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*Keeping to the  
Marketplace*

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The Evolution of Canadian  
Housing Policy

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JOHN C. BACHER

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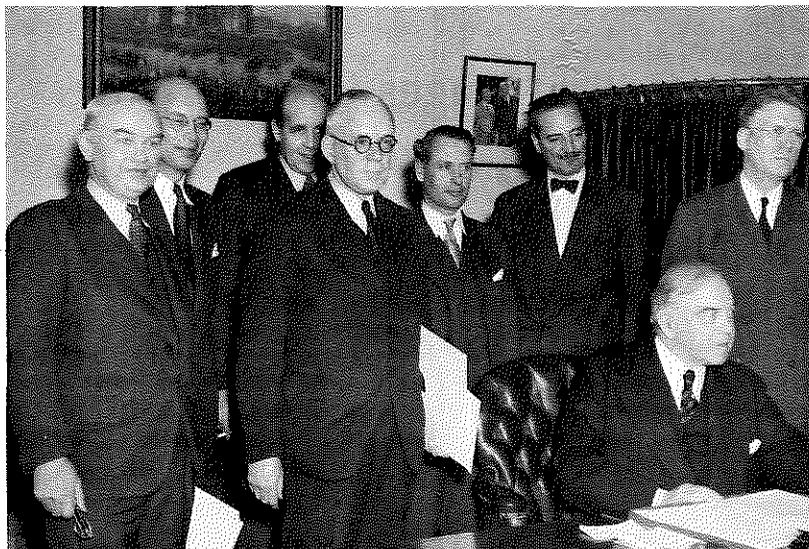
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## Critical Stages in Canadian Housing Policy

- 1912 First limited-dividend housing projects in Toronto
- 1919 First federal housing measure
- 1935 Passage of Dominion Housing Act establishing joint loans
- 1948 Amendments to National Housing Act (NHA) for limited-dividend housing
- 1949 NHA amendments for publicly subsidized low-rental housing and land banking
- 1954 New NHA replacing joint-loan program with mortgage insurance
- 1956 NHA amendments for urban renewal
- 1964 NHA amendments to speed public-housing construction
- 1969 Urban renewal terminated
- 1973 NHA amendments to encourage third-sector housing
- 1978 End of federal land banking, transfer of much program administration to provinces
- 1986 Ontario begins Homes Now program, first major, exclusively provincial social-housing program
- 1992 Federal government ends direct delivery of co-operative housing program



Far left, W.C. Clark, deputy minister of finance 1933–53, who masterminded the marketplace thrust of Canadian housing policy. The others in the picture, reading from left to right, are R. Bryce, Sir Wilfred Rady, Norman Roberston, the Honourable Malcom MacDonald, Gordon Munro, the Honourable J.L. Isley, and William Lyon Mackenzie King.

Courtesy the National Archives of Canada, PA 150450.

*Above right:* Toronto businessman and social reformer Harold (W.H.) Clark, who played a critical role from the 1940s through the 1970s as a promoter of public housing and of the “third-sector” approach adopted in the NHA amendments of 1973.

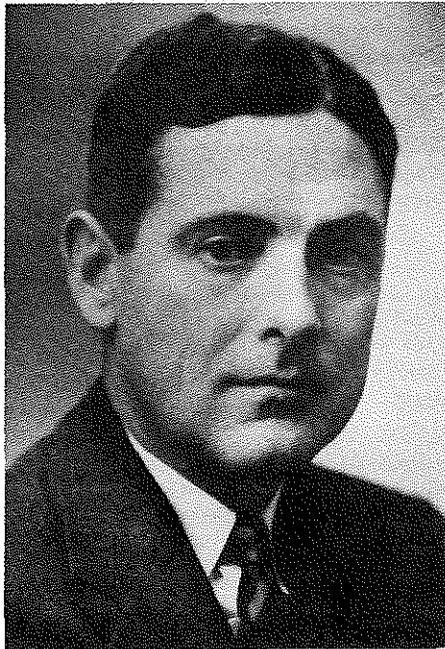
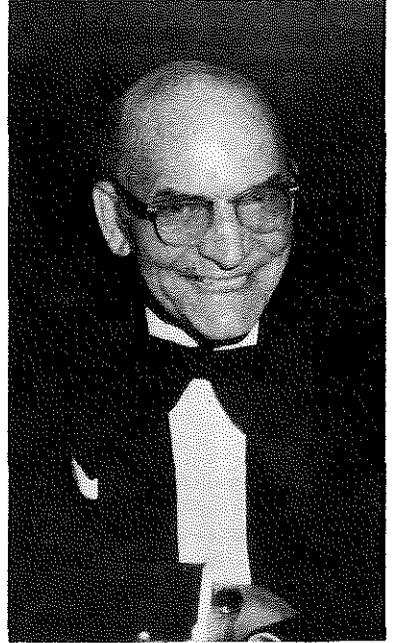
Courtesy the Clark family.

*Above left:* Humphrey Carver, a pioneer who campaigned for social housing in Canada through his work both in government and in the voluntary sector.

Courtesy the National Archives of Canada, PA 150446, photo by Paul Orzdale.

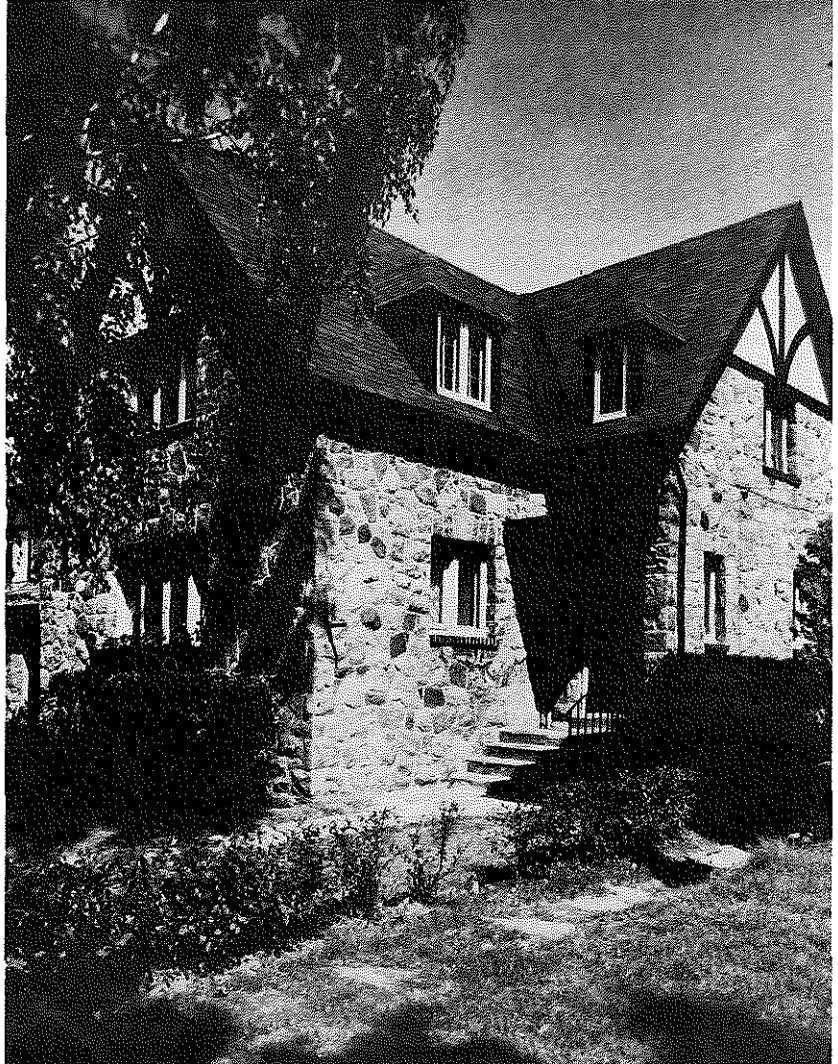
*Below left:* David Mansur, first president of CMHC (1946–54), who modified but maintained the policies of his mentor, W.C. Clark, by making them more flexible.

CMHC, *Habitat 8–9* (1966): 4. Courtesy the Metropolitan Toronto Library Board.





Slum housing in Toronto at the time of the Bruce Report, 1935.  
Courtesy the City of Toronto Archives, Globe and Mail Collection, 33-226.



In its elegance, the first home financed under the Dominion Housing Act (1935) typified the failure of both the early joint-loan program and subsequent mortgage insurance to reach any but the affluent top 20 per cent in income among Canadian families. The housing was built by Wilfred Cude, famed National Hockey League player, and is in the Town of Mount Royal, Montreal. CMHC, *Habitat* 2, no. 6 (1959): 5. Courtesy the Metropolitan Toronto Reference Library.



These photographs of Depression-era hostels for homeless single men illustrate the harshly punitive conditions they had to endure. Courtesy the National Archives of Canada, c 13236. Courtesy the Archives of Ontario, s 15754.



This line-up in front of the Toronto Emergency Housing Registry in 1945 was for very bleak accommodation, generally in former army barracks.  
Courtesy York University Archives, Toronto Telegram Collection, box 278, file 1955.



Severe housing conditions in Montreal during the Second World War.  
Courtesy the National Archives of Canada, PA 129012.

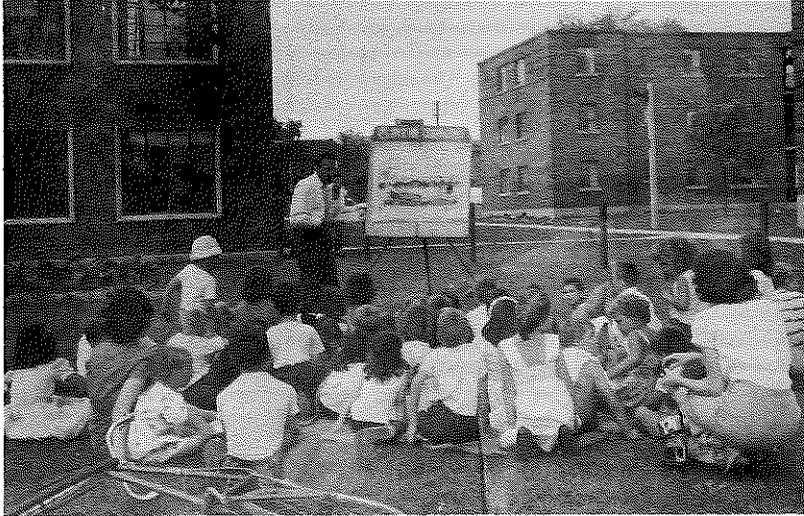


A veterans' Wartime Housing project, converted into a limited-dividend seniors' project by a service club in Vancouver. Few such projects were successfully converted into long-term social housing, and seldom for low-income families.  
Courtesy the National Archives of Canada, PA 170064.



The opening of Toronto's pioneering Regent Park project (1949) was attended with a sense of high idealism, especially evident in the concern for the welfare of children. The before and after photographs illustrate the dramatic improvement in tenants' living conditions after their move to the project.

Courtesy the City of Toronto Archives, Globe and Mail Collection, 132432.  
Courtesy the National Archives of Canada, PA 128760.



The reliance on the financial support of a business association for the Regent Park project is a reminder that in the early days of public housing it was difficult to obtain funding for recreational programs.

Courtesy the City of Toronto Archives, RC 28-7, photo by Canada Wide Photo; RC 28-94, photo by McFadden.



The Parkchester Apartments, New York, built by the Metropolitan Life Insurance Corporation and used by W.C. Clark as a model to encourage private capital investment in rental housing.  
*Architectural Forum*, June 1939.



The Toronto Housing Company's Bain Avenue project. The nation's first limited-dividend project, built in 1914, became one of the first acquisitions of Toronto's Cityhome Corporation after passage of the 1973 NHA amendments. It was later acquired by its tenants and converted into a co-operative. Courtesy the City of Toronto Archives, SC 18-8.

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# 1 Canadian Housing Policy in Perspective

The fundamental premise about housing has undergone a tremendous change. It has become a Public Utility, in accepted theory at least, if not as yet in any complete sense of accomplishment. The right to live in a decent dwelling has taken its place among the "national minima" – the right to good and abundant water, to sanitation, to adequate fire and police protection, to the use of paved and lighted roads, to education, to a certain amount of medical care, and, in most European countries, to various forms of social insurance.

Catherine Bauer, 1934

## CANADIAN HOUSING POLICY IN INTERNATIONAL PERSPECTIVE

When drafting the lines above in depression-ravaged America, Catherine Bauer was attempting to instil in her fellow citizens some of the admiration she felt for the social-housing achievements of post-war Europe. Her book *Modern Housing* was part of a campaign she undertook to achieve "an active demand on the part of workers and consumers ... strong enough to over-balance the weight of real estate and allied interests." Through her writing and her efforts to interest the American labour movement in housing issues, Bauer was able to see her ideals realized in the Wagner Housing Act of 1937, passed at the apex of the "social-democratic" phase of the later New Deal.<sup>1</sup> While Canadian reformers had similar visions and pressed for an approach to housing based on public utility and human rights, similar to the direction taken in democratic European states, their ideals would not begin to be realized until the building of Regent Park, largely through the initiative of the city of Toronto, in 1949. Although provided for in the 1949 National Housing Act (NHA) amendments, public housing would flow at a trickle of an average of 873 units per year until the moribund program was revitalized in 1964. Dominated by urban redevelopment considerations, public housing fostered a backlash as a result of its association with high-rise towers and the brutal clearance of low-income families from their cherished neighbourhoods. Not until the NHA was

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amended in 1973 could anything approximating the well-planned, subsidized low-income projects praised by Catherine Bauer in 1934 – designed, as she had urged, by co-operatives and non-profit associations – be found in Canada on a significant scale. Moreover, this legislation was introduced under the unusual pressure of an NDP-influenced minority government and was quickly weakened, upon the return to a Liberal majority government, by the removal of all its provisions to support land banking.<sup>2</sup>

Although Canada has been slower to adopt the “comprehensive” housing policies of other Western industrialized democracies, particularly the predominately social-democratic states of Scandinavia, this conservatism has not been rooted in a peculiar national exemption from housing problems. Indeed, the same “crises” that subsidized rental housing programs were designed to address were widespread in Canada during the rapid urbanization of the “Laurier prosperity” boom before the First World War.<sup>3</sup> Compared to problems in Europe, however, the housing crisis in Canada, characterized by the overcrowding of a limited supply of low-rental dwellings, came much later. Sir Herbert Ames, pioneer Canadian social investigator, in the 1890s documented and described the marked superiority of housing conditions in Montreal over those of Europe, although this situation would end in little over a decade. Ames understood that Canada in the nineteenth century lacked the long debate and early modest efforts at government-sponsored housing already tested in Europe. This was largely because housing conditions were better in a nation where urban concentration and the industrial revolution were less advanced. In the twentieth century increasingly similar housing conditions caused subjective factors, such as ideology, rather than the dry world of housing statistics to determine the marked divergence in approach to housing questions in Canada and in Europe. Ideas that, on the eve of the First War, had long been tried and found wanting in Europe, such as limited-dividend housing, were just being attempted in Canada on an experimental scale. This lack of experience contributed to the modest nature of the federal government’s first housing scheme, in 1919. But the strong role of ideology in shaping housing efforts is underscored by this scheme’s abandonment as soon as the widespread labour unrest of the immediate post-war years had dissipated.

While the achievements of subsidized rental housing in Europe and Great Britain began after the First War concluded, they had long been in the minds of the visionaries of the European and British labour movements. Typically, at a 1912 meeting of Amsterdam archi-

pects, the controversial housing reformer Ary Keppler, after berating his colleagues for neglecting workers' housing, urged them to become involved in "the struggle of the working class" and to create "beautiful workers' dwellings, the monuments to that struggle." A few years after these remarks Keppler would be employed by the social-democratic Amsterdam municipal council to realize their shared ideal – that the workingman have the right to live in the beautiful, carefully designed surroundings that had once been the exclusive preserve of the propertied classes. Such housing, which memorialized the class struggle while meeting physical needs, fostered worker solidarity and served as advertising for the Dutch social-democratic party by proclaiming its success in obtaining housing for its constituents.<sup>4</sup>

While the armed conflicts that took place in the fortified working-class apartments in Vienna, named for such socialist heroes as Karl Marx and Frederick Engels, illustrate the early divisions over social-housing policy in Europe, in the Scandinavian countries these policies ceased to be viewed in class terms and became part of national consensus. In part this was a function of the unusual longevity of local social democrats in government. In Sweden, for example, social democrats dominated every ministry from 1932 to 1976, except for a few months in the summer of 1936.<sup>5</sup>

In the United States, socialist parties have counted themselves fortunate to elect one congressman. The contrast in the degree of labour organization is also striking. Sweden's labour force has been at least 75 per cent unionized throughout the twentieth century, in contrast to the current American low of 27 per cent, which represents a decline from the upsurge in union membership during the later stages of the New Deal. In housing policies the contrasts are similar. In the United States the division between a residual "social" sector for the poor and a "market" sector for those who can pay their way is pronounced. Sweden is the strongest example of a society where the housing and property industry has been transformed into a social utility controlled by the users of the service and the workers in the industry.<sup>6</sup>

In Sweden between 85 and 90 per cent of housing is built on publicly owned land. Over time, land costs have fallen as a component in the price of housing and now represent only 5 to 10 per cent of the cost of a dwelling. Approximately half of Sweden's housing finance is taken from government revenue or the National Pension Fund. Various types of non-profit groups develop 58 per cent of the nation's annual housing production, greatly reducing opportunities for speculation in housing property.<sup>7</sup>

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The strong co-operative sector in Sweden has further reduced opportunities for speculation in housing by entering the building industry. Firms owned by building-trades unions produce 10 per cent of new residential construction, and 6 per cent of housing is still built by the direct labour of the home owner. Municipalities are legally obligated to acquire and bank land sufficient for ten years of future development; stringent sales regulations against speculation in residential properties are enforced, and all profits in transactions are taxed in order to finance municipal land acquisition.<sup>8</sup> In order to retain the housing sector as an outlet for private investment, increased emphasis has been placed on obtaining greater productivity in construction, resulting in a 300 per cent increase in building productivity from 1950 to 1970.<sup>9</sup>

Comprehensive housing policies in Scandinavia have both minimized speculation and profiteering and maximized the extent to which housing occupiers, either individually or corporately, own their own homes or have a voice in their management. Most housing is either built for home ownership (without speculation-inflated land prices) or constructed by non-profit housing associations and co-operatives. Co-operatives undertake every aspect of building, including the manufacture of prefabricated kitchens and bathrooms, furniture, and raw-material extraction. Student housing has also evolved along co-operative lines. Unlike their British and North American counterparts, who conventionally live in university-administered residences, Swedish students are responsible for the design and construction of their housing and the management of the completed accommodation. By law municipalities are required to provide day-care facilities, kindergartens, and housing for the aged. Special attention has been focused on developing housing facilities adjusted to the varied needs and abilities of the elderly. As a result subsidized pensioners' hotels, shopping assistants, home-care attendants, and daily telephone checks have been developed. Rural communities have been relatively quickly provided with piped water, drainage, modern heating systems, electricity, kitchen equipment, and insulation.<sup>10</sup>

Although the strength of the non-profit housing sector is often viewed as the unique feature of the comprehensive housing policies of Scandinavian states, programs that encourage the provision of affordable and high-quality housing for owner occupation are also integral to them, including the socialization of housing finance as well as land. Since the mid-1930s Sweden has provided low-interest "homestead loans" to agricultural workers for the cost of purchasing or building their own homes.<sup>11</sup>

Comprehensive policies are carefully adjusted for individual needs. Homes of elderly pensioners with physical disabilities are re-fitted with new kitchen and toilet facilities, or home extensions, lifts, cranes, and ramps, to avoid premature institutionalization. Shelter subsidies are provided for 70 to 90 per cent of the population and take varied forms, from tax-exempt rent rebates per child to special low-interest loans that allow families with many children to buy their own homes.<sup>12</sup>

The political will to develop comprehensive housing policies emerged because of the strength and values of the Swedish trade-union movement. It inherited the adult-education ideals of the folk schools of the Scandinavian farm and co-operative movements. Currently, some 650,000 students take its classes annually, absorbing strong social and egalitarian values. In vivid contrast, a contemporary study of British workers found that only 2 per cent felt such social goals should be a priority for their unions. Also unlike Swedish unionists, the majority of British trade-union members felt that unions had too much power.<sup>13</sup>

The marked contrast in political outlook of Swedish and British workers goes a long way towards explaining the consensual nature of Swedish housing policies and the sharp divisions characteristic of British ones. Whereas in Sweden a long and progressive socialization of the housing market has occurred – largely unbroken by changes in government – in Britain attempts to introduce similar policies have been the occasion of fierce conflict between the Labour and Conservative parties. This has been evident in bitter battles over council-housing standards and the recent moves of the Conservative national government to force Labour municipal councils to sell off much of their stock of public housing to individual home owners.<sup>14</sup>

The same reflection of social trends in housing policy characteristic of Great Britain and Europe can be seen in the United States. In part the evolution of American policy was shaped by its slower acceptance of municipal building-codes standards. In Europe and Great Britain application of such codes discouraged workers' self-built housing and drove away private investment in housing. The impact of rent controls, imposed throughout Europe during the First World War, had a similar tendency to make the production of unsubsidized working-class housing more difficult. The American worker who built a home on inexpensive land on the urban fringe often faced other hardships, but such practices did provide a safety valve that reduced class-conscious political pressures on housing issues, and permitted low-paid workers to escape exploitation by real

estate managers and mortgage lenders. As late as 1944 American public-housing advocate and administrator Nathan Straus observed the last forms of this self-built housing by low-income workers. He noted that the only new homes being built for the lower third in income of urban families were "shacks" erected in communities that were still "without adequate building codes."<sup>15</sup>

Building codes did not become significant in the United States until the beginning of the twentieth century. Their implementation repeated the European experience of such legislation by making the new housing constructed under their provisions too expensive for the poor, increasing overcrowding in the remaining "old by-law" flats. The advocates of code enforcement, led by Lawrence Veiller, opposed European ideas of promoting low-cost housing by building new communities through public land assembly. Daniel Burnham's ambitious 1909 plan for Chicago confined its remarks on housing to the observation that persons removed for street improvements would not have to be rehoused at public expense, as in Europe; in America, he believed, the unaided private market would painlessly provide new homes. After another Chicago reformer, Jane Addams, had acquired a block of property from a slum landlord, she soon concluded that the homes were beyond improvement and proceeded to demolish them. The tenants without subsidies had to be evicted since their homes could not be repaired within the economics of the private marketplace. The one European idea eagerly adopted by the Americans was zoning, which was primarily used to keep the poor out of affluent districts. Veiller attempted to characterize the 1924 housing legislation of the British Labour government as "nothing more nor less than public charity on a gigantic scale ... even more unsound than that of the Socialist government of Vienna."<sup>16</sup> Such attitudes prevailed through the booming 1920s; not until the Depression would circumstances favour Bauer and her supporters in their desire to bring "un-American" ideals to their country.

The evolution of Canadian housing policy fits into the broad contours of the contrasting experiences of Sweden and the United States. Canadian and American working-class movements shared a common inability to organize most unskilled workers until the coming of the Great Depression. The slower development of labour organization in Canada during the Depression reduced pressures for subsidized housing, accounting for its absence from the agendas of King and Bennett. An upsurge in labour organization during the Second World War, coupled with increased support for the Co-operative Commonwealth Federation (CCF), encouraged the adop-

tion of a program of subsidized shelter through the temporary activities of Wartime Housing Limited. The momentum of labour militancy increased in the immediate post-war years and was accompanied by the veterans' rental-housing program and the continuation of national rent controls. Federal support for subsidized housing was recognized as necessary in 1949 in view of plans to secure the termination of programs fostered by heightened working-class organization and consciousness during the 1940s. Unfortunately, this commitment was a tokenist measure and served to wind down in quieter years an activity that had been forced on the government during the turbulent time of war and post-war adjustment. This sleight of hand was typical of the sound and fury, coupled with minor advances, that would prove to be so characteristic of the evolution of Canadian housing policy.

#### HOUSING AND CANADIAN FEDERALISM

Canada, unlike the unitary states of Great Britain and the Scandinavian nations, has a federal political system. But federalism has not proved anywhere to be a significant barrier to any level of government determined to pursue a bold housing strategy. The ambitious housing achievements of Vienna in the 1920s were possible only because that municipality acted on powers comparable to those of a provincial government, often with little encouragement at the national level. A more co-operative pattern between national and state governments was the rule in the Weimar Republic of the 1920s and the post-war Federal German Republic, and helped to sustain high levels of social-housing construction.

Although federalism in Canada poses some additional challenges to social-housing advocates by blurring the lines of political responsibility, the structure itself has not impeded any government from taking action. The absence of constitutional roadblocks is most striking when we consider that social housing in Canada actually emerged from the weakest link in the constitutional chain, municipal government.

The better-funded and more powerful federal and provincial governments did not bring social housing to Canada because their relative remoteness from activist groups made them more insulated from political pressure. The major breakthrough took place instead in the city of Toronto, where reformers had carefully organized to make public housing a major political issue that candidates for office were under considerable pressure to support. Consequently, Toronto accepted first what federal governments in Canada had been

resisting for fifteen years: the principle that there were low-income families who needed subsidized rental housing. Reformers were so successful that they could persuade city property owners to approve such subsidies from their own pockets in a municipal referendum, taken at a time of considerable social idealism about a better world at the end of the Second World War.<sup>17</sup>

The victory of Toronto reformers was all the more notable because it was achieved on the toughest fiscal battleground. They had to persuade the more affluent property owners of Toronto to accept higher taxes so that their fellow citizens would enjoy a better life. The reformers' historic success in winning approval for the pioneering Regent Park project on this basis underscores the close connection between the campaigns of a relatively small group of Toronto reformers and the evolution of innovations in social housing in Canada.

The Regent Park breakthrough in the 1940s was the culmination of a series of campaigns for social housing in Toronto that can be traced to turn-of-the-century dialogues between enlightened manufacturers and socially aware trade-union leaders. In the "Progressive" era before the First World War, only Toronto reformers succeeded significantly in implementing two modest limited-dividend housing projects. During the Depression of the 1930s Toronto reformers wrote a new bible for social housing, the Bruce Report, named after a major establishment ally of their cause, Ontario lieutenant-governor Herbert Bruce. This report helped to inspire the back-bench revolt of a typical Toronto Red Tory Conservative MP and former mayor, T.L. Church, which prodded the Dominion Housing Act (DHA) out of the government of R.B. Bennett. In the ensuing decade the banner of establishment-led reform would be passed on from Bruce to Harold Clark, who bravely combined the worlds of social activism and high finance.

Under Harold Clark's leadership Toronto reformers cultivated enough support in the city to win the major breakthrough represented by approval of Regent Park. Clark gathered together an array of distinguished luminaries in the Toronto Citizen Housing Advisory Committee. These included the then adult educator and future philosopher George Grant, social-work professors Albert Rose and Stuart Jaffary, and future CMHC policy planner Humphrey Carver. The group's imaginative agitations made it difficult for candidates for municipal office to oppose public housing and be elected. This produced a unanimous vote of the city council in favour of Regent Park.<sup>18</sup>

The boldness of Toronto's unilateral action caused a conversion of Prime Minister Louis St Laurent as dramatic as St Paul's revelation on the road to Damascus. The new prime minister, who had vowed while campaigning for the Liberal leadership not to be a part of any Cabinet that sponsored public housing, suddenly reversed his position in time to open the new Regent Park project. His government then passed the 1949 amendments to the National Housing Act, which finally accepted the reformers' principle of federally funded, rent-geared-to-income shelter.<sup>19</sup>

Due to the continuing vigour of Toronto reformers, most of the public housing built in Canada during the 1950s went up in the Toronto area, but the reformers remained unhappy with the limited volume constructed, blaming this on the complicated federal-provincial-municipal structure of the 1949 NHA amendments. Aided by Humphrey Carver, who was now policy planner for CMHC, they continued to press for what had been sought in the 1940s, a federally funded, municipally administered public-housing program. Their efforts resulted in the NHA amendments of 1964, which allowed for a direct relationship between the federal government and provinces or municipalities. The result was the creation of the Ontario Housing Corporation (OHC), which rapidly expanded public-housing production in the province, some years consuming all of the federal government's social-housing allocation.

While meeting reformers' targets of needed social housing, OHC's less encouraging management policies and project designs sparked a determined move to "get the City back in the housing business." This promoted a third change in social-housing policy, an emphasis on "third sector" delivery by municipalities, non-profit associations, and co-operatives, in contrast to provincial bureaucracies such as OHC. This was achieved with the passage of the 1973 NHA amendments, long campaigned for by the remarkable team of Harold Clark and Humphrey Carver. Toronto's success in this new era was epitomized by the large St Lawrence project, which carefully mixed both diverse housing tenures and income groups. Such success, however, encouraged opposition from entrepreneurial housing developers and a reduction of city-sponsored and -assisted activity with the sudden end of federal land banking in 1978.<sup>20</sup>

While the commitment of the city of Toronto to social housing has been remarkably constant, this zeal has been balanced by dimmer enthusiasm from senior levels of government, generally more sympathetic to entrepreneurial developers. In the 1950s and 1960s social-housing supporters were undercut by federal policies, gener-

ally supported by provincial governments, that encouraged spartan, severe standards for public housing. These were intended to avoid competition with entrepreneurs, who, it was assumed, would build a better-quality product for those who could afford it. It was this very principle of non-competition that the second generation of reformers emerging in the 1960s was determined to reverse by having income-integrated social-housing projects, with a mix of market and subsidized tenants. These ideals were spelled out by federal housing-policy critic Michael Dennis and then implemented by him as president of Toronto's Cityhome Corporation in a manner that would outrage entrepreneurial housing developers.<sup>21</sup>

Generally unsympathetic to social housing, federal and provincial governments have tended not to promote its construction even after passing legislation permitting it. This pattern was set by the 1949 legislation, under which local activists had to push projects through a formidable obstacle course. After 1964, starting with Ontario, provincial housing corporations began to spark a trend reversed by the 1973 NHA amendments, which placed responsibility for initiative on the third sector. In this the federal government again played a generally passive role, giving more encouragement to builders of condominiums than to the emerging co-operative sector.<sup>22</sup>

While large urban centres have been supportive of social housing, their surrounding suburbs have not. This has benefited federal and provincial governments unsympathetic to social housing, since local opposition encourages delays and prevents more requests for additional allocations.

The contrast between city and suburban approaches to social housing is epitomized in the experience of Metropolitan Toronto. Originally, the existence of Metro encouraged the provincial government, supported by Toronto reformers, to impose social housing on conservative municipalities. This pattern, which had begun with the Lawrence Heights project in 1956 under the determined leadership of Frederick Gardiner, the first Metro chairman, with the support of Premier Leslie Frost, continued in the 1960s in OHC's practice of disguising its projects by having private developers design them. With the end of OHC's development role in 1973, only the city of Toronto picked up the challenge of social housing. No suburban municipality launched its own program, and Metro did not take up the controversial family-housing field until federal housing allocations had been seriously reduced at the end of the decade. With the exception of Peel Region, new social housing for low-income families became concentrated in the city of Toronto. Low-income families in the sub-

urbs were largely confined to the income-segregated public-housing projects built by OHC in the 1960s.

The definition of municipal boundaries and the creation of regional government entities is entirely a provincial responsibility in Canada, and consequently is one of the major ways in which provinces have shaped social-housing provision. The Red Toryism of Ontario premiers Leslie Frost and John Robarts in the 1950s and 1960s would create regional instruments to blunt suburban housing opposition. In the 1970s such boldness in the face of conservative suburban areas was on the wane. Where Frost had used Metropolitan Toronto to impose social housing on suburban governments dominated by hostile real estate lobbies opposed to it, his successors surrounded it with regional governments that effectively blocked new projects in most developing suburban areas.

Ontario's sometimes bold interventions in public housing have proved to be an anomaly, however. Generally the pattern across Canada has been to sit back and see municipalities become the forum for often sharply polarized debates on housing issues.

Typical of the pattern of provincial passivity was British Columbia's response to the 1949 National Housing Act. While it duly passed the necessary complementary provincial legislation, the province cleverly ducked for cover in the ensuing heated battle over its implementation. This zone of conflict emerged instantly, as forces that had argued with each other over the virtue of the principle of social housing since the Great Depression took up their positions. The reformers' general and key strategist was none other than Leonard Marsh, who had written the blueprint for national reform in the 1943 report of the Advisory Committee on Post-War Reconstruction. Arrayed against Marsh's social workers and trade unionists were determined real estate industry activists. The reformers won after four years of debate, but secured only the building of a single project before the onset of urban renewal.<sup>23</sup>

Despite the intensity of housing battles, constitutional roadblocks never proved to be crucial in preventing action desired by critical personalities at any level of government. The city of Toronto showed that the weakest level of government could go it alone to achieve its social-housing objectives. The system was also flexible enough to leave room for the ideological opponents of social housing to do as much damage as their combined wills and imaginations could create. Usually this was done with some degree of subtlety. Premiers would generally not openly forbid municipalities to take part in social housing, preferring to impose a portion of pro-

vincial housing costs on them to make it less attractive. Suburban mayors would usually complain of costs rather than admit openly that they wished their communities to bar the entry of poor people. Like them, premiers could conspire to show loyalty to allies in the property industry by blocking social housing, but their intrigues required sympathetic federal politicians who would not devise policies without a provincial or municipal cost contribution, for without such fiscal excuses social housing would be politically too difficult to refuse.

The crucial role of ideology is evident in the otherwise astonishing position of Saskatchewan as an island of social housing in the prairie provinces in the 1950s. During this period it was the only province to take part in the 1949 federal legislation for public housing, although it was far poorer than oil-rich Alberta and the more economically diverse and affluent Manitoba. Its housing conditions were not notably worse than those of the neighbouring provinces either. Although the wheat fields and boreal forests across the borders were identical, these boundaries did delineate very different political principles. Consequently, the CCF-governed Saskatchewan did not pass on housing subsidies to municipalities and urged more vigorous social-housing policies. In contrast, a Social Credit government in Alberta and a Liberal regime in Manitoba passed all their costs on to municipal governments and did everything to hold back social housing.<sup>24</sup>

The role of ideological factors in shaping housing policy is also illustrated in the case of Quebec. Although nationalist posturing in the province has frequently been used to obscure these debates, their content has mattered more than mere jockeying for advantage between the levels of government. Since it suited his outlook to have an essentially tokenist federal public-housing program, the nationalist Quebec premier Maurice Duplessis co-operated closely with CMHC president David Mansur in framing the 1949 NHA amendments.<sup>25</sup> In keeping with his desire to foster home ownership and to maintain his alliances with related small-business and real estate groups, Duplessis kept public housing out of Quebec for five years. Large business interests supportive of municipal reform organizations, such as the Civic Improvement League and trade unions, were all ignored as alien to the premier's political constituency.

A peculiar set of political circumstances elicited a virtual deathbed repentance from Duplessis on the issue of public housing. This coincided with the election to the provincial legislature and subsequent elevation to the post of minister of municipal affairs of Paul Dozois. Dozois was one of the centrist, business-linked, reform-

minded supporters of public housing in Montreal. His Union Nationale credentials made it impossible for realtors to continue their rhetorical equation of public housing with atheism and communism, and Dozois was able to persuade Duplessis of the merits of approving the first public-housing project in the province, which was named after that seventeenth-century hero of Canadiens, Jeanne Mance.

Even with the support of the powerful Duplessis, bringing public housing to Montreal remained a difficult battle. The premier's political opponents in Montreal, who had previously used the public-housing issue to distinguish themselves from his administration, began to reverse themselves. No longer held back by partisan tactical considerations, real-estate-minded members of the party assailed public housing without restraint. Their leader, Jean Drapeau, even had any discussion of Duplessis's favoured scheme removed from the agenda of Montreal's executive committee. This forced Duplessis to resort to the provincial legislature and to pass a Montreal city charter amendment to rescue the project.<sup>26</sup>

Ideological warfare over public housing burned with even more fierce intensity during the 1950s in Winnipeg. Here it became a symbol of the class and cultural conflicts that divided the city. Discussions of the issue became a ritual re-enactment of the Winnipeg General Strike.<sup>27</sup>

Polarization over public housing began in Winnipeg when the issue first arose in the Depression. The pragmatic David Mansur, then chief inspector of mortgages for Sun Life, attempted unsuccessfully to tone down the intense opposition of his company's Winnipeg branch office to the concept. His later 1949 NHA public-housing legislation was not received any more warmly by the city's real estate fraternity.<sup>28</sup>

The polarization in Winnipeg of the pro-public housing CCF municipal party and their business opponents was so intense that many centrist, business-linked municipal reformers who supported it would not openly break ranks with their political allies. The right-wing Liberal government of Premier Douglas Campbell encouraged such intransigence by passing all the province's share of costs on to municipal governments. This contributed to the defeat of public housing in a 1953 ratepayer referendum. It was rescued only by the fortuitous combination of Campbell's electoral defeat in 1958 (at the hands of the Progressive Conservatives, headed by Duff Roblin) and the 1956 NHA amendments, which linked federal funds to urban renewal to provide public housing for the displaced. Public housing only came to Manitoba when Winnipeg mayor Stephen Juba in-

formed council, after a ritual pilgrimage to Ottawa, that urban renewal could not occur without relocation housing. In response, centrist aldermen, in an unrecorded vote, exempted the necessary public housing from a referendum vote, saving it from a likely repeat of the 1954 battle.<sup>29</sup>

Housing policies provide a remarkable litmus test for the values of politicians at every level of office and of the varied communities that influence them. Often this test measures simply the warmth or coldness of heart of the more affluent and secure towards families of a lower socio-economic status. Such values-based policy differences are most evident in the attitudes of municipalities of comparable financial resources towards co-operative housing, as in the contrasting cases of St Catharines and Welland, two Ontario cities in the Niagara region. Reacting to the concerns of residents wishing to exclude low-income people from their neighbourhoods, St Catharines has had a consistent record of opposing rezonings needed to facilitate co-operative projects. This contrasts remarkably with Welland, which has little resident opposition and a welcoming attitude towards co-ops. It not only routinely approves necessary rezonings but will sell land to co-operatives below market prices. Its mayor, Roland Hardy, ascribes the difference to his city's understanding of what it is like to be poor.<sup>30</sup>

The enormous controversies unleashed by the 1949 NHA amendments underscore the difficulties faced by social-housing advocates resisting well-organized and influential real estate interests. Despite their strength, however, social housing eventually became accepted everywhere across the country. Even when, with a return to harsh right-wing politics in the late 1970s, Manitoba, British Columbia, and Saskatchewan engaged in attacks on the housing innovations of their NDP predecessors, new social-housing production could not be eradicated because of the funding for co-operatives provided by the federal government.

While the constitutional framework has been flexible enough to permit determined opponents of social housing to block it, it has similarly been elastic enough to provide room for the initiatives of its supporters. In British Columbia, social-housing activists unable to secure support from municipalities have turned to labour unions, notably the carpenter's union, to support co-op housing. In Ontario activists unhappy with the reduced social-housing allocations of Brian Mulroney's Conservative federal government successfully persuaded the provincial Liberal government of David Peterson to launch its own Homes Now program. Toronto reformers unhappy with the quality of OHC projects could persuade both the city council

and senior levels of government to initiate programs that met their expectations.

While the city of Toronto has played a pioneering role in social housing, such ground-breaking innovation cannot be ascribed to any provincial government. The province coming closest to such a role, Ontario, has a more chequered pattern of support for social housing. Premier Leslie Frost supported the 1949 NHA amendments in part as a way to curb the then independent interventions of the city of Toronto. He tended to tolerate suburban obstructionism to Metropolitan Toronto's housing program by accepting token levels of building activity in the city, thereby appeasing reformers while reducing burdens to the Ontario treasury.<sup>31</sup> A much bolder approach was taken by his successor John Robarts through the direct construction activities of the Ontario Housing Corporation, which did not require municipal partnerships. But when, under federal pressure, OHC slowly began to move towards a system of tenant self-management that irked entrepreneurs, Ontario stopped its development role, leaving new social housing to the third sector. While this approach worked in areas such as Toronto, Peel Region, Ottawa, and Hamilton, elsewhere in the province social housing was largely confined to the seniors' sector. Even with the revival of social housing by the province under the Homes Now program, the basic pattern remained: it went only where local activists were sufficiently organized to create their own projects or bring sufficient pressure to bear on municipal councils.

Ontario's experience in social housing, for all its twists and turns, has made it the exception that proves the rule governing the interaction of provincial and federal housing policies. The province, despite its frequent retreats, has accounted for 80 per cent of social-housing units built since 1964, with only 40 per cent of the population.<sup>33</sup> This ability to outperform other provinces on a two-to-one basis underscores the uncreative role played by most provincial governments.

Provincial governments have constrained social-housing production by passing on the costs of social housing to municipalities. Even in Ontario this 7.5 per cent cost to municipalities was a major barrier to social-housing construction. There it was not eliminated until 1980, and only after a high-pressure political poker game between Metropolitan Toronto and the province, involving the resolution of such issues as the creation of the Metropolitan Toronto Housing Authority (MTHA), approvals for new co-operative units, and the conversion of limited-dividend senior-citizens' apartments to seniors' public-housing units. Only after this barrier was removed

would Metropolitan Toronto tackle the family-housing field, and new social housing for families return to the suburbs after being dormant since the end of OHC's development role in 1973.<sup>34</sup>

It seems clear that provinces have passed on the costs of subsidies for ideological reasons. While Liberal and Conservative provincial governments have resorted to municipal contributions to slow social housing down, their elimination has been a basic NDP strategy to remove bottlenecks to its delivery. New Democrats, like their social-democratic colleagues elsewhere in the world, believe strongly in reducing land speculation and in shelter subsidies to provide more social justice in the housing market. In Manitoba the share of housing costs borne by municipalities became a good barometer of provincial sympathy for social housing. Under the reactionary Liberal administration from 1949 to 1958, municipalities bore 25 per cent of the costs of housing subsidies – the full provincial share. Premier Duff Roblin's more progressive Conservatives lowered this to 12.5. Their total elimination was one of New Democrat Edward Schreyer's first acts as premier in 1969.<sup>35</sup>

The contrast between the enthusiasm of NDP provincial governments for social housing and the lethargy of others is striking and argues also that Ontario's concentration of social housing is an indicator of political will more than of financial resources. Very strong initiatives by New Democratic governments in Manitoba, Saskatchewan, and British Columbia have been followed by neo-conservative backlashes. Under Schreyer the Manitoba NDP banked over 3,500 acres of land in the Winnipeg area for housing and also purchased housing under its rural and native housing program. It assisted housing co-operatives by providing leased land. In 1975 the 2,037 units of public housing in Winnipeg constructed under the NDP government exceeded even the achievement of the zealous Toronto reformers under Michael Dennis. A still bolder approach was taken by the New Democratic government of British Columbia under David Barrett, which rapidly expanded the province's public-housing stock from 1,400 to 6,200 units in its brief three years, and provided substantial assistance as well to the co-operative sector. This success was achieved in part by the imaginative acquisition of a private development company, the Dunhill Development Corporation.<sup>36</sup>

The missionary zeal of NDP governments in western Canada to promote social housing was exceeded only by the determination of their successors to halt the innovations they had introduced, though they never dared, in even where most inclined to privatization, to sell the housing stock built up by their predecessors to the private

market. The polarization of housing-policy debates in Manitoba, Saskatchewan, and British Columbia, however, demonstrates that ideology, rather than financial ability, has been the main reason other provinces have fallen behind Ontario's social-housing achievement. Red Toryism and social democracy have both proved too radical for electoral success in most provinces.

A surprising measure of the weakness of constitutional and fiscal explanations for provincial inaction is the province of Quebec. Maurice Duplessis's deathbed entry into public housing, with the enormous controversy it generated, scared off his Liberal successors. Consequently, the "Quiet Revolution" was particularly calm in the area of housing, and saw no new public-housing projects undertaken by the province.<sup>37</sup>

Although Lesage's Liberal administration embarked on preliminary discussions about creating a provincial housing corporation on the model of the Ontario Housing Corporation, they did not dare to tackle the controversial issue with actual legislation. This was done in 1967, when the Liberals were replaced by the Union Nationale, now headed by Daniel Johnson, and including in its Cabinet the crusading Paul Dozois. In response to Quebec's nationalist position, CMHC effectively delegated decision making to the province. Despite this concession, which eliminated the periodic delays and revisions that periodically stalled public housing in Ontario, Quebec could not meet Ontario's degree of success in producing social housing. It did become, however, the second producer in the country, matching its status in population.<sup>38</sup> Despite rhetorical attacks on federalism, the social-democratic outlook of the Parti Québécois government of René Lévesque in the late 1970s and early 1980s actually meshed well with the federal emphasis at the time on support for the third sector. Despite confrontations between the provincial PQ and federal Liberal governments over federalism, both parties' social-democratic-leaning housing programs during this period stimulated co-op housing, notably the remarkable Milton Park achievement.<sup>39</sup>

While the Atlantic provinces have not shown the ardour of Ontario or western NDP governments for social housing, neither have they been the scene of the fierce attacks of real estate interests on the concept characteristic of western Canada and Quebec. Despite the myth of Maritime conservatism, Newfoundland was the first province to take part in the 1949 federal-provincial public-housing program. It was shortly afterwards followed by Nova Scotia, which relatively soon launched a project in Halifax. Agitation for social housing by civic improvement leagues in St John and Halifax had

begun before the First World War and continued during the Depression. When federal funds became available, real estate groups and related housing-market ideologues did not mount a determined effort to resist them.

The region was the source of a unique form of social housing pioneered by the Catholic co-operative enthusiasts of the Antigonish movement. In their "sweat-equity" co-operatives, a group of workers pooled their labour to build their own homes, which had a common mortgage. In 1941 the Nova Scotia Housing Commission was already encouraging such co-ops, and by 1953 CMHC agreed to participate jointly with the province in funding this program. Different versions of the program were adopted over time and were applied in all of the Maritime provinces. Modified schemes such as shell housing were developed, whereby a partially completed home would be sold to low-income people with a reduced loan and the substitution of sweat equity for loan payment. In Prince Edward Island the province used federal Regional Economic Development funds set aside for housing to provide grants to purchase for low-income buyers. In the 1950s versions of the Maritime co-operative scheme became popular across Canada, but were subsequently confined to rural areas because of escalating land costs. In the Maritimes land assembly by the federal-provincial partnerships helped to keep sweat-equity co-ops alive in metropolitan areas such as the suburban area of Halifax.<sup>40</sup>

The unfortunate tendency of provincial housing policies effectively to heat up rather than control the private housing market can be seen in the efforts to extend assisted home ownership, pioneered in depressed rural communities such as Cape Breton, into the major metropolitan centres of Canada. Provincial encouragement in this regard led to CMHC's Assisted Home Ownership Plan (AHOP), which proved so disastrous as to plunge the Crown corporation into a state of technical bankruptcy.

Social-housing supporters within the CMHC such as Humphrey Carver were favourably impressed by the record of assisted home ownership in the Maritimes and recommended that similar approaches be taken in small towns and rural areas across the country. They balked, however, at such plans in growing urban centres, believing that they would fuel housing-price inflation as greater affordability was cancelled out by higher prices. This concern caused CMHC to reject a 1962 request by developer Robert Campeau for an expanded home-ownership program.<sup>41</sup>

While getting a chilly response initially from CMHC, developers favouring assisted home ownership got a more welcoming reception

from provinces amenable to pumping more cash into the real estate market. Quebec was first to adopt the assisted home-ownership approach unconnected with sweat-equity schemes, which could not benefit the sales of speculative builders. In 1947, under Duplessis, Quebec passed its own Family Housing Act to subsidize home ownership.<sup>42</sup>

As land prices increased in the 1960s, developers lobbied successfully for provinces to develop assisted home-ownership schemes. The Social Credit government of British Columbia led the way in 1967, with a \$500 grant for the purchase of an existing home and \$1,000 for the acquisition of a new unit. After a request by the Regina Home Builders Association, a similar scheme was approved in Saskatchewan. In 1970 Alberta adopted a 2 per cent interest subsidy. Ontario, in typical dissenting Red Tory fashion, avoided interest-rate subsidies and capital grants, with their potential for housing-price inflation, and instead provided land subsidies from lots made available in banked land through its Home Ownership Made Easy scheme.<sup>43</sup>

CMHC eventually accepted the grants and interest-rate subsidies favoured by British Columbia, Alberta, Quebec, and Saskatchewan. This trend began under the \$200-million Special Innovations Program launched by CMHC in 1970, which, despite complaints about the poor quality and site location of units built under the scheme, was expanded under the Assisted Home Ownership Program (AHOP) created by the 1973 NHA amendments.<sup>44</sup>

The pattern under AHOP, amendable to the private real estate market, was the opposite of that in the more controversial field of subsidized rental housing. In the case of AHOP, the federal government followed the lead of the provinces. In the case of subsidized rental housing the provinces were generally dragged along by the federal government, although the city of Toronto continued to lead any senior level of government. Only Newfoundland and Saskatchewan followed the federal lead quickly. Ontario premier Leslie Frost was slowly converted, and by 1952 British Columbia faced a political battle with Vancouver city council. The lure of federal funds for urban renewals had to be used to prod Alberta, Manitoba, and Quebec into acceptance.

The provinces generally have been more supportive to entrepreneurial developers than has the federal government. Despite its strong support for social housing, even Ontario, while launching its own Homes Now program, has not moved to create a complementary land-banking scheme in response to the federal exit from this field in 1978. Although co-operatives struggled for funding until the

1973 NHA amendments, it was always earlier provided by CMHC and not by provincial jurisdictions, which had full constitutional power to do so. Provinces directly involved in decisions affecting land use appear, in the absence of compelling ideological social-democratic or Red Tory imperatives, more susceptible to the influence of land-development interests, with whom they are in more regular contact. For this reason the federal government has remained the source of key innovations that socialize the real estate market, including land banking, shelter subsidies, and co-operative tenure.

The patterns of housing-policy debate vary as they flow from trade union halls to chambers of commerce, from social-work associations to real estate boards to co-operative groups, public-housing tenants' associations, and all levels of government. In these often heated discussions, which would, through the century, penetrate remarkably varied quarters of Canadian society, reformers and their opponents would cross many lines of class and consciousness. Reformers would usually be most effective when led by well-connected establishment figures, such as Herbert Bruce and Harold Clark. Battles over housing policy would produce unexpected alliances: large-scale construction companies would support social housing against retail lumber dealers. The reformers' sympathy for Henry George's notions of the unearned increment from real estate speculation might win allies among business unconcerned with real estate, while making enemies of millions of working-class families who had achieved home ownership.

The clash of principles involved in Canadian housing policy is best understood if personified by the two key shapers of Canadian housing policy who happened to have the same last name, W.C. (Clifford) and W.H. (Harold) Clark. Although both had extensive experience in corporate boardrooms, they could not have been further apart on the political spectrum of housing policy in Canada.

W.C. Clark served as a real estate investment broker in the United States during the boom years of the 1920s; W.H. Clark was head of the Toronto branch of Canada Trust Huron and Erie. This similarity of background, however, was overshadowed by a profound philosophical divergence. W.C. Clark was an intellectual protégé of O.D. Skelton, whose doctoral dissertation was a critique of the international socialist movement. W.H. Clark took his Christian socialism from his English grandfather, a close associate of the philanthropic Cadbury family, with whom he collaborated in the creation of a model greenbelt town.

Each would dream visions of the future far different from those of the other. W.C. Clark's were of cities of skyscrapers; W.H. Clark's sense of beauty was closer to that of his brother, Spencer Clark, who built the Guildwood Inn near Toronto as a medieval-style artists' retreat. W.C. Clark's aesthetic sense, tailored to the tastes of real estate investors, prompted his rise to the top of the Canadian civil service in the then pivotal role of deputy minister of finance. W.H. Clark's principles led to his being investigated as a Communist. Cleared of this charge, he still faced dismissal from employment after he had declined a promotion out of Toronto that would have ended his voluntary service. While the two men's efforts in housing policies were always at cross purposes, their paths directly crossed when W.H. Clark risked his position at Canada Trust by drafting a public letter to Prime Minister Mackenzie King that criticized the proudest achievement of W.C. Clark's career, the National Housing Act of 1944.<sup>45</sup>

That so much of the evolution of Canadian housing policy in the twentieth century can be understood as a clash of principles between the two Clarks illustrates the validity of political scientist Keith Banting's thesis that public policy making is an elite process primarily involving Cabinet ministers and senior civil servants. While the two Clarks had competing constituencies for their respective housing agendas, both camps were small in comparison to the total Canadian electorate. The advocates of public housing never had a large, nation-wide membership capable of deluging governments with phone calls and letters, as home builders did in 1942 to rescue the NHA and curtail wartime housing, and as realtors were able to do to curb rent controls. They even lacked a national organization clearly committed to organizing public support for social housing. Reformers made two attempts to achieve this. The first, the National Housing and Planning Association (NHPA), did not survive the advent of the Second World War and dissolved before it would endorse the basic principle of reformers, support for subsidized low-rental housing. The second attempt was made at the founding of the Community Planning Association of Canada (CPAC) in 1947, where a reform agenda was scuttled and the organization tamed by the careful intrigues of CMHC representatives.<sup>47</sup>

The person the CMHC feared would assume the CPAC presidency, George Mooney, in many ways epitomized the strength and dedication of Canadian housing reformers. A long-time executive director of the Canadian Federation of Mayors and Municipalities, a former CCF candidate, and a close friend of Norman Bethune, Mooney was

an effective orator. He could sway many otherwise conservative mayors and municipal governments to the public-housing cause. Mooney's career and the fear it aroused in CMHC shows that the reformers' message could be made acceptable to a broader Canadian public. For all his considerable talent and connections, however, Mooney would never be able to lead a strong advocacy organization primarily dedicated to the social-housing cause.

Mooney's fate at the founding convention of CPAC was symptomatic of the failure of early social-housing advocates. Housing reformers lacked strong organizational support, particularly crucial when business sectors were organized against them and in view of the hostility to their views held by the Department of Finance. The Canadian Construction Association (CCA) was essentially a fair-weather friend, supporting public housing in depression but keeping silent during periods of prosperity. Unions were similarly lukewarm in support, taking no part in the NHPA and CPAC and, as Frank Underhill complained in 1936, ignoring the social-housing issue in the labour press.<sup>48</sup> Occasional outbursts of public protest about housing from tenants could be carefully controlled in their impact on housing policy through temporary concessions, such as an expansion of veterans' housing in response to the squatters' movement.

Placed in an excellent position by his role as deputy minister of finance from 1933 to 1952, W.C. Clark was able to outwit the small group of well-intentioned and dedicated reformers who wanted a bold social-housing program for Canada. He accomplished this through a number of ruses intended to obscure the reality of conflict over housing policy, and he was often rescued by the intervention of less doctrinaire figures in the federal civil service who were able to create temporary programs, such as Wartime Housing, that modified public discontent. Clark wisely confined his attack on the reformers' key principle – the need for subsidized rent geared to income – to confidential memoranda for Cabinet ministers. In his address to the founding NHPA convention he avoided any allusion to disagreements and focused on the virtues of his recently passed National Housing Act of 1938, thus also avoiding any need to refute the detailed statistical arguments the reformers had assembled in support of rental-housing subsidies. Clark's astute public evasion of issues was even carried over into the texts of his 1935, 1938, and 1944 housing acts, all of which appeared to accept the principle of subsidized rental housing but made it impossible to deliver, for reasons best known to W.C. Clark himself.

Clark's ability to manipulate events was helped by the relative indifference of the public to housing issues. Popular farm and labour movements agitated for better housing conditions by urging higher prices for farm products and higher wages, and did not raise much of a cry to tax the affluent to pay for improving the shelter conditions of the less fortunate. Unions had ignored housing in the boom years of the 1920s and only took up the cause in response to unemployment. Desperate situations creating potentially explosive situations were carefully defused before serious political damage could be done to the legitimacy of the real estate market. Homeowners facing the loss of their homes in the Depression were rescued by provincial debt-moratoria legislation, and rent controls and wartime housing similarly took some of the sting out of the housing crisis of the 1940s.

Housing reformers in many ways were better organized in the second phase of housing-policy debate in Canada, after the death of W.C. Clark in 1952. The labour and co-operative movements, encouraged by such visionary figures as Eugene Forsey and Alexander Laidlaw, did begin to work closely together, starting with their efforts in 1954 to devise an attractive program of self-built co-operative housing for low-income families. This was later extended through efforts to achieve the first continuing housing co-operatives in Canada in the 1960s. Social-housing supporters also broadened their organizational base. A major milestone in this regard was the Canadian Welfare Council's 1968 national housing conference, which, unlike previous reform gatherings, drew the active involvement of low-income tenants. It went beyond the public-housing focus of the past and had a more comprehensive program, calling for land banking and the encouragement of subsidized and non-profit housing for a broad band of income groups.<sup>49</sup> Nevertheless, although better organized and with a broader message than before, reformers in the turbulent years of the late 1960s and early 1970s were to be outmanoeuvred by the Department of Finance in essentially the same fashion they had been earlier by W.C. Clark.

The broad acceptance of the formal resolutions of the 1968 conference papered over a number of potential divisions among reformers, which their more united opponents eventually exploited to defeat reform ideas. Although urban renewal's alliance of real estate interests with social-housing supporters finally brought public housing to such bastions of conservatism as Edmonton, Calgary, Winnipeg, and Montreal and helped to expand the program even in

cities where it had already enjoyed support, such as Toronto and Halifax, it roused a hornet's nest of new enemies. These ranged from historical preservationists angry at urban renewal's brutal razing of the urban past, such as the seventeen-acre clearance for the massive Scotia Square complex in Halifax, to homeowners who did not receive adequate compensation for their expropriated homes to purchase comparable new ones. Long-time reformers like Humphrey Carver were understandably dismayed to find that, because of the failures of urban renewal, profit-motivated real estate developers, supporters of public housing, and CMHC all came to be lumped together in the public's mind as related parts of a sinister, self-serving establishment.<sup>50</sup>

As Carver could understand from his unusual perspective as both a social-housing activist and a senior civil servant, much of the hostility directed against the public-housing supporters and CMHC was misplaced. Both the critics of urban renewal and public-housing supporters were concerned about ending income-segregated, high-rise public-housing ghettos and desired an active program in federal land assembly. But the cross-fire between the two groups would permit the Department of Finance to continue to guide policy by pumping public money into the private market.

The first effort to move federal housing policy in a more socially sensitive direction was the report of Humphrey Carver's CMHC Advisory Group in 1965. Its recommendations favouring widespread public land assembly, assisted home ownership for small towns and rural areas and the creation of a vigorous third-sector rental-housing industry were similar in spirit to the later recommendations of the Hellyer and Dennis and Fish task forces. However, this similarity of purpose would often be lost in the smoke of battles that obscured the critical role of the Department of Finance.

Rather than directly opposing the Advisory Group's recommendations on their own merits, federal co-ordinating bodies such as the Department of Finance and Privy Council Office created a maze of consultations with provinces designed to maximize opposition. Rather than being discussed directly in a White Paper statement, CMHC's proposals for amendments to the National Housing Act were enmeshed in the thorny issue of an intergovernmental urban council. Acceptance of these reforms became even more difficult when the Department of Finance delayed the mailing of the proposals for the 1967 federal-provincial conference on housing and urban affairs. This sabotage set the stage for a full-scale disaster when the federal minister responsible for CMHC, John Nicholson, denied any intention to proceed with land banking except for public housing.<sup>51</sup>

If CMHC's proposals for reform were bungled by Nicholson's ineptness, confusion would hamstring his successor under Pierre Trudeau, Paul Hellyer. While Nicholson's fascination with personal press clippings, along with his lack of interest in policy, freed the Department of Finance to pursue its traditional purposes, his successor's disdain for potential allies would have the same result, despite his remarkable vision and determination on housing matters.

Hellyer's vision of building new cities, part of a romantic and prophetic imagination, was similar in spirit to the CMHC legislative proposals, especially the New Communities Program, which involved public land assembly and related infrastructure improvements, with an emphasis on regional planning. Hellyer, however, had conceived as much distrust for CMHC as had the demonstrators against its urban-renewal projects, and it was only reinforced by the protests of affected residents while he was in office. His suspicions caused him to ignore CMHC reform proposals, encouraged in this course by the success of his earlier anti-bureaucratic battles against senior armed-services commanders who opposed unification of the armed forces.

The Hellyer task force recommendations were not that different from those adopted by the Canadian Welfare Council's National Housing Conference, which had recommended alternatives to public housing such as co-operatives. Both reports urged that future public-housing projects be small scale and more closely integrated into their communities. But the inflammatory tone of the task force's commentary on public housing, spread over ten pages of its eighty-five page report, caused a firestorm of criticism from reformers such as Carver and Rose, who had long campaigned for public housing. Predictably, organizations that took similar positions, such as the Canadian Welfare Council and the National Department of Health and Welfare, joined the chorus of protest against the report. The deputy leader of the NDP initially denounced it as "reactionary," a position repeated by the Quebec unions, the only segment of the labour movement that bothered to comment.<sup>52</sup>

All this tumult meant that two generations of reformers, sharing many ideals, had been separated essentially by differences of age and experience. Hellyer's supporters, a younger generation full of fire against the urban sprawl promoted by developers at the fringe of the city and the urban renewal that bulldozed away neighbourhoods in the historic core of cities, lacked the experience of the difficult struggle the elder generation had waged to gain acceptance for the principle of shelter subsidies for low-income people. To older reformers the criticism of their younger colleagues had some of the flavour of the arguments of their earlier, self-interested opponents.

More diplomatic behaviour on both sides could have brought an alliance. For instance, as long-time public-housing advocate Albert Rose pointed out in defence of his positions, public-housing agencies had already decided against large-scale concentrations of public housing.<sup>53</sup> But this lukewarm support did not prevent the roasting of precisely the controversial land-banking recommendations by Robert Bryce, deputy minister of finance.<sup>54</sup>

Hellyer's successor as minister responsible for CMHC, Robert Andras, was sympathetic to his predecessor's ideals; he had been a close ally in Hellyer's unsuccessful bid for the leadership of the Liberal Party. He consequently continued reform in the spirit Hellyer had initiated, encouraging tenant participation in the management of public housing, for instance, funding tenant associations, curbing urban renewal, and creating the short-lived federal ministry of state for urban affairs. As part of his general reformist drive Andras commissioned the CMHC low-income housing task force, whose report became popularly known as the Dennis-Fish Report after two of its principal authors.

The Dennis-Fish Report repeated many of the criticisms of public housing made by the Hellyer task force, but did so in a way that clearly could not be interpreted as reactionary by the social-welfare establishment, trade unions, and social democrats. The reform appeal of its recommendations was enhanced, especially after unsuccessful attempts to suppress the report led to its being leaked to the press by NDP federal leader David Lewis. Consequently, the NDP became very supportive of its recommendations, helping to incorporate major features, particularly improved support for public land banking and third-sector housing, into the 1973 NHA amendments.

The reformers' triumph over the ideologues in the Department of Finance was partial, however. The NDP, even in a minority-government situation, could not block the adoption of AHOP without being placed in the politically embarrassing position of seeming to oppose programs that assisted home ownership by working-class people. Yet AHOP diverted CMHC energies into such areas as promoting condominiums in a vain effort to make AHOP affordable in metropolitan areas. The tide of reformist energies was again set back remarkably in 1978 when the federal Liberals eliminated funds for land banking. The sharp ideological nature of this move is evident in the fact that the cut was made shortly after land banking was instituted by the city of Toronto for co-operatives and its own non-profit housing, which competed with entrepreneurial developers for the

middle-class housing market. After this blow, the third sector would face annual battles to continue to expand at modest rates.

The division between reform generations was to have tragic consequences. The wisdom of the common position taken in the 1967 national housing conference was to be revealed by later events, after unity collapsed in bitter infighting. Carver and Harold Clark, key organizers of the 1967 conference, had developed a framework whereby the third sector would provide competition with public-housing agencies, which had previously had a monopoly on providing low-income families with subsidized shelter. The 1973 NHA amendments did provide for this framework; subsequent actions by provincial governments, notably Ontario, abruptly halted the future production of public housing for low-income families and confined it to seniors. This limited the benefits of the transition to a form of market socialism in social housing.

The wisdom of the social-housing elders was revealed in time in that most politically prickly of housing situations, Metropolitan Toronto. After 1973, the Metropolitan Toronto Housing Company (MTHC), an agency of the metropolitan government, continued to receive funding for building senior citizens' apartments under the public-housing formula of NHA. This was for 100 per cent rent-geared-to-income subsidized projects for low-income people. At the same time this public housing was being built at an accelerated rate, the MTHC encountered intensified competition from third-sector producers operating under the 1973 NHA amendments. Since as many as half the units in the MTHC projects were reserved for market tenants, amenity standards had to be increased to attract the more affluent, who could pay their way and were not captive to the projects' lower, subsidized rents. This created a number of problems for the MTHC. For the first time it had vacant units, as its tenants, in some instances, began to vote with their feet and move to new third-sector housing projects that happened to be located close to their former homes. Vacancies became to be especially severe in spartan, small bachelorette units. To eliminate these embarrassing vacancies, the MTHC was forced to upgrade its projects. Millions were invested in new facilities such as recreational centres in older projects, and maintenance standards improved. Bachelorette units began to be phased out: some were converted into apartments; others were leased to students and charities. Later, bachelorettes provided shelter for homeless people between fifty-five and sixty-five.<sup>55</sup>

The contrast between housing for families and for seniors in Metropolitan Toronto became vivid after 1973. Public housing for fami-

lies was brought to an abrupt halt by a combination of provincial hostility to higher standards being imposed by the federal government and more vigorous suburban resistance. Consequently, the impact of the new third-sector projects for family housing was considerably weakened. As a result, social housing for families became overwhelmingly concentrated in the city of Toronto. Rather than third-sector competition and ensuing vacancies, OHC's biggest problem became a mounting waiting list, intensified by the 1980s as a tight private rental market encouraged of a lower participation rate among private landlords in provincial rent-supplement programs.<sup>56</sup> Under such circumstances, incentives for improvements in project quality were small indeed, as crusading reformer John Sewell would discover in his brief tenure as chairman of the Metropolitan Toronto Housing Authority.

While the younger generation of reformers felt that competition from the third sector would improve the quality of public housing for families as it had for seniors, their predictions proved to be overly optimistic because the volume of social housing for families built after 1973 was not sufficient to have such an impact. In this only partial prophecy, the younger generation had been shaped by the nature of their perspective. Because of their age or experience, instead of the difficulties of winning acceptance for the principle of subsidized rents for low-income people, they saw only the problems of some of the worst projects, often built as components of urban-renewal schemes that damaged the historic continuity of communities and imposed great hardships on the relocated. Consequently, while not responsible for the abrupt termination of public housing, they tended to be uncritical or even sympathetic to its sudden demise. The Dennis-Fish Report went further than the Hellyer task force in urging an end to all further public-housing construction, irrespective of design or site location. Michael Dennis, in his influential *Living Room* report, rejoiced that the city of Toronto's new housing program would mean the end of OHC projects "imposed from above."<sup>57</sup> This was fine for Toronto, where under his leadership the city was taking bold new measures to encourage social housing, but only such imposition could provide subsidized shelter in communities lacking a municipal council determined enough to form its own housing company, or without the social activists needed to create a housing co-operative.

In many ways Toronto's unusual social-housing success can be seen as a tribute to a reform ideology that combined technical expertise with a zeal for goals such as neighbourhood preservation, community participation, and a scorn for profit-motivated land

developers. This was indeed a complex ideology that combined elements of the managerial efficiency beloved of centrist reformers with left-wing populism. Its success can be traced through the careful fusion of elements in the eclectic career of John Sewell. Appropriately enough, it began in opposition to the urban-renewal scheme of Trefann Court, where his diplomatic skills helped to forge a common alliance between low-income tenants and more affluent homeowners. Such a concern for resident participation, integration of new housing projects into the fabric of older communities, curbing land speculation, and historic preservation would guide the housing efforts of the varied tendencies on Toronto's reform council.<sup>58</sup>

Toronto's relatively bold social-housing record illustrates most clearly the potential for positive achievements in the flexibility of the Canadian political system. Toronto pioneered in limited-dividend housing in 1912 and in the public-housing experiment of Regent Park of 1948. While it cannot claim credit for co-operative housing, nurtured earlier in distant Cape Breton and Winnipeg, Toronto also gave the biggest boost to co-ops and third-sector housing generally with the ambitious program of Cityhome, launched in 1973. Both Toronto's experiments and the early struggles of co-op housing projects demonstrate that dedicated social reformers can coax the Canadian political system to respond to their proposals.

The social-housing innovations of Toronto point also to the darker side of Canadian politics. While the federal system has the virtue of flexibility, it also has the vice of providing dark corners for political evasion. Toronto's experience reveals the enormous opportunities that exist at varied levels of government for mischief and camouflage by opponents of subsidized housing. Exclusionist suburbs outside the city have disguised their intent by attacking obscure fiscal arrangements provided by the province. The federal government in 1949 designed public housing according to a complicated three-government formula that frustrated even the Metropolitan Toronto authorities who were its principal users in the country. In typical Machiavellian fashion, this program was developed by CMHC president David Mansur to limit the growth of public housing. After his retirement from CMHC Mansur was appointed by the federal government to head up Metropolitan Toronto's public-housing authority. Given his past record, the government of Louis St Laurent, lukewarm towards social housing, could rest assured that the new president of the MTHA would not rock the boat by promoting social housing too vigorously. In 1973 the Ontario government would establish a framework for municipalities to assume the responsibility vacated by OHC, but it would prevent all but the most determined

from achieving much because it maintained the cost-sharing agreement whereby they would have to pay 7.5 per cent of the subsidies. Obscured by these twists and turns, the major debates of public policy would often be invisible to all but the most zealous social-housing advocate.

#### HOUSING POLICY AND THE CANADIAN STATE

The varied nuances of housing policy have challenging implications for understanding the Canadian state as an agent of social change as well as for penetrating the complexities of the federal system. Both liberal and Marxist orthodoxies concerning the evolution of the social-welfare aspects of the Canadian government fall short when they attempt to account for the history of social-housing programs in Canada.

The remarkable success of Toronto's complex reform ideology in the area of social housing, for instance, poses fundamental questions about the approach of labour historians to understanding social change. Their studies of "working people" have tended to focus on the world of work and have ignored workers' relationship to the residential environment. This is of particular importance in view of the difficulties experienced by Toronto reformers in uniting tenants and homeowners and the reality of the opposition of working-class homeowners to social-housing proposals, inspired by the perceived threat to their property values and by racial discrimination.

The trends of Canadian housing policy also pose major challenges to many Marxist analysts of the Canadian state. In a standard collection of such analyses, editor Leo Panitch identifies social housing as part of the "legitimation" role of the Canadian state.<sup>59</sup> Similar Marxist analysis has argued that major steps in the creation of the Canadian welfare state, such as unemployment-insurance and family allowance legislation, were taken to appease working-class discontent, heated by the despair of the Depression and radicalism of the Second World War.<sup>60</sup>

Marxist authors writing on the state in Canada have tended to ignore the evolution of social housing. There are many peculiarities in its history that do not fit with their analysis of the roots of the legitimation aspects of the Canadian state. Unlike unemployment insurance or family allowances, the 1949 acceptance of subsidized housing cannot be tied to a surge of unrest, since post-war labour militancy had long since peaked by this time. Similarly, major events in expanding social housing, such as the passage of the 1964

NHA amendments or those of 1973, do not belong in such a context, for labour agitation did not play a major role in their achievement. Business groups that supported social housing were motivated more by new markets, industry stability, and visions of empire building than by fear of agitation from below. Workers in conservative construction trades that did take part in lobby groups often followed their employers' initiatives in these matters. In many communities, such as Winnipeg, reform-minded business leaders would make alliances with trade-union-based NDP politicians to support social housing in the face of right-wing opposition from real estate interests. All this points to social housing not as a conciliatory trade-off to legitimate the system but as the product of a coalition of reformers, from diverse class backgrounds, achieved in the face of opposition from relatively minor business interests and more powerful ideological opposition in certain branches of government.<sup>61</sup>

An essay in Panitch's collection by Rianne Mahon makes the characteristic claim that the Department of Finance constitutes the "seat of power" of the "hegemonic fraction" of the Canadian state, serving "to give coherence to government policy." Although the Department of Finance has been a major influence in Canadian housing policy, Mahon and other Marxists err in overstating their case, implying the imposition on the Canadian civil service of a rigid marketplace ideology as severe as the strait-jacket of Leninism in a communist state. Mahon suggests that W.C. Clark succeeded, through the training of senior civil servants, in indoctrinating the whole of the state apparatus. Such an oversimplification is too easy to counter with historical detail. Even Clark's close personal friend David Mansur was no ideological clone; the departures he began from his mentor's stern opposition to social housing began with limited-dividend housing in 1948.<sup>62</sup>

The Marxist analysis of the Canadian state is generally not so dogmatic as to deny the existence of internal conflict; it stresses, however, that lesser departments aim at "the containment of the subordinate classes." The Department of Labour is viewed as neutralizing working-class rebellion, while Indian Affairs is seen as seeking to integrate its marginal group into capitalist society. Another contributor to Panitch's anthology, Martin Loney, argues that "overall government funding and involvement in the voluntary sector must be seen as a conservatizing force," believing that "political activity which falls outside the conservative paradigm will not be funded." Loney notes that the Canadian Civil Liberties Association, the Canadian Organization of Public Housing Tenants, and the National Indian Brotherhood are all government financed. He cites the

Canadian Council for Social Development (CCSD) as a typical instrument of the state, serving to "sustain the illusion of meaningful debate" while actually reinforcing "the very narrow ideological space within which that debate occurs."<sup>63</sup>

Loney's targeting of the CCSD highlights the weakness in the Marxist analysis of the Canadian state. Rather than a creature of social-welfare disciples of W.C. Clark, meant to gain acceptance of the Department of Finance's philosophy among social-welfare activists, CCSD was formed by dedicated reformers such as Humphrey Carver who had long been chafing against narrow ideological constraints. When agencies that have difficulty being heard in Cabinet encourage activities in the voluntary sector, that encouragement is best understood as an attempt to build a political constituency for the agencies' programs, especially needed in the face of hostile scrutiny by the Privy Council, Department of Finance, or Treasury Board.

While federal departments such as Defence, Finance, Industry, Trade and Commerce, and Energy, Mines and Resources have a supportive business constituency, those of Labour, National Health and Welfare, Indian Affairs, and the Secretary of State have a different basis in Canadian civil society for political support. Funding of poor people's organizations, public-housing tenants, native organizations, and social-service agencies assists these branches of the Canadian government to counter the well-financed lobbies of business groups with a vested interest in opposing their programs. Polluting industries giving large sums of money to the coffers of political parties are thereby partially checked in their influence by an Environment Canada grant to a local environment group keeping a watch on them.

Humphrey Carver's career as combined activist and civil servant gave him an interesting vision of how he could subsidize social change by persuading government to provide free and ample office space to voluntary-sector organizations. His "utopian dream" of a university-style campus for the national offices of non-governmental organizations was intended to make government more responsive to their concerns rather than to discipline them to the will of the Department of Finance.<sup>64</sup>

The Canadian government's relatively progressive role in housing policy, when compared to the usual stance of the bastions of reaction in provincial governments, points to the generally reformist nature of its interventions in Canadian society, especially when taken by departments outside the seat of power. Consequently, many actions such as the funding of citizens' groups to fight federally

funded urban-renewal schemes,<sup>65</sup> which have appeared to be a conspiratorial effort to tame radical agitation, can be seen in a more benign light as encouraging greater social justice in a business-dominated society. Organizing hippies to attempt to block cars in Yorkville, saving a Calgary neighbourhood from the bulldozers of expansion for the Stampede, or having anti-Drapeau clubs to protest spending on circuses rather than social housing, all had the impact of the king organizing against the unchecked powers of rapacious barons. In this sense the controversial Company of Young Canadians were king's agents, although the CYC's brief life after attacks by Drapeau, and incidents such as a priest and racist Saskatchewan whites driving its volunteers out of town for aiding Indians, were not surprising.<sup>66</sup>

That a federal agency should, if only briefly, take swipes at the local power structure, argues that the civil service is more complicated than the usual profile of a monotonous mandarin would have it. In making simplistic assumptions, Marxists have built upon the flawed work of liberal commentators. While accepting a pluralistic interpretation of social process in Canadian society, such liberal historians as Robert Bothwell, Ian Drummond, and John English posit that the "history of the central government between 1945 and 1970 is the story of a single and coherent group." These authors are drawing upon historian J.L. Granatstein's *The Ottawa Men*, a volume on "civil-service mandarins" focused almost entirely on External Affairs and the Department of Finance. The tendency to view the ideologically entwined Clark and Skelton as founders of the Canadian professional civil service stems in part from Granatstein's sweeping generalization that before the dynamic duo's arrival in Ottawa, only in the "technical branches of government" were able civil servants found, doing highly specialized tasks such as astronomy or land surveying. These skilled specialists, however, like the social reformers attracted to service in the Labour and Health and Welfare departments, would push programs sharply at odds with the technocratic liberalism of Skelton and Clark. Even a Red Tory "dollar-a-year man," such as Wartime Housing president Joseph Pigott, would have similar clashes.<sup>67</sup>

The federal civil service would be home to both the most fervent supporters and the most passionate opponents of social housing. In their views they were closely linked to the clashes in the housing issue in Canadian civil society and would help to mobilize competing segments to have their views prevail. W.C. Clark would solicit the views of the Dominion Mortgage and Investment Association, while Humphrey Carver would turn to the National Welfare Coun-

cil. But in this complicated game of thrust and counterthrust, after David Mansur's support for limited-dividend housing in 1948, housing reformers could at least find a sympathetic home and source of support for their efforts. A buffer against the generally harsher sentiments of provincial legislatures and similarly real-estate-obsessed municipal governments would eventually be found in Ottawa, a far different situation from that in the heyday of the Department of Finance.

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