

Canada. "Although we have encountered certain obstacles and difficulties due largely to the condition of the building trades generally and although our projects to date have been relatively

small, we have learned a great deal and we feel that co-operative housing if developed on a larger scale is the only way the present high building costs can be overcome."

Toronto in the Housing Crisis

By HUMPHREY CARVER

AT the end of the war more than 40,000 veterans returned home to Toronto from overseas. They might have had some suspicion of the difficulties ahead of them if they had happened on their way back to come across a copy of the Canada Year Book; for here the emerging housing crisis was expressed in its simplest statistical form. They might have read that in 1941, when the last Census was taken, there were already 175,000 households in the city of Toronto and only 150,000 dwellings to accommodate them.¹ (In the same year Montreal was reported to have 201,000 dwellings for its 203,000 households and Vancouver 71,000 dwellings for its 80,000 households.) And since 1941, while most of these men had been overseas, thousands of other men and women had migrated into the Toronto area to replace them at the machines and office desks as Canada's industrial war effort was intensified. Civilian war workers had earned good wages and could afford to occupy the best accommodation.

Fortunately about half the veterans were single men who could go home and live with their parents. But about a third of them were married men who had not yet set up a home and who now faced an immediately critical situation. Since those stirring months of the veterans' return almost two years have now passed

and the situation is scarcely less critical. Starting with a post-war absolute shortage of at least 20,000 units and with a population increasing normally at a rate requiring about 3,000 additional units a year, the pressure has not been greatly relieved by the approximately 12,000 new units which have now been built in the Toronto area since the end of the war. But because there has been no revolution and because, by one means or another, no family has had to sleep on the streets we have become accustomed to the crisis. We have witnessed the magic by which a large metropolitan city can absorb an unprecedented number of people without suffering a complete mechanical breakdown. It is perhaps a regrettable characteristic of human nature that as a critical situation becomes more familiar fewer people feel any personal responsibility for its solution.

The Nature of the Housing Crisis

Perhaps the crisis has become less alarming as it has changed in character and its issues have become more clearly defined. At first there was an atmosphere of confusion and bewilderment coloured by a warm-hearted generosity towards the veterans. "Open your homes to the boys and their girls!" cried all the citizen organizations in the fall of 1945. Many organizations, notably the Canadian Corps Association, set up housing registries. Unused rooms were opened up. Rather fearfully housewives made over their spare bedrooms and families moved in with light-housekeeping equipment.

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¹Canada Year Book, 1946, p. 121.

Defying all the psychiatrists' warnings against the mother-in-law many a veteran had to allow her to become the dominating figure in his daily life. But, in spite of much compassion for the homeless veteran, by July 1946 the housing officer of the City Welfare Department reported that eviction notices were piling up faster than accommodation could be found and that the application list for emergency housing included 6,500 families of whom nearly three-quarters were those of veterans. A year later, in July 1947, 4,000 families were in emergency housing and this new type of community within the city was still growing alarmingly.

But gradually, out of the confusion, the real nature of the housing crisis has come to assume a more recognizable form. Last winter 1946-47 the suburbs were strewn with unfinished houses lacking bath-tubs, electric fixtures and doors; without furnaces during the winter months the unseasoned lumber used in their construction was dangerously exposed to the damp and fickle climate of lower Ontario. As this winter approaches, again many houses stand empty in the suburbs—not because they are unfinished but because they cost too much money. There are comfortable empty houses for sale at \$12,000 while families are still crowding into emergency shelter and spending their income on the increased cost of living. Many families cannot even pay the rent of the emergency housing which has been provided for them by the city. But they cannot be evicted because there is nowhere else for them to go. The housing crisis has thus resolved itself into an economic problem, perhaps a more elusive and complex one than any which this city has had to face since its foundation 150 years ago.

Toronto's Reaction and Leadership

Toronto's people are keenly conscious of their standard of living; its house-proud citizens have been the traditional target for the jibes and jealousies of less affluent communities in the Dominion.

No such proud community could experience the shocking situation of the last two years without suffering a marked change in its social attitudes. In gaining a new understanding of its housing problems and in formulating a new point of view Toronto has been given most effective leadership by its Mayor, Robert H. Saunders, K.C. In the unfolding history of housing in Canada an important factor has been the unprejudiced common sense of Toronto's spokesman and his stubborn championship of those who need homes at reasonable rents. Undoubtedly the most dramatic evidence of his leadership and of the citizens' reaction to the housing crisis was the vote given on New Year's Day 1947 in favour of the Regent Park slum-clearance project. To appreciate the meaning of this event it is necessary to understand some of the difficulties arising out of Toronto's metropolitan organization.

Difficulties Arising From Metropolitan Organization

What is commonly known simply as Toronto is in reality a metropolitan area containing thirteen separate municipalities and a population of nearly a million. About two-thirds of this population is within the city of Toronto itself and the rest in the suburban municipalities. The surplus population for which housing is required has been crowded into the large converted houses in the interior of the city waiting for more houses to be built in the suburban areas to release the pressure. There is no unoccupied building land left within the boundaries of the city itself and therefore the city authorities have been almost helpless in their effort to accelerate building; they have been dependent upon the smaller suburban municipalities to speed up the housing programme. The city's predicament has been made all the more poignant by the sight of the impressive building operations taking place on the main business thoroughfares where the construction of banks, stores, theatres

and office buildings has been absorbing the best building skills and materials. What ambitious city approaching a million population would dare to restrain such evidences of wealth and such sources of future revenue? Indeed the physical plant of the city must be expanded to provide a higher level of production and employment. But what conscientious citizen could fail to compare these marble banking halls and spacious theatre foyers with the congested and smelly little upper rooms where Toronto's children are crowded in and waiting for houses to be built!

An attempt to circumvent the crucial difficulty, caused by the absence of building land within the city, was made during the first post-war winter when Wartime Housing Limited was engaged by the city to build three projects, each of 200 units, in suburban municipalities. These were virtually outlying islands of the city community. The houses were reserved for overseas veterans who had lived in the city and who had at least two children. When the 600 houses were completed 4,300 applicants came forward. From the outset this scheme was looked upon with considerable disfavour by the suburban municipalities; here were many children to be educated and looked after but their families could not be assessed for taxation in the ordinary manner because the property belonged either to the Crown or to another municipality. Administratively the arrangement seemed too obscure and it was generally understood during 1946 that such expedients would not be repeated and, in fact, that Wartime Housing Limited was about to be dissolved.

Meanwhile a new national housing organization had set up its headquarters in a building on Toronto's waterfront. Its personnel were themselves largely veterans, its executive was an Engineer Brigadier with a reputation for getting out the job and the environment was one associated with vigorous activity for in these drafting rooms Canadian corvettes had been designed. Housing Enter-

prises Limited was to be our salvation.

The Regent Park Housing Project

But Housing Enterprises Limited was not our salvation (and in August 1947 ceased to exist). The truth soon began to emerge that not all the wits of the veterans' own technicians and not all the financial know-how of the insurance companies who sponsored Housing Enterprises could produce a dwelling unit in Toronto which the average veteran could afford to occupy. If the city and the federal government together purchased a slum area and handed it over to Housing Enterprises for the nominal sum of one dollar (in accordance with provisions made for Limited Dividend Housing Corporations in the National Housing Act 1944) could reasonable rents be achieved? No. Matters had reached this stage as the civic elections on New Year's Day, 1947, approached. It was evident that the outstanding political issue was the willingness of the community to support some bold step towards the solution of its housing crisis. Rather hurriedly and with much eager and conflicting advice from interested parties it was decided to submit the following question to the electorate (or, rather, to the taxpayer members of the electorate who are entitled to vote on money by-laws):

Are you in favour of the city undertaking as a low cost or moderate cost rental housing project, with possible Government assistance, the clearance, replanning, rehabilitation and modernizing of the area bounded by Parliament, River, Gerrard and Dundas Streets, to be known as the Regent Park (North) plan, at an estimated cost of \$5,900,000?

The Regent Park site is a 42 acre blighted area in the same central neighbourhood as the Moss Park district where slum conditions had been fully documented as long ago as 1934 in the well-known study known as "The Bruce Report." The rebuilding of the Regent Park area had been specifically recommended by the City Planning Board in recent years.

It had to be admitted that a slum-clearance project was not exactly relevant

to the immediate nature of the housing crisis; no great additions to the city's housing accommodation would be brought about in this way because 765 dwelling units would have to be demolished in order that the proposed 854 units could be built. It had to be admitted also that the ultimate financial cost to the taxpayers was unknown because no one could predict either what the construction costs would prove to be or what revenue would be returned by rents. In fact the question addressed to the taxpayers might equally well have been expressed thus: "Do you think the housing situation is bad and are you in favour of doing something bold and constructive to the tune of about \$6,000,000 in order that we may carry out a practical experiment in low-rental housing, hoping thereby to devise some methods for solving our larger housing problems?" With the support of the two leading newspapers and the personal advocacy of the Mayor 62.5 per cent of the vote was cast in favour of the project. Toronto was thus committed to carrying out a large slum-clearance project which would inevitably require very substantial rental subsidies. The only financial assistance which seemed likely to be forthcoming was a 50 per cent grant from the federal government towards the cost of acquiring the site believed to be worth considerably more than \$1 million. The whole background of public housing experience in Britain and the U.S. had pointed to the fact that municipal taxpayers could not properly be expected to supply the major portion of housing subsidies. But here, in the absence of any national scheme to support low-rental housing, the municipality of Toronto undertook to assume the entire cost of a low-rental project. (It was generally understood that rents would have to be low enough to meet the capacities of those at present living in the area; this would mean an average monthly subsidy of at least \$20 per dwelling unit.) The psychological impact of the housing crisis upon the Toronto community may be measured by the generosity of this decision.

Appointment of Toronto Housing Authority

Acting on the recommendation of the two citizen bodies which had been principally concerned in these events (the Toronto Reconstruction Council and the Citizens' Housing and Planning Association) the municipality, with special provincial legislation, then proceeded to set up the Toronto Housing Authority, an agency under the control of a five-member Board, to which the city had delegated its responsibility for immediate procedure on the Regent Park project. The Mayor is at present chairman of the Housing Authority Board while other members represent the interests of the City Planning Board, Labour, the veterans, the citizen organizations and the neighbourhood in which the project is to be built. At the time of writing (August 1947) procedures have reached the stage at which the Province has endorsed the municipality's authority to finance the acquisition of the Regent Park site.

The city community is thus gradually fashioning a new kind of housing agency that may eventually be the only means of dealing with the problem of that accumulating group of families now temporarily accommodated in emergency housing. As in the process of time upper income families are each finding the solution to their own housing problems, the residue assumes more and more the character of a low-income group for whom permanent low-rental housing must eventually be provided.

Lack of Planning in Suburban Areas

Meanwhile house-building in the suburban fringes of the city continues to develop in a sporadic manner and we have again witnessed the tragedy of a post-war building boom getting ahead of the community-planners. Here again the administrative complexity of the metropolis has been an obstructive factor for there has been no effective metropolitan planning board (though one now exists in name) to direct the general

growth of the whole urban area and inspire the detailed operations of each municipality's local Planning Board. In 1944 and 1945 a City Planning Board had produced a splendid basic plan for the whole metropolitan area but no stimulating leader came forward to win the allegiance of the whole group of municipalities to this plan. Of the twelve suburban municipalities only the Township of Etobicoke, in the most rapidly developing west-end sector, has completed a plan and this does conform with the proposals of the 1944 metropolitan plan. However at this late hour some order may yet be salvaged from the chaos; the provincial Department of Planning and Development has provided an adequate Planning Act and there is a latent awareness of the need for community planning which could be aroused by imaginative planning authorities and citizen organizations. Perhaps the key factor in this situation will prove to be the lack of any more improved and serviced building land on the circumference of the city; this is now bringing the insurance companies into operation, under new national legislation, to finance the development of land for new neighbourhoods. At this larger scale of oper-

ations for land improvement there is an opportunity to plan street patterns, land use and recreation areas in a manner which could not be accomplished while development operations were sealed down to the level of the small speculative builder working on a few adjoining lots.

The Situation Briefly Stated

Greater Toronto met its post-war housing crisis quite unprepared. Its building industry was not organized to produce at the required volume of 5,000 units a year, having been accustomed to an average production of only half that amount. The community possessed neither the authority nor the administrative machinery for providing the low-rental housing which is the major requirement in any period of housing shortage. And Greater Toronto had not equipped itself with the necessary planning instruments by means of which a housing programme can be made into an orderly process for creating beautiful, healthy and efficient communities rather than an unorganized scramble in which realtors, jobbers and speculative builders get the better of their customers, the community present and future.

Action for Planning

By ALLEN H. ARMSTRONG

WE need not be experts in any field to dislike the visible products of the past century of town building. But do not the specialists agree in increasing measure on the technical causes of these unsatisfactory results? Have we not an ever growing file of corrective schemes in almost every town hall? The solid results are what count, however; and it cannot be said that we are now able to shape our physical com-

munities any closer to our needs than were our forefathers. Municipal problems go on piling up; and planning experts will sooner or later be exposed as wasters of vast amounts of paper and time, unless three-dimensional proof somehow appears that a better mode of town-building is really in use.

A century and a half of industrial development has led to productive capacity sufficient for much larger populations—both within the cities and beyond them. We have organized better to make things than to make general enjoyment of those things humanly possible. We are in the habit of improvising.

EDITORS NOTE: Alan M. Armstrong, B.Arch. (Tor.), B.L.Sc. (Tor.) M.R.A.I.C. has served in the Community Planning Division of Central Mortgage and Housing Corporation, and is now Secretary Treasurer of the Community Planning Association of Canada. The views herein, however, are to be regarded solely as those of the author.