



INFORMATION DIVISION

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CANADIAN HOUSING AND COMMUNITY PLANNING

Canada is involved in the process of bringing the average man's housing into step with the highly industrialized, mechanized economy in which he lives. To realize this goal, homes must be built as speedily and efficiently as cars or radios; towns and cities must be planned so that working space, living space and recreation space are laid out in convenient relation to one another.

In the first concerted drive to improve housing conditions in this country and encourage community planning, Canadian builders and planners, scientists, labour leaders and government departments have linked hands. Canadian builders are involved in the biggest boom in history; in 1945 they built more homes than in any year since 1929; in 1946 they overshot the target of 60,000 - an all-time record for Canadian construction.

THE PROBLEM

Canada's twelve million people occupy some two and three quarter million dwellings - about half a million less than they require. The housing shortage has been accumulating since the early years of the century when immigration added nearly two million persons to the population of Canada and construction of adequate shelter for them did not keep pace. The same period saw Canada become an industrial nation and the consequent shift of the population from the countryside into the urban centres to man the industrial machines. Fifty years ago there were twice as many Canadians living outside the towns as in them; now there are more living in towns than outside. The building industry has never completely coped with this rapid urbanization.

Throughout the depression of the 1930's the marriage and birth rate declined with the decrease in employment; the effective demand for housing fell off; and the building industry operated far below capacity.

Canada entered World War II with a large backlog of necessary housing still unbuilt. The war brought high employment, a mass migration to the cities to take part in war industry and a concomitant demand for housing. Marriage and birth statistics rose; thousands of new families and others who had been previously forced to double up sought new living quarters. At the war's end came the war veterans with gratuities and war credits at their disposal, eager to establish their own households. Because the war effort consumed the lion's share of the country's productive capacity in men and machines and raw materials, the construction of dwellings for civilian use had slowed practically to a standstill. On top of this, add Canada's normal population increase (50 per cent since the last war) and the normal mortality rate of old houses which year by year drop below the level of usefulness.

THE CURTIS REPORT

In March 1944, the Sub-Committee on Housing and Community Planning, with C.A. Curtis as chairman, completed the first comprehensive study of Canada's housing situation. They found that even in normal

times overcrowding in Canadian homes, both urban and agricultural, was widespread.

The Sub-Committee's report to the House of Commons recommended that a large scale housing program be undertaken at the end of the war and that the program provisions should include home ownership, home improvement, slum clearance, low rental projects and rural and farm housing. A prominent place for town and community planning in all building projects was urged. The Report proposed that the Government encourage home ownership by broadening the benefits offered in the 1938 Housing Act to include a smaller down payment on a house, a lower rate of interest and a longer time in which to repay the loan. Special stress was laid upon the needs of Canada's low-wage earners for adequate housing at moderate rentals. For that part of the population unable to pay rents at commercial rates, government subsidy was suggested.

CANADIAN HOUSING LEGISLATION

The National Housing Act of 1944, passed five months after the publication of the Curtis Report, implements substantially its proposals, providing more generous terms for home ownership than previous acts allowed (Dominion Housing Act, 1935; National Housing Act, 1938) to encourage a great deal of building by people of moderate income.

The main advantages offered by the Act are: Lower rates of interest than can be obtained elsewhere; convenient monthly payments comparable with rent; a longer period for repayment than is normally allowed; a minimum amount of equity to be furnished by the borrower; insistence on sound standards of construction.

Housing for Home Owners

Part 1 of the National Housing Act provides for joint loans at $4\frac{1}{2}$ per cent to persons who want to build houses for their own occupancy; or to builders who intend to construct and sell houses to persons who will own and occupy them. The term of these loans is usually 20 years but in certain circumstances may be extended. The loans are financed jointly by the Dominion Government which puts up 25 per cent of the money, and approved lending institutions who furnish the remaining 75 per cent.

The size of the loan is based upon the 'lending value' (that is, the estimated cost of the house or the appraised value, whichever is the lesser). A man may borrow 90 per cent of the first \$4,000 of the lending value and 70 per cent of the amount in excess of \$4,000. The rest of the money, or equity, he himself must provide, either by cash or by supplying the land on which the house is to be built, or by supplying the labour towards construction. Ex-servicemen may draw on their re-establishment credits for two thirds of their equity on a house. The maximum loan available under present regulations is \$7,000.

When houses are built for sale, a proportion of the loan is withheld until they are sold to satisfactory buyers. Through the recently introduced Integrated Housing Plan, builders are induced to build on land which they own, homes for sale at moderate prices. The main features of the plan are: A maximum sale price is set on the houses; priorities are given on the minimum quantity of building materials the project will require; the government undertakes to buy from the builder any house which he has been unable to sell within a year of completion; the sale of these houses is to be restricted to members or ex-members of the armed forces of World War II and their dependents. To be economical, projects built under this arrangement should consist of not less than ten houses.

Co-operative Housing Projects

A group of people may form a company and negotiate a loan to build houses and apartments for their own occupancy. Under this arrangement the following conditions must be observed:

Each member of the co-operative must occupy a family unit in the housing project during the full period of the loan; must own shares of the corporation in proportion to the total cost of the housing unit which he intends to occupy; must pay his proportionate share of all operating costs, monthly installments of principal, interest and taxes.

Housing for Rental Purposes

This part of the act is intended to assist those people who, because of low wages or the transient nature of their work, must rent instead of owning. To encourage the building of housing projects for renting at moderate figures, the government offers two plans:

First, a joint loan of which 25 per cent is provided by the government and the remainder by an approved lending institution. The total amount of this type of loan may not exceed 80 per cent of the cost of the buildings; the interest is $4\frac{1}{2}$ per cent and the amortization period is usually 20 years.

Second, limited dividend corporations, formed specially under government supervision to construct and manage low-rental housing properties, may borrow from the government up to 90 per cent of the lending value of the project, for a term of fifty years at three per cent interest. Veterans have first choice of homes built under this plan.

Slum Clearance

When the emergency housing situation has been alleviated sufficiently to admit slum clearance, the government may condemn and demolish areas of unsuitable housing, and through limited dividend corporations rebuild with low-rental, modern dwellings.

Bad design or inferior construction is not permitted under the National Housing Act agreements. All housing built with the aid of the government sponsored loans must measure up to certain standards of design, size and quality of materials.

The Central Mortgage and Housing Corporation, operating agency of the Dominion Government in the housing field, administers the National Housing Act and the emergency shelter regulations and also directs the activities of Wartime Housing Limited.

Government Wartime Housing

During the war the Canadian Government took a direct hand in the construction of housing for war workers. A government owned company, Wartime Housing Limited, was incorporated in 1941 to build houses in those parts of the country where war industries had created a serious housing shortage. In addition to dwelling units, the company constructed a number of supplementary buildings including dormitories, staff houses and dining halls. With the coming of peace, the company concentrated on providing houses for rental to veterans. Since its inception, Wartime Housing has completed more than 25,000 housing units at a cost of over \$118 million.

TARGETS

The report of the Sub-Committee on Housing and Community Planning set 700,000 new housing units as a desirable building program for Canada for the ten years following the conclusion of the war. This would mean 350,000 units for the first five year period. Making allowances for the housing of families now doubling up, and for a desirable vacancy rate, 480,000 units for the first five post-war years has been set as a desirable target at which to aim. About 80,000 of these should be built during 1947-48 and 100,000 in each of the following years. Care will be taken to ensure a fair distribution of building among cities, towns and rural districts.

Because these housing targets demand the building of nearly twice as many houses a year as the Canadian building industry has ever been able to produce, the government is prepared to facilitate the program in various ways. The main obstacles to the Canadian construction companies in getting on with the job are shortages of materials and of trained building trades workers.

Materials

Timber, Canada's most plentiful building material in normal times, is the principal component of 47 per cent of Canadian homes. Six years of war and manpower shortage has depleted stockpiles of seasoned lumber; more than two billion board feet of Canadian lumber is being purchased by the British Ministry of Supply to rebuild blitzed homes. Shortages persist in steel products such as nails, plumbing and heating equipment, glass and other essentials. The Dominion Government is exercising all its administrative powers to clear up bottlenecks blocking the housing program; priorities on scarce building materials are given to the construction industries; necessary machinery and equipment which is not made in Canada is imported.

Labour

During the inactivity of the depression the working forces of the building industry tended to drift to other trades. It was, therefore, a depleted labour force which achieved the record construction job of World War II, and although thousands of skilled veterans have since returned to employment in the building trades, Canada's housing program still lacks experienced hands.

To encourage training in the construction trades, the Dominion Government is partner with the governments of the provinces in a ten year apprenticeship-training scheme, under which the Dominion Government provides a fund of over a million dollars for assistance in expanding the already established training facilities in the provinces. More than 7,000 men are taking advantage of the vocational training and the first graduates are expected to join the ranks of the builders in 1947.

Science Aids the Builders

The benefits of scientific research are being brought to bear on housing conditions in Canada. Economic and statistical studies have been undertaken to provide the basic data from which sound plans can be developed.

Technical research carried on in the universities and other centres throughout Canada has brought results in building and foundation design, requirements for structural materials and sanitary engineering problems.

A National Building Code and a model zoning by-law prepared by the National Research Council have already been used extensively as reference works by the Canadian municipalities. Studies on efficiency in lighting, in sound proofing of floors and walls, in the relative values of the various insulating materials, in the problem of moisture condensation on outside walls, on heat losses through windows, in ventilation and in the safe operation of oil burners are examples of housing research carried on in the National Research Council Laboratories. 'Panel' or radiant heating in relation to the Canadian winter is being tested out in two experimental houses built by the National Research Council. Models for the most efficient construction of prefabricated houses are nearing completion in the laboratories.

The research laboratories of the Department of Mines and Resources offer as a solution of the hardwood flooring shortage, a new laminated flooring composed of softwoods with hardwood facings. Experimental furniture has been constructed of moulded plywood.

On a Wartime Housing Limited project in the Maritimes, the contractor is operating a satisfactory on-site pre-fabrication system which may be a sign to other builders of large scale projects across Canada. Young architects are designing modern homes to accommodate the average family and to withstand the different climates of each geographic region.

COMMUNITY PLANNING

While Canada became a full-scale industrial nation within the space of about 75 years, cities grew in a precipitate, unco-ordinated fashion about industrial areas, commercial centres and transport terminals.

In surveying the problem of town planning, the Sub-Committee on Housing and Community Planning found that this undirected expansion of cities culminated in a vast confusion of land values, inadequacy of public facilities and amenities, over-crowding and general under-utilization of a community's potential. The condition known to architects as 'blight' existed all too frequently.

As a remedy for the situation, the Sub-Committee recommended the use of long range master plans in all Canadian cities. Because the starting point for drawing up a master plan is the social requirements and the natural resources of an area, other interests outside a city limits must be brought into agreement. Since the provinces have complete jurisdiction in planning matters where cities (as is often the case in Canada) sprawl across provincial boundaries, the making of a master plan becomes an interprovincial affair. The assent of the provincial government is essential to the successful establishment of the master plan system. Most of the provinces have planning legislation giving municipalities the authority to draw up master plans and establish planning areas.

The Community Planning Division of the Central Mortgage and Housing Corporation has already undertaken studies to uncover scientific facts regarding land utilization and community planning.

With the co-operation of the Dominion and Provincial Governments and the various organizations of architects, engineers, town planners and labour leaders, the Community Planning Association of Canada has been launched. The Association is to act as an information service to foster, through all publicity mediums, public understanding of and participation in community planning in Canada.

WHAT TO SEE

(The following films are distributed abroad by the National Film Board of Canada.)

Building a House
Kitchen Come True
Wartime Housing.

WHAT TO READ

Housing and Community Planning - Report IV of Advisory Committee on Reconstruction - The King's Printer, Ottawa.
Housing - Appendix to Rowell-Sirois Report, prepared by A.E. Grauer.
Citizen's Forum Study Bulletins on Housing - Canadian Association for Adult Education, 119 Isabella Street, Toronto, Ont.

Homes orhovels? - Conference of Ontario Association of Architects, (Behind the Headlines, Vol. 3, No. 5, Canadian Association of Adult Education).

Architecture and Town Planning - A guide to reading prepared by Fred Lassere for the Canadian Legion Educational Services.

What About the Builders - Canadian Affairs Series, Canadian Information Service, Ottawa.

A Place to Live - Canadian Affairs Series, Canadian Information Service, Ottawa.

Manpower and Material Requirements for a Housing Program in Canada - Department of Reconstruction and Supply, Ottawa.

Housing in Canada - Central Mortgage and Housing Corporation, Ottawa.

In surveying the problem of housing, the Sub-Committee on Housing and Community Planning found that this unmet need of cities is a result of a wide confusion of land values, inadequate of public facilities, over-crowding and general under-utilization of a community's potential. The condition known to architects as "blight" existed all too frequently.

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