to determine how issues rank in importance.

However, there were benefits to using BDEXX (in addition to speed) over the traditional method of content analysis. This program clearly showed
respondents performing multiple tasks of the same activity, such as painting numerous rooms in a dwelling. In content analysis, although this may be ascertained, it is more difficult and was not done for this study. So although the BDEXX method of investigation is in its infancy, through the benefits of its use, it has demonstrated the value of utilizing computerization methods of inquiry.
VI CONCLUSION

6.1 Concluding Thoughts

The increased popularity of the renovation industry in recent decades has caused a proliferation of rehabilitation studies. However, few researchers have examined the motivation of those that created the revitalization process; the renovators themselves. This current study attempted to discover the underlying forces behind individual homeowner renovation behaviour. Through the examination of two inner city neighbourhoods in Windsor, Ontario, insight was gained into the renovation process.

Homeowners in both the University and Glengarry neighbourhoods were surveyed using an indepth, taped interview. Despite a low sampling ratio and size that made statistical analysis difficult, Mercer and Phillips (1981) found that detailed field analysis helped to offset the small size of the sample in the interpretation of the results. This study, like Bunting (1987) and Phipps (1983), found mostly small expenditures on cosmetic and minor repairs. Furthermore, there was virtually no difference in the frequency of alterations between the two study areas.

Brooks, Jones, and Phipps (1994) and Fennell (1995a) determined that social and economic reasons to alter were the primary factors behind homeowner renovation behaviour. Based on this premise, this study hypothesized that most renovation activity in Windsor would be linked to either social or economic factors, however it was stated in the hypothesis that economic, demographic, social, governmental, and technological forces may all influence an owner-occupier to alter their dwelling to some degree. Through the analysis of the respondents’ renovation activities, it was found that economic, demographic, social, and technological forces all have a hand in the
homeowners’ decision to alter a dwelling. However, it also was discovered that governmental forces had no bearing on a homeowners’ decision to alter their dwelling. There seemed to be little in the way of government subsidies or government intervention to either help or hinder a owner-occupier in their decision to alter their dwelling.

Economic factors hypothesized to be instrumental in influencing housing alterations were thought to be housing market supply, financial institutions / lenders, developers and speculators, and the changing socio-spatial division of labour. The analysis of the homeowners suggested, although somewhat subtly, that indeed market supply and the cost of housing has led many respondents, especially in the Glengarry area, to purchase and renovate lower cost homes. Financial institutions / lenders did not seem to be a factor in the revitalization process. This could be due to the easy access of bank loans, and particularly due to the support of the C.M.H.C. and its mortgage insurance program. Developers and speculators did seem to have an impact on both neighbourhoods. The University area was experiencing an ‘intrusion’ of student housing caused by speculators, prompting many homeowners to abandon any renovation efforts. The Glengarry area saw both those that had forsaken any dwelling improvements and those that renovated for economic gain due to the new casino being built nearby. Furthermore with respect to the changing socio-spatial division, respondents living in the downtown area to be close to work and women in the workplace both helped to perpetuate the renovation of dwellings.

Social factors hypothesized to be instrumental in the alteration process were deemed to be housing preferences, identity formation, and urban politics. The analysis of the respondents showed that housing preferences and identity
formation were both important aspects in the decision to alter a dwelling. Urban politics were also deemed essential, especially in the University neighbourhood. In this area there was a struggle between the established residents of the area and those incoming speculators that developed student housing. This struggle has forced many owner-occupiers to rethink their decision to live in this area, and many have not invested in their dwelling as a direct result.

It seems that upon further investigation, the conclusions generated by both Brooks, Jones, and Phipps (1994) and Fennell (1995a) were correct; economic and social factors were the primary factors behind homeowner renovations. University respondents altered for social reasons (appearance, because they wanted to) and Glengarry residents responded to both social (appearance) and economic (resale value) factors. Conversely, respondents in both areas decided not to alter further for social (like it as it is) and economic (affordability) reasons.

Two distinct groups appeared in the interpretation of these results; blue collar and white collar households. Both groups were instrumental in indicating that a transition was taking place in the two study areas. In the University area, unhappy homeowners were relocating due to the pressures of student housing and absentee landlords. This process was affecting both the social fabric and appearance of the housing stock of this once desirable neighbourhood. The Glengarry area has continuously been viewed as a temporary housing solution by white collar households looking for a more preferred location in the future. The new permanent casino has lead to anxiety and apprehension among many homeowners, unsure how it will affect their resale value, crime and traffic congestion. In retrospect, in each neighbourhood, these uncertainties have
affected homeowners decision to alter their dwellings.

It was the objective of this research to provide a baseline study for renovation activity in the Windsor area. Demonstration in the use of both content analysis and the BDEXX program has provided insight into what could be accomplished in this growing body of inquiry. With the increasing popularity of working at home, and the advancing age of the suburban home, what was once primarily an inner city concern, may now be considered an issue for the whole urban environment.

6.2 Recommendation for Improvement

This study attempted to provide a brief overview of an increasing area of interest, homeowner renovations. Meant as baseline study for future research, this research had numerous flaws, all to be expected for a study of this type. It is because of these weaknesses that bias may have occurred in the results.

Perhaps one on the most obvious problems with this study was its reliance on a very small sample size due to time and budget constraints. In both the University and Glengarry neighbourhoods, only one percent of the population was sampled. Although the respondents questioned were deemed representative of the Phase 1 study (a 10% sample), bias could have easily resulted. Although Mercer and Phillips (1981) found that a low sampling ratio and size made statistical analysis difficult, the detailed field analysis helped to offset the small size of sample in the interpretation of the results.

Second, it would have been prudent to question respondents on their age. Although often a 'touchy' issue, it generally provides useful information about the owner occupier under study. However, the question of age was omitted from this study. Determining where the homeowner was in their
lifecycle may have been an important element in interpreting these results.

In this study retirees were deemed, perhaps somewhat inaccurately, as blue collar households. It might have made more sense to determine the previous occupation of these retirees, and then group them accordingly. However, although traits and characteristics of people don’t usually change after retirement, monetary habits may. Perhaps a better solution would have been to develop three classification schemes; blue collar, white collar, and retired households.

Alteration activities were a source of another problem in this study. A certain activity, painting for instance, was counted as only one activity, regardless of how many rooms were painted. In hindsight, it makes more sense to count each room painted as a separate activity. The BDExx computer program was able to provide this information easily, so that a clearer picture of the alteration activities emerged.

Energy conservation measures were another weak area. There should have been a more detailed questioning of residents to determine why they were doing energy conservation measures. Statistics Canada (1991) suggested that most homeowners complete conservation measures in an effort to save money. It would have been interesting to see if respondents who completed energy conservation measures were really more aware of the environment, or just trying to save money. It also would have been beneficial to determine why respondents had not done any energy conservation; lack of money to do this type of alteration or perhaps lack of awareness about the benefits of energy conservation?

The category "economic reasons to alter" was another issue that needs to be addressed. A more indepth analysis of the underlying behaviour of
homeowners who alter for economic reasons is required. Perhaps there should have been some differentiation between the numerous reasons to alter, such as altering due to perceived mobility. If this was the case, the researcher could then decide if the perceived sale of a dwelling significantly affected the alteration activities of homeowners.

Determining where residents intended to move may also have been advantageous. If done, one could determine if a trend became apparent; residents moving to a certain area, for instance South Windsor. If so, then it could be said that those respondents preferred a more a suburban location. Similarly, it would have been interesting to determine if Glengarry residents were first time homebuyers. Then it definitely could be said that respondents in Glengarry saw their neighbourhood as a temporary location, someplace to live until they could afford a move to what they perceived a more preferred location.

Additionally, it might have been interesting to determine if interest rates were an important consideration in altering a dwelling, especially at a time when rates are so low and therefore could stimulate alteration activity.

6.3 Future Research

On Feb. 1, 1996, the Ontario Housing Corporation announced plans to sell off many provincially owned housing units, including the Glengarry housing project located on the fringes of the Glengarry neighbourhood (Brennan, 1996). This project sits adjacent to the site of the new permanent casino on Glengarry Avenue, and destruction of this public housing project could disrupt the relatively unstable housing market in this area. The subsequent sell-off would inevitably mark the invasion of commercialism into the Glengarry neighbourhood. Since the interviewing of respondents for this study was
completed before this announcement, there was no mention by Glengarry residents in response to this predicament. Any new study needs to incorporate this latest announcement, as it could wildly affect residents' views of the future of the Glengarry neighbourhood, and hence their alteration activities.

Interestingly, a plan devised by city hall also envisioned the demise of the Glengarry neighbourhood. The City Center Revitalization Plan, a report for the future evolution of downtown Windsor, suggested that Glengarry may not exist in the future. Although the plan was far from concrete, any future research must be aware of the governments' seemingly disregard for the Glengarry area.

The last point deals with the direction of revitalization research. Currently, all renovation studies have focused on inner city revitalization. Future studies may have to switch their focus to include suburban areas, as these dwellings begin to reach their age of maturity.
VII REFERENCES


Dear University Neighborhood Resident,

During this interview, I would like to ask you as a property owner in the University Neighborhood, some questions about possible alterations that you have performed or plan to perform in your current dwelling. House alterations involve any substantial physical changes to your house and lot. These can range from small rewiring projects, to large-scale renovations, both inside and outside your home. Even if you have not done any house alterations, you may wish to talk about the effects of those undertaken by your neighbors either on you or on your neighborhood.

I will assure you that all of the information you provide will be strictly confidential. I would like to tape-record the interview, and a copy of the transcript will be forwarded to you at your request once the study has been completed. Your name or address will not appear in any documentation associated with the publication of this study, thereby guaranteeing your anonymity. You may decline to answer any question, and you may withdraw your participation at any time.

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Thank you for your help.

Chris Matthews
Master’s Candidate
Department of Geography

73
Dear University Neighborhood Resident,

You were one of about 100 people who participated earlier this year in a study about house alterations. I am inviting you now to be one of a small group of households who participate in the second phase of this study, which involves being interviewed about your specific house alterations, if any. During this interview you will be asked questions about your reasons for either doing alterations, or not doing them, and the kinds of future alterations being undertaken or considered.

My name is Chris Matthews, and I am a graduate student in Geography at the University of Windsor, and I will be conducting the interviews in your home at a time and date convenient to you. If your property has more than a single owner, I preferably would like to interview these joint owners at the same time. The interview will take about one-and-one-half hours, and I would like to tape record it, and transcribe it to paper later. I can schedule an interview either now or later.

All the information you provide will be strictly confidential. At your request a copy of the transcript will be forwarded to you once the study has been completed. Your name and address will not appear in any of the documentation associated with the publication of this study, thereby guaranteeing your anonymity. You are free to not answer any questions, and you may withdraw your participation at any time.

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Your signature(s) below indicates that you have read and understood this form and its contents, and agree to participate in the next phase of the study. Please sign one copy and return it, and keep the other for your future reference.

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PHASE 2 SURVEY DESIGN

University Neighbourhood

Demographic Information

A. Where was your previous address located?
   1. downtown
   2. suburbs
   3. county
   4. elsewhere
   5. N.A.

B. Indicate your marital status.
   1. single
   2. single (never married) mother
   3. single (never married) father
   4. married, no children
   5. married, with children
   6. divorced, no children (male)
   7. divorced, no children (female)
   8. divorced, with children (mother)
   9. divorced, with children (father)
   10. widow (female)
   11. widower (male)
   12. other

C. Indicate the highest level of education attained by you and your spouse / partner.
   1. elementary school
   2. high school
   3. technical / vocational institute
   4. college
   5. university

D. What is (are) the occupation(s) of you (and your spouse / partner)?
   1. professional or managerial
   2. white collar
   3. clerical or services
   4. skilled labour
   5. student
   6. retired or pensioner
   7. disabled
   8. unemployed or welfare
   9. other

75
E. Estimate your total household income for the past 12 months.
   1. $ 0 - 30 000
   2. $ 30 001 - 50 000
   3. $ 50 001 - 75 000
   4. $ 75 001 and over
   5. N / A

F. How long have you lived at your current address?
   1. less than 2 years
   2. 2- 5 years
   3. 6 - 10 years
   4. 11 - 20 years
   5. more than 20 years

Alteration Information

G. Indicate the type(s) of alterations that have been performed on your dwelling, if any, within the past 5 years.
   possible categories for content analysis:
   1.) constructed an addition to the side of my dwelling
to create an additional dwelling unit
   2.) constructed an addition to the top of my dwelling
to create an additional dwelling unit
   3.) added a basement apartment
   4.) torn out walls or doors etc. to eliminate dwelling unit
   5.) created an office by performing alterations
   6.) created an office without alterations
   7.) performed alterations to create an additional
       entertainment area (family room, basement etc.)
   8.) constructed a separate dwelling on my lot
   9.) constructed a new dwelling on part of my lot
   10.) sold part of my lot for construction of a new dwelling
   11.) performed changes to the plumbing
   12.) painted areas of my house
   13.) added new flooring or carpets
   14.) performed other interior decorations ________________
   15.) put up fencing on my lot
   16.) put siding on my house
   17.) changed the driveway and / or sidewalk
   18.) added landscaping around my home
   19.) constructed or altered my garage
   20.) reshingled or altered the roof
   21.) altered the chimney
   22.) rewired my house
   23.) altered / remodelled my kitchen
24.) drywalled my house
25.) put in new windows
26.) other? (specify) ________________________________
27.) none

H. Explain who performed your alterations: (as %)
   1. yourself
   2. friends and family
   3. general contractor
   4. sub contractor
   5. previous owner
   6. other ________
   7. N. A.

I. What are the total costs of your alterations?
   1. $0-500
   2. $501-1000
   3. $1001-5000
   4. $5001-10000
   5. $10001-25000
   6. $250001-500000
   7. $50001 or greater
   8. N. A.

J. What types of energy conservation changes were done to your home in the last five years?

possible categories for content analysis:
   1. new heating / cooling system
      A. high efficiency furnace
      B. high efficiency air conditioner
   2. new hotwater system
   3. insulation
      A. walls
      B. attic
      C. basement
      D. heating ducts
      E. water pipes
      F. hotwater tank
      G. other
   4. new windows
   5. new lighting
   6. new appliances
   7. other ________________________________
   8. none
K. Who completed these energy conservation alterations: (as %)
   1. yourself
   2. friends and family
   3. general contractor
   4. sub contractor
   5. previous owner
   6. other _________
   7. N. A.

L. What were the total cost of these energy conservation alterations?
   1. $0-500
   2. $501-1000
   3. $1001-5000
   4. $5001-10000
   5. $10001-25000
   6. $250001-500000
   7. $50001 or greater
   8. N. A.

M. Have you had an energy audit done on your home?
   1. yes
   2. no

N. Do you perform each alteration completely before moving on to the next, or do you work in stages?
   1. work in stages because of:
      A. time constraint
      B. money constraint
      C. other (specify) _________
   2. completely finish each alteration
   3. N. A.

O. Why did you decide to alter your dwelling?
   possible categories for content analysis:
   1. I derived my primary source of income from the alterations
   2. it helped to pay off my mortgage
   3. my annual housing costs were too high
   4. I have the additional income to increase my standard of living
   5. I would have had to move to a more affordable house since I cannot afford to live here
   6. I would have had to move to a rental unit since I cannot afford to live here
   7. I improved my home's resale value
   8. I improved the appearance of my home
   9. I obtained social status as a landlord

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10.) I obtained companionship from tenants or boarders
11.) I experienced an increase in my personal safety
12.) I have better used the surplus space in my home
13.) I have additional space for my family
14.) I have gone along with my neighbours who were also doing this work
15.) I had the handy skills to do such work
16.) the city’s Home Planning Advisory Service assisted me with my conversion
17.) I altered my home to conserve energy
18.) I upgraded my home for new electronic information systems
19.) I altered my home for my own benefit
20.) other?  ____________________________________________
21.) N. A.

P. Why haven’t you performed more alterations than you have, or if you haven’t done any alterations at all, why not?

possible categories for content analysis:
1.) I did not have the time to alter my house
2.) I could not afford to alter my house
3.) my property taxes might be raised owing to the alterations I made
4.) I could not get any financial support from the government
5.) I did not want to take out a loan to alter my house
6.) I thought my home was worth more as it is now
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9.) I valued extra space inside my home
10.) I might have been moving in the near future
11.) I did not want to take on a boarder
12.) I did not want to take on a tenant
13.) my neighbourhood was not suited for an altered dwelling
14.) my neighbourhood’s zoning did not allow for my alteration plans
15.) I thought that there was no demand for extra rental units in the city
16.) I am waiting for new technology before I will change anything
17.) any other
18.) N. A.

Work at Home

Q. Do you do paid work at home or bring work home with you?
   1. yes
   2. no
R. What type of work is it? (state)
   1. white collar
   3. clerical or services
   4. skilled labour
   5. student
   6. other ____________
   7. N /A

S. What area of your home do you do this work in?
   1. basement
   2. garage
   3. family room
   4. den / study
   5. converted bedroom
   6. other ____________
   7. N / A

T. What specialized equipment do you have?
   1. computer
   2. telephone solely for work use
   3. other ____________
   4. none
   5. N / A

U. Did you alter your designated work space to accommodate your work needs?
   1. yes, this included:
      A. rewiring
      B. enclosed area
      C. other ____________
   2. no
   3. N /A

Landlord Questions

V. Do you consider yourself to be a landlord?
   (Rent out space in your home to others)
   1. yes
   2. no (if no, move to question AA.)
W. If so, what sort of tasks do you perform as a landlord?
   1. painting
   2. fixing appliances etc.
   3. general upkeep
   4. other (specify) __________
   5. N / A

X. Do you want to continue being a landlord in this home?
   1. yes
   2. no
   3. N / A

Y. How have your experiences as a landlord been?
   1. good
   2. mostly good
   3. fair
   4. mostly bad
   5. bad
   6. other __________
   7. N / A

Z. Tell me about your rental unit(s).
   1. How many units?
      How many bedrooms?
   2. N / A

Neighbourhood Questions

AA. Why did you move to this area?
possible categories for content analysis:
   1. income potential
   2. heterogeneous nature of area
   3. need for smaller / bigger house
   4. close to all amenities
   5. always lived in area - wanted to stay in area / liked area
   6. close to work
   7. other ____________________________
AB. Did you buy your house with renovations or alterations in mind? Why?
   1. yes
      A. cheaper
      B. liked character of homes in this area
      C. liked to fix up houses
      D. other __________
   2. no
      A. did not need any work
      B. other __________

AC. Do you like what you have done to your house?
   1. yes
      A. like it as it is now; change nothing
      B. like it as it is now; change __________
   2. no (specify)

AD. How do you view your neighbourhood? Changing? For better or worse?
   possible categories for content analysis:
   1. yes, changing due to:
      A. student housing
      B. absentee landlords
      C. less character
      D. closing of the Prince of Wales school
      E. other (specify) __________________________
   2. no, not changing

AE. Do you think the conversion of single family homes, in your
    neighbourhood, into duplexes, triplexes etc. positively contribute to the
    character of your neighbourhood or negatively detract from the character
    of your neighbourhood?
   possible categories for content analysis:
   1. contribute
      A. more heterogeneous area
      B. other (specify) __________________________
   2. detract
      A. absentee landlords
      B. students
      C. reputation
      D. other __________________________
   3. status quo
   4. unsure
AF. Do you think conversions affect your home's economic value in any way?
   1. yes
      A. increase value of home
      B. decrease value of home
   2. no affect on home
   3. unsure

AG. What advantages and/or disadvantages, if any, do you associate with living near the university?
    possible categories for content analysis:
    1. advantages
       A. diversity of residents
       B. close to university
       C. other (specify) ____________________________
       D. none
    2. disadvantages
       A. student housing problems
       B. absentee landlords
       C. other (specify) ____________________________
       D. none
    3. unsure

AH. What advantages and/or disadvantages, if any, do you associate with living near downtown?
    possible categories for content analysis:
    1. advantages
       A. close to downtown amenities
       B. close to waterfront
       C. other (specify) ____________________________
       D. none
    2. disadvantages
       A. too close to the casino
       B. other ____________________________
       C. none
    3. unsure
AI. Have you ever considered moving?
Under what condition would you consider moving?

Possible categories for content analysis:

1. yes
   A. being pushed out by student housing
   B. need for bigger / smaller house
   C. affordability problems
   D. can’t take care of house anymore
   E. want to move to a different area
   F. job relocation
   G. other ______________________________

2. no

3. unsure

AJ. What is the approximate size of your house (sq. ft.)?

Would you be willing to participate in the next phase of this study, involving the computer simulation of alterations made to your home? The dimensions and layout of your home will be entered into a computer and you will be asked to hypothetically re-alter your home, without constraints, into what you consider an ideal arrangement.
APPENDIX B

UNIVERSITY OF
WINDSOR

Geography Department

July 31, 1995

Dear Glengarry Neighborhood Resident:

During this interview, I would like to ask you as a property owner in the Glengarry Neighborhood, some questions about possible alterations that you have performed, or plan to perform in your current dwelling. House alterations involve any substantial physical changes to your house and lot. These can range from small rewiring projects, to large-scale renovations, both inside and outside your home. Even if you have not done any house alterations, you may wish to talk about the effects of those undertaken by your neighbors either on you or on your neighborhood.

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Thank you for your help.

Chris Matthews
Master's Candidate
Department of Geography
July 31, 1995

Dear Glengarry Neighborhood Resident:

You were one of about 100 people who participated several years ago in a pencil-and-paper survey about house alterations in the Glengarry neighborhood. I am inviting you now to be one of a small group of households who participate in the second phase of this study, which involves being interviewed about your specific house alterations, if any. During this interview you will be asked questions about your reasons for either doing alterations, or not doing them, and the kinds of future alterations being undertaken or considered.

My name is Chris Matthews, and I am a graduate student in Geography at the University of Windsor. and I will be conducting the interviews in your home at a time and date convenient to you. If your property has more than a single owner, I preferably would like to interview these joint owners at the same time. The interview will take about one-and-one-half hours, and I would like to tape record it, and transcribe it to paper later. I can schedule an interview either now or later.

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Glengarry Neighbourhood

Demographic Information

A. Where did you live previously?
   1. downtown
   2. suburbs
   3. county
   4. elsewhere
   5. N.A.

B. Indicate your marital status.
   1. single
   2. single (never married) mother
   3. single (never married) father
   4. married, no children
   5. married, with children
   6. divorced, no children (male)
   7. divorced, no children (female)
   8. divorced, with children (mother)
   9. divorced, with children (father)
   10. widow (female)
   11. widower (male)
   12. other

C. Indicate the highest level of education attained by you and your spouse / partner.
   1. elementary school
   2. high school
   3. technical / vocational institute
   4. college
   5. university

D. What is (are) the occupation(s) of you (and your spouse / partner)?
   1. professional or managerial
   2. white collar
   3. clerical or services
   4. skilled labour
   5. student
   6. retired or pensioner
   7. disabled
   8. unemployed or welfare
   9. other
E. Estimate your total household income for the past 12 months.
   1. $ 0 - 30 000
   2. $ 30 001 - 50 000
   3. $ 50 001 - 75 000
   4. $ 75 001 and over
   5. N/A

F. How long have you lived at your current address?
   1. less than 2 years
   2. 2-5 years
   3. 6-10 years
   4. 11-20 years
   5. more than 20 years

Alteration Information

G. Indicate the type(s) of alterations that have been performed on your dwelling, if any, within the past 5 years.
   possible categories for content analysis:
   1.) constructed an addition to the side of my dwelling
       to create an additional dwelling unit
   2.) constructed an addition to the top of my dwelling
       to create an additional dwelling unit
   3.) added a basement apartment
   4.) torn out walls or doors etc. to eliminate dwelling unit
   5.) created an office by performing alterations
   6.) created an office without alterations
   7.) performed alterations to create an additional entertainment area (family room, basement etc.)
   8.) constructed a separate dwelling on my lot
   9.) constructed a new dwelling on part of my lot
   10.) sold part of my lot for construction of a new dwelling
   11.) performed changes to the plumbing
   12.) painted areas of my house
   13.) added new flooring or carpets
   14.) performed other interior decorations _______________________
   15.) put up fencing on my lot
   16.) put siding on my house
   17.) changed the driveway and/or sidewalk
   18.) added landscaping around my home
   19.) constructed or altered my garage
   20.) reshingled or altered the roof
   21.) altered the chimney
   22.) rewired my house
   23.) altered/remodelled my kitchen
24.) drywalled my house
25.) put in new windows
26.) other? (specify) ________________________________
27.) none

H. Explain who performed your alterations: (as %)
   1. yourself
   2. friends and family
   3. general contractor
   4. sub contractor
   5. previous owner
   6. other ________
   7. N. A.

I. What are the total costs of your alterations?
   1. $0-500
   2. $501-1000
   3. $1001-5000
   4. $5001-10000
   5. $10001-25000
   6. $250001-500000
   7. $50001 or greater
   8. N. A.

J. What types of energy conservation changes were done to your home in the last five years?

possible categories for content analysis:
1. new heating / cooling system
   A. high efficiency furnace
   B. high efficiency air conditioner

2. new hotwater system
3. insulation
   A. walls
   B. attic
   C. basement
   D. heating ducts
   E. water pipes
   F. hotwater tank
   G. other

4. new windows
5. new lighting
6. new appliances
7. other ________________________________
8. none

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K. Who completed these energy conservation alterations: (as %)
   1. yourself
   2. friends and family
   3. general contractor
   4. sub contractor
   5. previous owner
   6. other ____________
   7. N. A.

L. What were the total cost of these energy conservation alterations?
   1. $0-500
   2. $501-1000
   3. $1001-5000
   4. $5001-10000
   5. $10001-25000
   6. $250001-500000
   7. $50001 or greater
   8. N. A.

M. Have you had an energy audit done on your home?
   1. yes
   2. no

N. Do you perform each alteration completely before moving on to the next, or do you work in stages?
   1. work in stages because of:
      A. time constraint
      B. money constraint
      C. other (specify) ____________
   2. completely finish each alteration
   3. N. A.

O. Why did you decide to alter your dwelling?
   **possible categories for content analysis:**
   1. I derived my primary source of income from the alterations
   2. it helped to pay off my mortgage
   3. my annual housing costs were too high
   4. I have the additional income to increase my standard of living
   5. I would have had to move to a more affordable house since I cannot afford to live here
   6. I would have had to move to a rental unit since I cannot afford to live here
   7. I improved my home's resale value
   8. I improved the appearance of my home
   9. I obtained social status as a landlord

90
10.) I obtained companionship from tenants or boarders
11.) I experienced an increase in my personal safety
12.) I have better used the surplus space in my home
13.) I have additional space for my family
14.) I have gone along with my neighbours who were also doing this work
15.) I had the handy skills to do such work
16.) the city’s Home Planning Advisory Service assisted me with my conversion
17.) I altered my home to conserve energy
18.) I upgraded my home for new electronic information systems
19.) I altered my home for my own benefit
20.) other ? 
21.) N. A.

P. Why haven’t you performed more alterations, or if you haven’t done any alterations at all, why not?

possible categories for content analysis:
1.) I did not have the time to alter my house
2.) I could not afford to alter my house
3.) my property taxes might be raised owing to the alterations I made
4.) I could not get any financial support from the government
5.) I did not want to take out a loan to alter my house
6.) I thought my home was worth more as it is now
7.) I liked my home as it appears now
8.) my home’s size, layout, or age was not suited for it
9.) I valued extra space inside my home
10.) I might have been moving in the near future
10b.) I am hoping it will be sold due to speculation from the casino (not putting any money into it)
11.) I did not want to take on a boarder
12.) I did not want to take on a tenant
13.) my neighbourhood was not suited for an altered dwelling
14.) my neighbourhood’s zoning did not allow for my alteration plans
15.) I thought that there was no demand for extra rental units in the city
16.) I am waiting for new technology before I will change anything
16b.) I am unsure about the effects that the new casino might have on my house
17.) other
18.) N. A.
Work at Home

Q. Do you do paid work at home or bring work home with you?
   1. yes
   2. no

R. What type of work is it? (state)
   1. white collar
   3. clerical or services
   4. skilled labour
   5. student
   6. other ____________
   7. N / A

S. What area of your home do you do this work in?
   1. basement
   2. garage
   3. family room
   4. den / study
   5. converted bedroom
   6. other ____________
   7. N / A

T. What specialized equipment do you have?
   1. computer
   2. telephone solely for work use
   3. other ____________
   4. none
   5. N / A

U. Did you alter your designated work space to accommodate your work needs?
   1. yes, this included:
      A. rewiring
      B. enclosed area
      C. other ____________
   2. no
   3. N / A
Landlord Questions

V. Do you consider yourself to be a landlord?
   (Rent out space in your home to others)
   1. yes
   2. no (if no, move to question AA.)

W. If so, what sort of tasks do you perform as a landlord?
   1. painting
   2. fixing appliances etc.
   3. general upkeep
   4. other (specify) ___________
   5. N / A

X. Do you want to continue being a landlord in this home?
   1. yes
   2. no
   3. N / A

Y. How have your experiences as a landlord been?
   1. good
   2. mostly good
   3. fair
   4. mostly bad
   5. bad
   6. other ___________
   7. N / A

Z. Tell me about your rental unit(s).
   1. How many units?
      How many bedrooms?
   2. N / A

Neighbourhood Questions

AA. Why did you move to this area?
   possible categories for content analysis:
   1. income potential
   2. heterogeneous nature of area
   3. need for smaller / bigger house
   4. close to all amenities
   5. always lived in area - wanted to stay in area / liked area
   6. close to work
   7. other ________________________________
AB. Did you buy your house with renovations or alterations in mind? Why?
   1. yes
      A. cheaper
      B. liked to fix up houses
      C. other __________
   2. no
      A. did not need any work
      B. other __________

AC. Do you like what you have done to your house?
   1. yes
      A. like it as it is now; change nothing
      B. like it as it is now; change __________
   2. no (specify)

AD. How do you view your neighbourhood? Changing? For better or worse?
possible categories for content analysis:
   1. yes, changing due to:
      A. new casino
      B. absentee landlords
      C. less character
      D. other (specify) ________________________________
   2. no, not changing

AE. Do you think the conversion of single family homes, in your
   neighbourhood, into duplexes, triplices etc. positively contribute to the
   character of your neighbourhood or negatively detract from the character
   of your neighbourhood?
possible categories for content analysis:
   1. contribute
      A. more heterogeneous area
      B. other (specify) ________________________________
   2. detract
      A. diminish character
      B. reputation
      C. other ________________________________
   3. status quo
   4. unsure

AF. Do you think conversions affect your dwelling's economic value?
   1. yes
      A. increase value of home
      B. decrease value of home
   2. no affect on home
   3. unsure

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AF1. Do you think the new casino will positively contribute to the character of your neighbourhood or negatively detract from the character of your neighbourhood?

possible categories for content analysis:
1. contribute
   A. more heterogeneous area
   B. receive greater attention
   C. other (specify) __________________________
2. detract
   A. speculators
   B. loss of families
   C. reputation
   D. greater crime
   E. too many tourists - too busy
   F. other __________________________
3. status quo
4. unsure

AF2. Do you think the new casino will affect your dwelling’s economic value?
1. yes
   A. increase value of home
   B. decrease value of home
2. no affect on home
3. unsure

AG. What advantages and / or disadvantages, if any, do you associate with living near the new casino?

possible categories for content analysis:
1. advantages
   A. increase in value of property
   B. close to ‘all the action’
   C. other (specify) __________________________
   D. none
2. disadvantages
   A. crime
   B. too busy
   C. lose character of neighbourhood
   D. other (specify) __________________________
   E. none
3. unsure
AH. What advantages and / or disadvantages, if any, do you associate with living near downtown?
possible categories for content analysis:
1. advantages
   A. close to downtown amenities
   B. close to waterfront
   C. other (specify) ______________
   D. none
2. disadvantages
   A. too close to the casino
   B. other _______________________
   C. none
3. unsure

AI. Have you ever considered moving?
Under what condition would you consider moving?
possible categories for content analysis:
1. yes
   A. being pushed out by the new casino
   B. when price was right
   C. need for bigger / smaller house
   D. affordability problems
   E. can’t take care of house anymore
   F. want to move to a different area
   G. job relocation
   H. other _______________________
2. no
3. unsure

AJ. What is the approximate size of your house (sq. ft.)?

AK. Do you know anything about council’s plans to redevelop the city center?
How do you feel it will affect you?
1. yes, heard about plan _______________________
2. no, haven’t heard about plan

Would you be willing to participate in the next phase of this study, involving the computer simulation of alterations made to your home? The dimensions and layout of your home will be entered into a computer and you will be asked to hypothetically re-alter your home, without constraints, into what you consider an ideal arrangement.
APPENDIX C

Content Analysis Categories

Alteration Information

G. I. Repairs and Maintenance

Expenditures made to an existing structure or piece of equipment to keep it in good working condition.

11.) performed changes to the plumbing
12.) painted areas of my house
13.) added new flooring or carpets
14.) performed other interior decorations
17.) fixed driveway / sidewalk
19.) altered my garage
20.) reshingled or altered the roof
21.) altered the chimney
22.) rewired my house
26.) other? (specify) fixed eavestroughs

mortar
porch
soffits
insulation
awning
dormer
cleaned windows

II. Replacement / New Installation of Equipment

Installation of equipment that replaces existing unit, includes upgrading and conversion to another type of unit. Also the installation of equipment that did not exist previously on the property.

26.) other? (specify) fixtures

furnace
air conditioning

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III. Additions

Structural extensions or additions to property

  eg. rooms, decks, garages, sheds, pool, fences, patios, driveways

1.) constructed an addition to the side of my dwelling
   to create an additional dwelling unit
2.) constructed an addition to the top of my dwelling
   to create an additional dwelling unit
7.) performed alterations to create an additional
   entertainment area (family room, basement etc.)
15.) put up fencing on my lot
19.) constructed garage
26.) other? (specify) ________________________________

    shed
    pool
    deck
    porch

IV. Renovations

Work done to upgrade property, rearrange interior space, and / or
modernize existing facilities

  eg. remodelling rooms, doors, windows

3.) added a basement apartment
4.) torn out walls or doors etc. to eliminate dwelling unit
5.) created an office by performing alterations
6.) created an office without alterations
16.) put siding on my house
17.) changed the driveway and / or sidewalk
18.) added landscaping around my home
23.) altered / remodelled my kitchen
24.) drywalled my house
25.) put in new windows
26.) other? (specify) ________________________________

    new basement floor
    woodworking inside dwelling
    remodelling attic
    tiling
    redid bathroom
    new doors
    redid bedroom
    redid family room
    redid dining room
    redid ceiling
    insulation
V. Miscellaneous

8.) constructed a separate dwelling on my lot
9.) constructed a new dwelling on part of my lot
10.) sold part of my lot for construction of a new dwelling

Energy Conservation Alterations

J. I. Repairs and Maintenance

II. Replacement / New Insulation of Equipment
   1. new heating / cooling system
      A. high efficiency furnace
      B. high efficiency air conditioner
   2. new hotwater system
   6. new appliances

III. Renovations
   3. insulation
      A. walls
      B. attic
      C. basement
      D. heating ducts
      E. water pipes
      F. hotwater tank
      G. other
   4. new windows
   5. new lighting

Reasons to Alter

O. I. Economic
   1.) I derived my primary source of income from the alterations
   2.) it helped to pay off my mortgage
   3.) my annual housing costs were too high
   4.) I have the additional income to increase my standard of living
   5.) I would have had to move to a more affordable house since I cannot afford to live here
   6.) I would have had to move to a rental unit since I cannot afford to live here
   7.) I improved my home’s resale value
II. Social
8.) I improved the appearance of my home
9.) I obtained social status as a landlord
12.) I have better used the surplus space in my home
14.) I have gone along with my neighbours who were also doing this work
19.) I altered my home for my own benefit

III. Governmental
16.) the city's Home Planning Advisory Service assisted me with my conversion

IV. Demographic
10.) I obtained companionship from tenants or boarders
13.) I have additional space for my family

V. Technological
17.) I altered my home to conserve energy
18.) I upgraded my home for new electronic information systems

VI. Miscellaneous
11.) I experienced an increase in my personal safety
15.) I had the handy skills to do such work
20.) other ? ________________________________
    fire restoration
    safety
    preventative measures

Reasons for Not Altering More

P.  I. Economic
2.) I could not afford to alter my house
3.) my property taxes might be raised owing to the alterations I made
4.) I could not get any financial support from the government
5.) I did not want to take out a loan to alter my house
6.) I thought my home was worth more as it is now
10b.) I am hoping it will be sold due to speculation from the casino (not putting any money into it)
15.) I thought that there was no demand for extra rental units in the city
II. Social
   1.) I did not have the time to alter my house
   7.) I liked my home as it appears now
   9.) I valued extra space inside my home
   11.) I did not want to take on a boarder
   12.) I did not want to take on a tenant
   13.) my neighbourhood was not suited for an altered dwelling
   17.) other ________________________________
       family’s time constraint
       didn’t want to

III. Governmental
   14.) my neighbourhood’s zoning did not allow for my alteration plans

IV. Demographic

V. Technological
   16.) I am waiting for new technology before I will change anything

VI. Miscellaneous
   8.) my home’s size, layout, or age was not suited for it
   10.) I might have been moving in the near future
   16b.) I am unsure about the effects that the new casino might have on my house

Why Move to Area

AA. I. Economic
   1. income potential
   6. close to work
   7. other ________________________________
      affordable housing

II. Social
   2. heterogeneous nature of area
   4. close to all amenities
   5. always lived in area - wanted to stay in area / liked area
   7. other ________________________________
      liked home

III. Demographic
   3. need for smaller / bigger house
IV. Miscellaneous

7. other: move in with grandmother

View Neighbourhood as Changing?

AD. I. Change

A. physical change
   - student housing / absentee landlords
   - conversions
   - school closing
   - casino

B. change in social fabric
   - new / younger families
   - crime
   - less character
   - loss in sense of community

II. No Change

Affect of Conversions?

AE. I. Contribute to Area

A. physical change
   - more heterogeneous area

II. Detract From Area

A. physical change
   - absentee landlords / student housing
   - parking problems

B. change in social fabric
   - perceived decrease in value
   - loss of character / reputation
   - change in composition of population

III. Status Quo

IV. Unsure
Casino Affect Area?

AF1. I. Contribute to Area
   A. economic
      - help businesses
      - increase property values
   B. social fabric
      - receive greater attention

II. Detract From Area
   A. social fabric
      - increase crime
      - too busy
   B. Physical
      - parking problems

Advantages / Disadvantages of Living Close to University

AG. I. Saw Advantages
   A. location
      - close when had kids
      - close to university
      - close to amenities
   B. economics
      - income potential
   C. atmosphere (social fabric)
      - exciting
      - diversity of residents

II. No Advantages

III. Saw Disadvantages
   A. physical
      - absentee landlords / student housing

IV. No Disadvantages
Advantages / Disadvantages of Living Near the Casino

AG. I. See Advantages
   A. economics
      - spin-off benefits
      - increase property values
      - hydro paid
   B. atmosphere (social fabric)
      - close to all the action

II. Saw No Advantages

III. Saw Disadvantages
   A. economics
      - decrease in property value
   B. atmosphere (social fabric)
      - increase in crime
      - too busy / too much traffic
      - lose character

Advantages / Disadvantages of Living Close to Downtown

AH. I. Saw Advantages
   A. location
      - close to amenities
      - close to bus system
      - close to waterfront
      - close to work
      - close to Detroit

II. Saw No Advantages

III. Saw Disadvantages
   A. atmosphere (social fabric)
      - crime
      - safety / security
      - traffic
      - too close to the casino
   B. miscellaneous
      - size of lots
Considered Moving?

I. Yes
   A. voluntarily
      c.) need for bigger / smaller house
      f.) want to move to a different area
   B. involuntarily
      a.) being pushed out by the new casino
      d.) affordability problems
      e.) can’t take care of house anymore

II. No
### APPENDIX D: SURVEY RESULTS

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## Appendix D: Survey Results

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## APPENDIX E - BDEXX RESULTS

### ALTERATION ACTIVITIES

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**Content Analysis Total** 45 53

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APPENDIX E - BDEXX RESULTS

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ENERGY MEASURES

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<td>heating/cooling</td>
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<td>dishwasher</td>
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<td>fridge</td>
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<td>stove</td>
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<td>freezer</td>
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BDEXX Total: 8 6
Content Analysis Total: 5 5

109
APPENDIX E - BDEXX RESULTS

REASONS TO ALTER

Economic

<table>
<thead>
<tr>
<th>Type</th>
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<tr>
<td>income</td>
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<tr>
<td>money</td>
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<tr>
<td>afford (house costs)</td>
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<tr>
<td>increase value</td>
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<tr>
<td>pay mortgage</td>
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<tr>
<td>increase resale value</td>
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<td>3</td>
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<tr>
<td>costs too high</td>
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Social

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<tbody>
<tr>
<td>appearance</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>wanted to</td>
<td>6</td>
<td>3</td>
</tr>
<tr>
<td>neighbours</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>upkeep</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>character</td>
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Government

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</thead>
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</tr>
<tr>
<td>government help</td>
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Demographic

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<tbody>
<tr>
<td>companionship</td>
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<tr>
<td>more space</td>
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<tr>
<td>additional family</td>
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<tr>
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<tr>
<td>Content Analysis Total</td>
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### APPENDIX E - BDEXX RESULTS

#### Technological

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<tr>
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<tr>
<td>conserve energy</td>
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<tr>
<td>safety</td>
<td>0</td>
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<td>upgrade</td>
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<td>update</td>
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**BDEXX Total** 0 6
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#### REASONS NOT TO ALTER

### Economic

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</thead>
<tbody>
<tr>
<td>afford</td>
<td>4</td>
<td>3</td>
</tr>
<tr>
<td>worth more now</td>
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<tr>
<td>didn't want loan</td>
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<tr>
<td>increase taxes</td>
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**BDEXX Total** 4 3
**Content Analysis Total** 6 8

### Social

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<td>liked home as is</td>
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<tr>
<td>didn't want boarder</td>
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<tr>
<td>didn't want tenant</td>
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**BDEXX Total** 3 2
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### Government

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<tr>
<td>zoning</td>
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<tr>
<td>gov't didn't help</td>
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<td>no other assistance</td>
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**BDEXX Total** 0 0
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### APPENDIX E - BDEXX RESULTS

#### Technological

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#### Misc.

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<td>affects of casino</td>
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#### KEY WORD SEARCH

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<td>- pro</td>
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</table>
VITA AUCTORIS

NAME: Chris Matthews
PLACE OF BIRTH: Ancaster, Ontario
YEAR OF BIRTH: 1971
EDUCATION: Ancaster High School, Ancaster 1986-1990
           University of Western Ontario, London, Ontario 1990-1994 B.A.
           University of Windsor, Windsor, Ontario 1994-1996 M.A.