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Wartime Housing Limited, 1941 - 1947: Canadian Housing Policy at the Crossroads

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Article abstract

Between 1941 and 1947 a federal crown corporation called *Wartime Housing Limited* (WHL) successfully built and managed thousands of rental units for war workers and veterans. WHL represents a directly interventionist approach to housing problems and demonstrates that the federal government could efficiently meet social needs by participating in housing supply. Though the Advisory Committee on Reconstruction recommended a national, comprehensive housing program emphasizing low-rental housing, the federal government initiated a post-war program promoting home ownership and private enterprise and, in the process, neglected long-range planning and low income housing. In addition, during the late 1940s, WHL's stock of affordable housing was privatized. This market-oriented perspective hindered advances in postwar housing policy in the same way that, for decades, the poor law tradition blocked government acceptance of unemployment relief. This paper reviews the housing record of WHL and examines the federal government's failure to redirect WHL's expertise into a permanent low-rental housing agency at the war's end.

FIGURE 1. Ajax, Ontario, 1951. Most of the housing shown here was built during World War II by Wartime Housing Limited.

SOURCE: Ontario Archives

Wartime Housing Limited, 1941 - 1947: Canadian Housing Policy at the Crossroads

Jill Wade

Résumé/Abstract

Entre 1941 et 1947, une corporation de la couronne appelée Wartime Housing Limited (WHL) construit et gère avec succès des milliers d'habitations qu'elle loue aux travailleurs de guerre et aux vétérans. WHL constitue une approche interventionniste directe des problèmes de logement et démontre que le gouvernement fédéral a su effectivement et d'une manière efficace satisfaire les besoins sociaux en participant à la constitution d'un stock de logements. Bien que le Comité consultatif sur la Reconstruction ait recommandé un programme complet de logement à l'échelle nationale, mettant l'accent sur le logement à loyer modique, le gouvernement fédéral met sur pied un programme d'après-guerre encourageant l'accès à la propriété et l'entreprise privée et, dans le processus, néglige la planification à long terme et le logement à faible revenu. De plus, à la fin des années 1940, le réservoir de logements constitué par la WHL est privatisé. Cette perspective orientée vers le marché retarde les progrès de la politique du logement de l'après-guerre de même que, pour des décennies, la tradition législative en matière d'assistance publique entrave l'adoption par le gouvernement d'une politique d'aide aux chômeurs. Cet article passe en revue les registres de logement de la WHL et examine l'échec du gouvernement fédéral à constituer, à la fin de la guerre, une agence permanente de logement à loyer modique à partir de l'expertise de la WHL.

Between 1941 and 1947 a federal crown corporation called Wartime Housing Limited (WHL) successfully built and managed thousands of rental units for war workers and veterans. WHL represents a directly interventionist approach to housing problems and demonstrates that the federal government could efficiently meet social needs by participating in housing supply. Though the Advisory Committee on Reconstruction recommended a national, comprehensive housing program emphasizing low-rental housing, the federal government initiated a post-war program promoting home ownership and private enterprise and, in the process, neglected long-range planning and low income housing. In addition, during the late 1940s, WHL's stock of affordable housing was privatized. This market-oriented perspective hindered advances in postwar housing policy in the same way that, for decades, the poor law tradition blocked government acceptance of unemployment relief. This paper reviews the housing record of WHL and examines the federal government's failure to redirect WHL's expertise into a permanent low-rental housing agency at the war's end.

Beginning in 1941, a federal crown corporation called Wartime Housing Limited (WHL) built almost 26,000 rental housing units for war workers and veterans. It was a successful yet temporary phenomenon. Six years later, Central Mortgage and Housing Corporation (CHMC) absorbed and dismantled the wartime company. Eventually, CMHC made possible the tenants' purchase of the WHL units.

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In 1944, while WHL efficiently performed its construction and management operations, a report issued by the housing and community planning subcommittee of the Advisory Committee on Reconstruction described the enormous contemporary need for low and moderate income shelter in Canada. The report recommended a nation-wide, comprehensive, and planned program emphasizing low-rental housing. Instead, the federal government initiated a post-war housing program that promoted private enterprise and home ownership and neglected long-range planning and low income housing.

Thus, an interesting question follows. Why did the federal government not reconstitute WHL as a permanent low-rental housing agency to meet the huge low income accommodation need following World War II?

In May 1945, WHL president Joe Pigott suggested an altered function for the crown company:

> If the Federal Government has to go on building houses for soldiers' families; if they have to enter the field of low cost housing which it is my opinion they will undoubtedly have to do, then there is a great deal to be said in favour of using the well-established and smoothly operating facilities of Wartime Housing to continue to plan and construct these projects and afterwards to manage and maintain them.[1]

Indeed, in 1944 - 1945, the ministers of the Finance and the Reconstruction and Supply Departments discussed and rejected the feasibility of a Reconstruction-based low and medium income rental housing division to be administered by Pigott.

More recently, housing and planning specialists have noted the missed opportunity in dismantling WHL and its successor, the CMHC veterans' rental housing program. In 1975, Humphrey Carver contended that the "all too successful" wartime and veterans' schemes "should have been redirected to the needs of low-income families," but "the prospect of the federal government becoming landlord to even more than 40,000 families horrified a Liberal government that was dedicated to private enterprise and would do almost anything to avoid getting into a policy of public housing."[2] In 1983, Tom Gunton maintained that the federal government ignored most of the Advisory Committee on Reconstruction recommendations, abandoned WHL, and instead "implemented only those reforms compatible with capitalist institutions. Massive subsidies were provided to create a private development industry while public entrepreneurship in land and housing development was shunned."[3] For both Gunton and Carver, the federal government's commitment to the capitalist system precluded its direct participation in the housing field.

The following study questions the federal government's failure to redirect WHL's expertise into a permanent low-rental housing agency at the war's end. It arrives at an answer through three steps: (1) a brief overview of the 1940s housing problem and the federal government's response; (2) an evaluation of WHL's performance; and (3) and elucidation of the reasons preventing WHL's transformation into a permanent low-rental housing agency. Finally, the study comments upon the implications of its conclusions for our understanding of the welfare state.

1. The 1940s Housing Problem and Federal Government Response

An acute housing problem troubled wartime and post-war Canada. It may be defined as an immense unsatisfied need[4] for accommodation that derived from housing supply shortages, replacement requirements, and overcrowding associated with the depression and the war. Individuals in all income groups wanted housing, but low and medium income tenants felt the need most keenly.

The wartime and post-war housing need was attributable partly to supply shortages arising from two lags in residential construction. The depression produced the first lag. In conjunction with changes in incomes and family formation, house-building declined to a disastrous low in 1932 - 1934 before starting a gradual pre-war recovery (Table 1). Later, between 1942 and 1945, wartime scarcities in skilled labour and building materials resulted in a less serious lag. By 1942, the estimated deferred residential construction for 1926 - 1941 equalled 232,000 dwellings.[5] Two years later, an Advisory Committee on Reconstruction study, generally known as the Curtis report, suggested that current building shortages by 1945 would amount to 114,000 units.[6]

Overcrowding and doubling up also contributed to the 1940s housing need. They developed in many large cities before the depression and intensified dramatically between 1931 and 1941 (Table 2). Using 1941 statistics, the Curtis Report estimated that the total urban re-housing need for doubled-up families and non-family groups amounted to 194,000 units.[7]

A third factor giving rise to wartime and post-war housing need was the deterioration of the existing stock of dwellings. Depression conditions in the 1930s accelerated the degeneration of buildings. By 1945, many occupied dwellings in the larger Canadian cities were substandard in that they needed exterior repairs and/or lacked or shared flush toilet and bathing facilities (Table 2). An estimated total of 175,000 units represented the minimum urban housing replacement requirement.[8]

A decline in home ownership and an increase in tenancy between 1931 and 1941 accompanied the growth of housing need. The decrease in ownership already noticeable in the 1920s quickened due to the depression and to mobility associated with wartime industrial urbanization. The trend in home ownership in the larger cities most reflected the overall decline (Table 2).

Thus, by the beginning of World War II, the elements of the housing problem — deferred residential construction, overcrowding and doubling up, and substandard accommodation — were already in place. Thereafter, wartime conditons heightened the existing problem, resulting in severe housing congestion. The 1942 vacancy rates of less than 1%

TABLE 1

THE SOCIAL CONTEXT OF NEW RESIDENTIAL CONSTRUCTION IN CANADA, 1929 - 1947

Year (1)	Dwellings completed (thousands of units) (2)	Value of private and public new residential construction (millions of dollars) (3)	Net national income at factor cost (millions of dollars (4)	Personal income (millions of dollars) (5)	Net family formation (thousands of families) (6)	Marriage rate (rate per thousand population) (7)
1929	64.7	230	4,652	4,665	48	7.7
1930	53.0	191	4,343	4,392	39	7.0
1931	47.8	158	3,331	3,669	29	6.4
1932	28.1	90	2,597	3,063	19	5.9
1933	21.9	72	2,328	2,840	20	6.0
1934	27.7	92	2,732	3,175	28	6.8
1935	32.9	107	3,051	3,398	30	7.1
1936	39.3	131	3,314	3,602	32	7.4
1937	48.6	164	3,830	4,070	39	7.9
1938	44.0	148	3,942	4,126	39	7.9
1939	51.7	174	4,172	4,350	54	9.2
1940	52.5	186	4,985	4,972	70	10.8
1941	56.8	251	6,206	5,937	68	10.6
1942	47.2	244	7,977	7,522	72	10.9
1943	36.8	250	8,678	8,183	55	9.4
1944	42.8	279	9,453	9,016	48	8.5
1945	48.5	330	9,506	9,292	50	9.0
1946	67.2	407	9,363	9,887	104	10.9
1947	79.3	526	10,582	10,926	72	10.1

SOURCES: M.C. Urquhart and K.A.H. Buckley, ed., *Historical Statistics of Canada*, 1st edition (Cambridge: University Press; Toronto: Macmillan of Canada, 1965), 509, Ser. R124, and 510, Ser. R129; F. H. Leacy, ed., *Historical Statistics of Canada*, 2nd edition (Ottawa: Statistics Canada and Social Science Federation of Canada, 1983), Ser. B76, B81, F9, and F81.

TABLE 2

HOUSING CONDITIONS IN SELECTED LARGER CANADIAN CITIES, 1941 (BY PERCENTAGE)

Selected larger cities (1)	Doubled-up households (2)	Overcrowded households (3)	Substandard dwellings (4)	Owner-occupied dwellings (5)
Halifax	17.2 (9.2)	26.1	43	36.5 (35.2)
Montreal	7.5 (6.4)	24.4	27	11.5 (14.9)
Toronto	19.1 (8.4)	12.4	29	43.8 (46.5)
Hamilton	12.4 (7.8)	10.7	28	44.0 (48.0)
Winnipeg	15.1 (7.3)	19.0	36	43.9 (47.0)
Regina	10.0 (4.5)	24.0	43	38.7 (50.3)
Calgary	12.1 (5.2)	18.5	38	44.6 (51.7)
Edmonton	7.6 (4.3)	22.2	46	46.3 (53.0)
Vancouver	8.5 (5.1)	13.2	27	50.1 (51.0)
Victoria	10.5 (4.9)	11.1	26	45.8 (46.8)

SOURCES: Canada, Department of Munitions and Supply, "Preliminary Report on the Housing Situation in Canada and Suggestions for its Improvement," prepared by Lesslie R. Thomson, Ottawa, 22 October 1942, 56B, Table 5; Canada, Dominion Bureau of Statistics, *Eighth Census of Canada, 1941*: Vol. IX, *Housing* (Ottawa: King's Printer, 1949), 182, Table 36; and Canada, Advisory Committee on Reconstruction, Subcommittee on Housing and Community Planning [chaired by C.A. Curtis], *Final Report of the Subcommittee, March 24 1944* (Ottawa: King's Printer, 1946), 105, Table 24, and 244, Table 57. 1931 percentages are in parentheses.

in major Canadian cities revealed the extent of the wartime shelter shortage.

The causes of wartime housing congestion were several. First, the migration of war workers and their families to industrial centres and the movement of servicemen's families to urban centres near armed forces bases substantially affected housing conditions across the country by increasing doubling up and overcrowding, by encouraging tenancy, and by reducing vacancies. The pre-1944 housing problem centred upon war workers' accommodation. As well, Dominion government controls on materials and manpower placed additional pressure on housing shortages, particularly during the late war and post-war years when controls substantially curtailed house-building. Scarcities in supplies and labour contributed to steadily rising building costs, thereby discouraging construction and adding to housing congestion. Thirdly, the demobilization of 620,000 armed forces personnel between June 1945 and June 1946[9] exacerbated the country's housing situation. The accommodation of veterans became the major focus of the post-1944 phase of the shelter problem. Finally, the arrival of war brides who had married Canadian servicemen overseas increased family formation in the mid-1940s and further aggravated conditions.

In 1944, the Curtis report calculated that the actual urban building need accumulated between 1939 and 1945 amounted to 500,000 dwelling units.[10] Low and medium income tenants experienced the greatest housing need.

Federal government response to the wartime and post-war housing problem came in two distinct phases. Before May 1944, the government targeted the housing of war workers and their families as its major priority. After that date, it shifted its attention to the accommodation of servicemen's dependents and veterans' families.

In reacting to the war workers' housing problems, the Dominion government participated directly in residential construction through its crown company, Wartime Housing Limited. Its motivation was economic; through the efficient provision of accommodation, it intended to facilitate industrial expansion and production to meet the challenge of war. In November 1940, the Economic Advisory Committee to the federal cabinet considered the provision of war workers' housing.[11] It accepted the strong argument for publicly built, temporary shelter for workers: housing shortages would impede war production, and private enterprise could not meet the short-lived demand for accommodation. Cabinet accepted the committee's recommendation for adoption of a war workers' housing program. Under the War Measures Act and the Department of Munitions and Supply Act, Privy Council ordered the creation of a wartime housing crown company reporting to C.D. Howe, minister of the Department of Munitions and Supply.[12] WHL's incorporation occurred on February 28, 1941.

At the same time, the Economic Advisory Committee considered the abandonment of its pre-war, market-oriented housing program to reserve financial, material, and manpower resources for the war effort. Despite the inevitability of public unrest and criticism, the committee argued that wartime Canada must accept doubling up and overcrowding as a price of war. The federal cabinet initially accepted the committee's recommendation to terminate the 1938 National Housing Act (NHA) and the 1936 Home Improvement Plan administered by the Finance Department's National Housing Administration (NHAA). Later, it bowed to pressure from the business community and others to continue at a reduced level its NHA lending operations for owner-occupied house construction.

Due to wartime conditions, the federal government's role in housing shifted substantially to favour direct over indirect participation. Between 1941 and 1944, the Dominion spent about $50 million in publicly built war workers' housing.[13] In the same years, its assistance to privately built NHA housing (which was not intended for war workers) dropped to about $26 million from the 1935 - 1940 total of about $51 million.

The Canadian government's instrument for direct intervention in war workers' housing was the crown corporation.[14] During the First World War, the United States had experimented with a public company, the U.S. Housing Corporation, in building and managing accommodation for its war workers; although in many ways WHL resembled this corporation, no evidence exists to suggest that the American model inspired the Canadian company. Instead, at the Economic Advisory Committee's suggestion, the Department of Munitions and Supply shaped WHL in the mould of its nearly thirty wartime crown companies.

Despite the centralization of war workers's housing in the Dominion bureaucracy, WHL operated on a decentralized basis. It functioned more like a large independent builder in the private sector than a federal housing agency. WHL's organization and recruitment policy revealed its decentralized, business-like character. Accustomed to enlisting businessmen to advise him or to mobilize war production, C.D. Howe hired as WHL president Joseph M. Pigott, a successful Hamilton contractor and the president of Pigott Construction Co. Ltd. Similarly, Howe appointed several "dollar-a-year" men representing the professions, business and labour to the company's first board of directors: W.L. Somerville, architect, Toronto; Charles David, architect, Montreal; William E. Tibbs, administrator, Halifax Relief Commission; R.J. Gourley, president, Beaver Lumber Co., Winnipeg; H.C. Wilson, general manager and director, Maritime Trust Co., St. John; W.T. Gagnon, president, Aird and Son Ltd., Montreal; and Ernest Ingles, vice-president, International Brotherhood of Electrical Workers, London. As with other Munitions and Supply crown companies, Pigott reported directly to Howe. However, given the enormity of

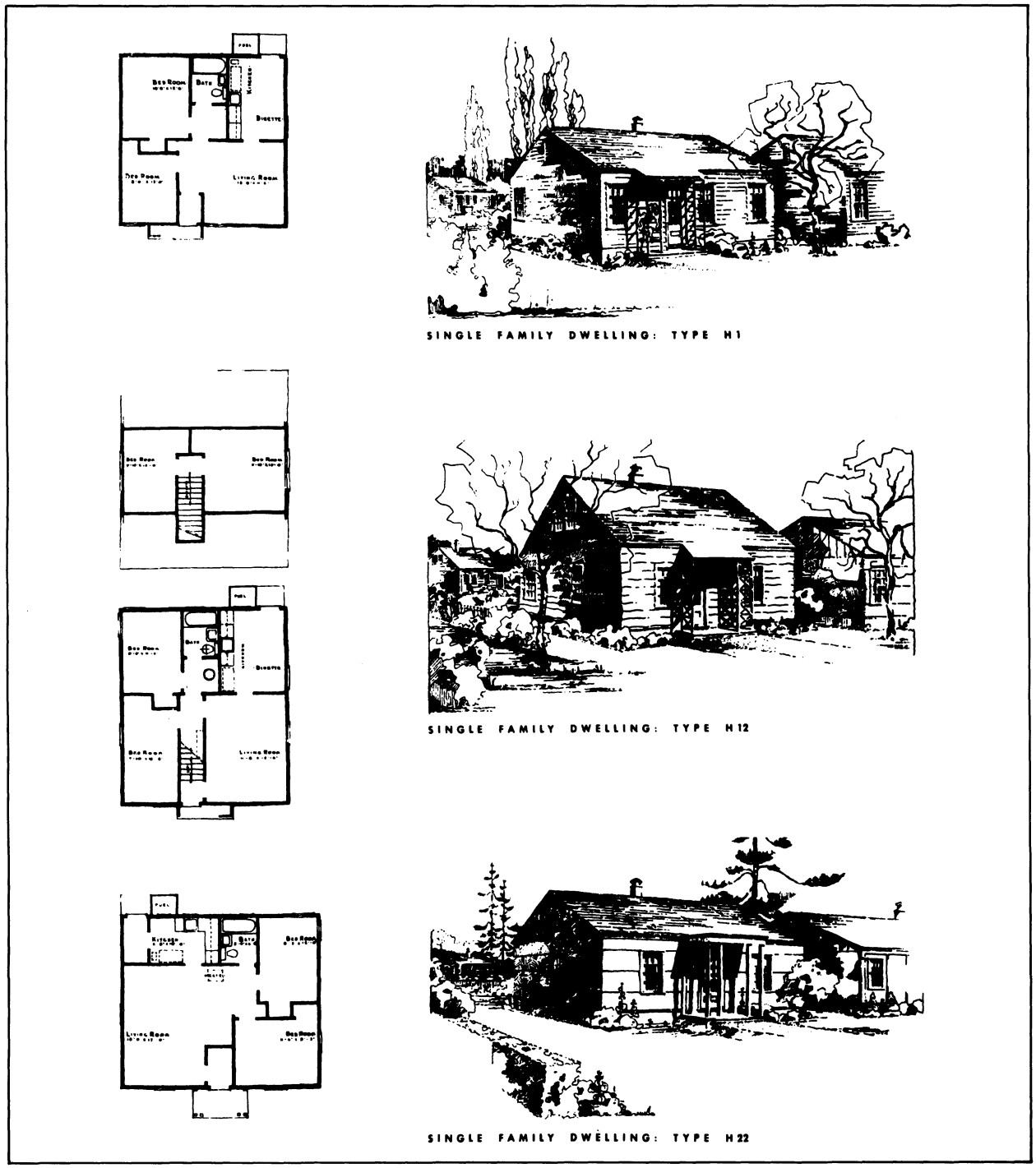

FIGURE 2. Wartime Housing Limited housing types.

SOURCE: Burwell R. Coon, "Wartime Housing," Royal Architectural Institute of Canada *Journal*, XIX (January 1942): 7.

the department's operation, the minister, who has been described as the impresario of a 30-ring circus spread across 3,000 miles,[15] only wanted to know about major problems, not the administrative details of day-to-day WHL activities. In fact, with a head office in Toronto and 51 branch offices superintending work in 73 separate municipalities by 1945, WHL in itself was greatly decentralized.[16]

During the war, WHL directly intruded into the housing field. Its function was to construct, purchase, rent and manage economically and efficiently living accommodation for war workers and their families wherever there was a serious housing shortage. First, WHL surveyed areas of war industry to determine housing requirements. Then, with Privy Council approval, it went ahead with its building projects. It

assembled land purchased through legal agreement from municipalities or expropriated from private owners, or it made use of federal land. Local architects and builders hired by WHL carried out war housing projects according to company designs and specifications. Munitions and Supply gave WHL priorities on building materials in which private builders did not share. Once a project was completed, the company rented and managed individual units. Between 1941 and 1945, when the last war worker's house was finished, WHL built across Canada 16,869 temporary houses,[17] several staff houses, and many schools, fire-halls, pump-houses, garages, community centres, and office buildings.

Two examples of WHL projects in Greater Vancouver demonstrate how the company directly intervened in local housing markets. Although NHAA official F.W. Nicolls argued that "Vancouver is an illustration of where private capital with proper encouragement could provide the necessary housing requirements without recourse to 100 per cent Government funds,"[18] in fact a WHL survey of the city and of North Vancouver in June 1941, determined that wartime employees of Burrard Drydock Co. Ltd. and North Van Ship Repairs Ltd. required housing. Orders-in-council passed late in 1941 authorized the expenditure of nearly a million dollars on 300 temporary single family homes and two staff houses. In 1942, privy council approved an additional 450 houses costing more than one million dollars.[19] After construction was underway or completed, WHL reached agreements with both the city and the district of North Vancouver respecting land transfer, payment in lieu of taxation, services, and post-war disposal. Later, the company agreed to assist the city of North Vancouver in building one school and adding to another. WHL employed McCarter and Nairne, the prominent Vancouver architectural firm, as supervising architects for the North Vancouver and the other British Columbia projects. It awarded the building contract to the well-known local contracting company of Smith Brothers and Wilson. A WHL official, Norman B. Robinson, opened a regional office in North Vancouver to direct the construction and management of the British Columbia program.

In December 1942, Privy Council authorized WHL to build 300 temporary houses in the municipality of Richmond for Boeing Aircraft of Canada Ltd. workers employed at a Sea Island plant.[20] The federal government expropriated land for the development from Richmond residents. Subsequent to the completion of construction, WHL reached an agreement with the municipality for water supply. The company also built a firehall and a community centre at Burkeville, as the project was called. Once again, McCarter and Nairne and Smith Brothers and Wilson carried out the construction of the project.

WHL was only one of the vehicles by which the federal government intervened directly in the housing market during World War II. Late in 1940, the government instituted rent controls administered by the Wartime Prices and Trade Board (WPTB).[21] Two years later, the WPTB became involved in making effective use of existing accommodation; the Board's Real Property Administrator worked with Women's Regional Advisory Committees as well as community and government bodies in 29 cities to set up housing registries which listed spare accommodation and invited applications for shelter. In addition, several federal boards and agents regulated prices, materials, labour, and construction permits. In 1943, the NHAA established a Home Conversion Plan to lease, convert, and sublet buildings in certain cities experiencing severe wartime housing shortages.

After May 1944, federal response to Canada's shelter problem equally balanced direct and indirect participation in the housing field. The Dominion government augmented the indirectly interventionist and market-directed program that it had introduced in the 1930s and reduced earlier in the war. It replaced the 1938 NHA with a new act encouraging home ownership and rental housing construction, and, under the 1942 Veterans Land Act (VLA), it financially assisted veterans in land and housing purchases. At the same time, the federal government continued to intrude directly in housing through WHL, the VLA Administration, the WPTB controls and Emergency Shelter Administration, and the Home Conversion Plan. In 1946 - 1947, the government consolidated these programs, excepting VLA operations, in the Central Mortgage and Housing Corporation.

In particular, public agitation over the serious nature of the post-1944 shelter problem, heightened by the evictions issue, forced the federal government to assume temporarily and reluctantly the social responsibility for the direct provision of housing. In the spring of 1944, public attention increasingly focused upon the threat of mass evictions in a period of extreme housing congestion. According to the October 1943 WPTB rental regulations,[22] landlords could give notices-to-vacate to their tenants only between April 30 and September 30; in other words, the Board banned winter evictions. Consequently, large numbers of notices accumulated for May 1, 1944. Given the low vacancy rates in cities across Canada, tenants faced with eviction could not find alternative accommodation. In addition, many tenants were dependents of servicemen fighting overseas. MPs in the House of Commons brought the problem to the government's attention beginning in February.[23] To these MPs and to WHL officials, the situation was especially critical in Toronto, Montreal, Winnipeg, Hamilton, and several small Ontario cities.[24]

The federal government responded to the evictions situation not by altering the rental regulations but by expanding the housing operations that WHL had begun to curtail late in 1943. It directed the crown company to build more permanent, better quality houses for servicemen's families. Acting Prime Minister J.L. Ralston, the minister of National

Defence, hinted at the new program on April 27 in the House of Commons.[25] At a May 2 meeting, representatives of WHL, the Finance Department, and the Munitions and Supply Department finally decided to initiate the WHL servicemen's housing program. Thus, from 1944 to 1946, WHL completed 8,902 additional units.[26] Later, after the January 1947 integration of WHL and CMHC, a fully developed program continued to build houses across Canada. By 1949, the total number of veterans' dwellings completed by CMHC amounted to 20,159 units.

Vancouver's experience with servicemen's and veterans' housing represented a typical example of WHL's post-1944 program. Under pressure from various veterans', political, trade union, and community organizations in 1944 and 1945, the Dominion government and WHL responded to Vancouver's severe housing congestion and evictions problem by negotiating with city council three agreements providing 1,200 dwellings.[27] WHL's architects McCarter and Nairne supervised the construction of these houses on serviced lots scattered between Main and Fraser Streets and Broadway and Marine Drive. Later, in 1947 and 1948, other agreements between CMHC and Vancouver resulted in the planned veterans' rental housing subdivisions of Renfrew Heights and Fraserview.[28]

In sum, the Dominion government reacted to a serious wartime and post-war accommodation problem through both a direct and indirect interventionist program contrasting sharply from its pre-war indirect participation in housing. WHL operations became a major component in this 1941 - 1947 program. Furthermore, between 1944 and 1946, the government demonstrated an awareness, however hesitant, of the social need for shelter that contradicted its long-term, market-oriented approach to housing.

2. An Evaluation of Wartime Housing Limited

In response to the wartime housing problem, the federal government intervened in an unprecedented fashion through the direct provision of accommodation. It is reasonable to question how successfully the vehicle for this intervention, Wartime Housing Limited, performed its task.

Certainly, officials associated with WHL believed that it functioned very well. In a May 1945 report to WHL shareholders, president Joe Pigott asserted that the corporation was "well-established" and "smoothly operating" and that it was doing an excellent and efficient job.[29] Employees and directors published glowing articles about the company's construction method, house designs, site planning techniques, and tenant relations policy.[30] Officials in the Department of Munitions (Reconstruction) and Supply recounted WHL's activities in a positive light and helped the National Film Board document on film the company's wartime contribution.[31] The minister responsible for WHL, C.D. Howe, praised the corporation's competency and expressed his pride in its housing projects.[32]

In addition, WHL tenants were satisfied with their housing.[33] They made the modest houses comfortable, planted gardens, and participated in community activities. No hard evidence exists to suggest that they harboured serious grievances about WHL accommodation. Perhaps the inadequate housing conditions of the 1930s and 1940s caused them to appreciate more fully the simple but sufficient houses. In many cases, tenants purchased and improved their homes in the post-war years.

Still, a reliance upon the testimony of WHL officials and tenants is too subjective and biased a method for evaluating the company's performance. A better approach is to examine how well WHL fulfilled the objectives set out in the order-in-council that created it. The crown company's purposes were to increase the rental housing supply, to target its program to war workers in congested areas, to provide suitable living accommodation, to manage completed projects, and to maintain economy and efficiency in its operations.

WHL added substantially to the stock of rental housing. Between 1941 and late 1946, it completed 25,771 units.[34] By 1949, WHL and CMHC had started 49,611 units and had finished 45,930 under both the war workers' and veterans' rental housing programs.

The WHL program initially targeted construction to war workers and afterwards to soldiers' dependents and veterans, although in a few instances before 1944, it housed families of men serving overseas. As well, WHL carefully directed its projects to areas with housing need. It employed surveys of local conditions to determine the extent of that need before deciding to act.

WHL houses provided unpretentious but suitable living accommodation. Yet, their construction, design, and site planning may be characterized as progressive, experimental, and distinctive. For example, the company initially developed a bold solution to its major construction problem. Because it was expected to remove its housing at the war's end, it had to build temporary, not permanent, units. The houses were to rest upon posts or blocks, rather than basements, and they demanded a construction method that would facilitate their eventual dismantling and possible re-assemblage elsewhere. Confronted with this requirement for a temporary structure, with a shortage of building materials, and with the need for speed and economy, WHL employed an inventive semi-prefabricated or "demountable" technique[35] adapted from a method worked out three years previously by National Housing Administration director F.W. Nicolls. Instead of using a fully prefabricated approach in which fabrication and complete or partial assembly occur in a factory, WHL workmen made standardized plywood floor, wall, roof, partition, and ceiling panels in a shop at the pro-

ject location and erected and finished the house on site with remarkable rapidity. The "demountable" technique contributed to the prefabrication debate among experts and commentators on housing in the 1940s; although prefabrication was by no means a new phenomenon in Canada, many specialists viewed it as a quick and inexpensive solution to the shelter problem.[36]

WHL construction did deviate from the semi-prefabricated method in time and place. In its North Vancouver projects, the corporation used standard building techniques since British Columbia plywood, in heavy demand by eastern war industries, was not available in sufficient supply on the coast. By 1944, WHL houses displayed a more permanent character, being built of frame construction and resting upon a foundation running around the periphery of the entire structure rather than upon posts or blocks. Although originally the homes were considered temporary, thousands survive to this day through improvements like the addition of a full basement and proper maintenance.[37] Throughout its pre-1944 operations, WHL constructed its staff houses with normal building methods.

WHL house designs were plain and practical yet curiously distinctive. Across Canada, the company used the same standard house types for both its two-bedroom and four-bedroom bungalows; later, it added a third two-bedroom type.[38] These basic, simple house plans included a living room, a kitchen with a dining area, bedrooms, a bathroom, and a woodshed. A limited assortment of wall finishes and colour combinations and an occasional reversal of plans provided some variety in exterior appearance. By 1944, the company had improved the interior and exterior design of the houses. WHL adapted the plans to its own needs from NHAA model homes developed in the early war years and from the NHAA prefabricated units.[39] In turn, NHAA model homes simplified 1930s "Cape Cod" or "saltbox" stylistic modes, already an innovative "reduction of forms to bare essentials."[40] Having pushed this reductive process to its logical consequence, WHL housing in North Vancouver and in other initial projects resembled the cabins of early Vancouver and of frontier Canada generally or the workers' cottages of British Columbia resource towns. Nevertheless, the country-wide uniformity of the architecturally unaffected WHL housing has rendered the "wartime house" almost as identifiable to Canadians as the grain elevator or the chateau-style hotel or railway station. In the late 1940s, CMHC architectural staff expanded the four WHL plan types into a portfolio of high quality small-house designs[41] utilized in veterans' developments like Renfrew Heights or Fraserview. The WHL hostel designs similarly possessed a characteristic uniformity, simplicity, and efficiency relieved somewhat by the suggestion of classical architectural detail around the main entrance.

While always functional, WHL site planning strove to be imaginative when circumstances permitted.[42] The company preferred to build on serviced land to hasten project completion. Thus, the grid pattern often imposed a rigid street plan on a WHL community and reinforced the rather monotonous house design. Still, in Vancouver, the company put up infill housing among older, developer-built homes and added variety to streetscapes. When larger city blocks were available in municipalities like North Vancouver or Welland, Ontario, WHL introduced crescents or cul-de-sacs to relieve the over-all regularity. In fringe areas like Sea Island, where the company itself serviced the land, it adopted a free street pattern to lessen the impression of uniformity created by the house types. Whatever the road plan, WHL landscaped its housing projects and encouraged tenants to garden. When CMHC took over the veterans' housing program after the war, it designed communities like Renfrew Heights and Fraserview to follow the natural contours of the site.

Carefully designed WHL projects built around war industry were not unlike earlier planned industrial towns. Indeed, the provision of workers' communities or housing was a very old idea. European and American industrialists had been developing planned towns since the early 19th century. After 1900, when American industrialists began to assume a systematic approach to welfare work in industry, they promoted the planning of model towns all over the United States. At the same time, the concept of model industrial communities crossed the border into Canada.[43] The American social historian of housing, Gwendolyn Wright, has revealed that the significant factor in creating these towns was the objective of imposing social control upon workers.[44] In fact, industrialists in both countries sought to introduce housing and planning reforms that would defuse potential labour unrest and increase production through the fostering of a stable, contented and family-minded workforce. It is possible to speculate that planned WHL housing projects pursued a similar objective despite one very obvious difference: the federal government and its crown company rather than industry introduced the wartime communities. Certainly, the government meant to ensure efficient war production through the direct provision of workers' accommodation. Yet, no proof exists to assert that it or WHL consciously implemented social control theory in the physical planning of its war workers' communities.

During the war, the management of WHL projects fell upon local voluntary advisory committees and hired personnel.[45] This decentralization helped to defray costs and to limit the number of staff members. As well, it afforded the corporation a smooth entry into a community and assistance from local organizations. Usually, WHL set up a committee of prominent men in an area while initiating development. The committee's functions were to advise on potential or proposed sites, to help in negotiations for property acquisition and in the call for tenders, to establish an administrative office, and to hire staff. Under the direction of the largely autonomous committee, WHL employees looked after house allocation, rent collection, accounting, services, and mainte-

nance, and reported to the Toronto head office. They solved physical and social problems in WHL developments through direct co-operation with community groups. After 1944, WHL decided that it could no longer ask committees to supervise projects on a permanent basis and subsequently increased its administrative staff.

WHL managed its operations with economy and efficiency. In 1941, the company started its activities with a $100,000 allotment from the federal government and with permission to enter into commitments up to $10 million.[46] By July 1946, the government had advanced over $86 million to WHL.[47] However, the company's assets amounted to more than $91 million, its houses and other buildings were worth over $72 million, and income through rentals receivable that particular month exceeded $95,000. Thus, WHL contrasts strikingly with the indirectly interventionist programs undertaken since 1946 by CMHC: the federal government has few assets to show for all its subsidization. The government apparently took a financial loss when after 1946 CMHC began to sell off WHL houses and veterans' rental housing program units. By 1952, CMHC had disposed of 29,452 houses for a total amount of $110.5 million.[48]

Some observers complained that the construction cost per WHL rental unit nearly equalled the cost of a NHAA-financed owner-occupied house.[49] However, as a House of Commons committee report noted in 1942, these critics did not realize that the WHL capital costs included local improvement expenditures.[50] The WHL houses did rent at higher amounts than the NHAA monthly payments covering 20-year mortgage and tax payments.

An evaluation of WHL may take into consideration criteria other than the fulfillment of program objectives. Another possible criterion is the extent to which WHL was accountable to Parliament. In fact, MPs exercised little control over the company, which had been created by an order-in-council rather than an act of Parliament. Still, although they claimed to have insufficient access to information about company activities, MPs repeatedly challenged C.D. Howe, the minister responsible for WHL, during question periods and debates. As well, in 1942, the House of Commons asked a committee on war expenditures to look into WHL's performance and, in July, the committee tabled a report generally favourable to the company. Over time, WHL and CMHC implemented some of the report's recommendations: the use of standard or ready-cut construction to reduce costs; the provision of low-cost accommodation for dependents of soldiers serving overseas; and the sale of houses to tenants desiring to buy them.[51] Nevertheless, the corporation generally operated independently of Parliament: it was much more answerable to Howe and other government officials than to MPs.

Another criterion for assessing WHL is affordability. A certain confusion surrounds the income group for which WHL provided accommodation. The press and some MPs, including Howe, continually referred to WHL units as low-rental housing. Leonard Marsh, the housing expert who wrote the Curtis report, stated flatly that the corporation did not supply low-rental housing.[52] The term "low-rental" implies the purpose of sheltering a low income group, which in 1944 paid under $20 per month rent and which was able to afford perhaps $12 per month.[53] It also suggests some government subsidization to make housing accessible to low income tenants. Yet, WHL tenants enjoyed moderate incomes from stable employment in war industry and were thus able to afford the $22 to $30 per month rentals calculated by Pigott as necessary to recoup capital and operating costs: WHL had no intention of subsidizing its tenants. About 44% of WHL tenants had previously paid rents below $20,[54] but steady, modest incomes from war industry substantially reduced their affordability problem.

An additional criterion useful in evaluating WHL is its skill in tenant relations. In 1941, the corporation set up a Tenant Relations Department. The program undertaken by this department was significant for two reasons. First, it represented an initial, conscious attempt to introduce a systematic strategy of social control to a nation-wide federal housing scheme. Secondly, it denoted "a new phase of social engineering"[55] more subtly paternalistic than previous social control experiments in housing in other countries.

Tenant Relations used social control theory in the Talcott Parsons sense.[56] Department head Lionel Scott intended the program to reduce or eliminate behaviour that might deviate from accepted social norms. Or, as he apparently told the WHL Board of Directors:

> You are doing a job of plant-staffing. . . . You want the men to stay on the job. You want your property cared for. The people in those homes have got to live normal, contented, stimulating lives, and take a pride in their community.[57]

Scott also realized that hundreds of migrants torn from families, friends, and familiar associations might not integrate well with each other or with the host community:

> A few people drifting into a Town can be absorbed. When they come in lots of hundreds, maybe thousands, existing social agencies are unable to cope with them and they provide a fertile breeding ground for discontent, juvenile delinquency and social discord.[58]

Scott expressed these concerns about behaviour as it related to productivity, WHL's property, and the broader community within the context of fighting a world war:

> The very care of the democratic way of life for which we are fighting lies in healthy, local communities alive to, and dealing with local problems, which in their total make

> up National problems. To keep our developments healthy physically, mentally, and socially is our job.[59]

Scott asserted that the work with tenants was not paternalistic. Rather, it was based "upon democratic principles":

> . . . no superimposed programs, no pet projects are foisted upon the people. It [the work] is based upon the credo that to enjoy freedom we must accept responsibility, to have privileges we must assume obligations. . . . Our job is to lead and to guide, and to make possible — by certain material and leadership contributions — a rich, balanced, decent and normal community life.[60]

In fact, the program was paternalistic: leading and guiding with the purpose of instilling social norms are still a form of control. Probably it would be more accurate to describe the WHL tenant relations approach as subtly paternalistic. In any case, Lionel Scott's work represented the systematic application of sociological theory to the way in which working people lived.[61]

A tenant relations program was not a new idea in 1941. Its application in WHL operations did represent its introduction to large-scale federal housing schemes in Canada. In the United States, industrialists had provided their model towns with "welfare secretaries" or "social secretaries" who acted as "moral police, statisticians, teachers, recreational planners, and counselors."[62] Nevertheless, these "secretaries" behaved in a much more heavily paternalistic manner than WHL staff: Tenant Relations Department counsellors acted more like "recreational planners" than "moral police."

Scott shaped a tenant relations program that, like the rest of the WHL administration, operated on a partly paid and partly voluntary basis. By 1945, the department budget comprised 2½% of gross rents or about $150,000 per year.[63] It consisted of 35 hired staff members across Canada. Scott himself trained the community counsellors. He assigned them to housing projects where they established contact with local social agency heads, factory managers, civic officials, service clubs, and other community organizations and with WHL tenants. The counsellors brought together occupants and local groups as circumstances dictated. They also helped tenants set up a wide range of activities that the tenants themselves supported by fund-raising. WHL provided community centres, some equipment, and a monthly magazine for tenants called *Home Life*. Like the local advisory committees, the Tenant Relations Department ended with the war.

The final criterion for judging the WHL program is the degree to which it employed intergovernmental co-operation. In fact, WHL introduced the principle of joint responsibility between governments in rental housing projects.[64] Arrangements for the disposal of houses and for services and payments in lieu of taxation on crown land normally required some sharing between WHL and municipal governments. In the pre-1944 agreements,[65] the crown company alone took responsibility for the housing and agreed to remove it soon after the war's end. However, sharing occurred with respect to services and payments in lieu of taxes. A municipality conveyed land to WHL for a nominal sum and supplied services to a housing project in return for an annual payment per house; when necessary, the company installed services on the land and turned them over to the municipality for operation or maintenance. In the post-1944 agreements, WHL and the municipality both took responsibility for disposal of property and retained similar arrangements for services and payments in lieu of taxation. If the corporation sold any houses in the first ten years, it undertook to pay the municipality a predetermined amount for the land. At the close of the 15-year amortization period, the municipality could purchase any unsold houses, and the company consented to pay the municipality an annual amount equalling the normal taxation on unsold houses. The role of the provincial government was to authorize municipal participation by enabling legislation. Unfortunately, the 1949 - 1964 federal-provincial partnership in housing put to use only in a perfunctory way the experience of intergovernmental co-operation gained through the WHL program.[66]

Thus, WHL achieved some success in fulfilling its objectives and in dealing with affordability, tenant relations, and intergovernmental affairs, although owing to wartime circumstances, it was not sufficiently accountable to Parliament. Yet, groups outside of the Munitions (Reconstruction) and Supply Department regarded WHL with mistrust and dissatisfaction.

Finance Department staff members as much as any group beyond government reacted to WHL with suspicion and bitterness. They were concerned that the corporation would overstep its guidelines and start to build permanent rather than temporary housing in competition with the NHAA and the construction industry. Their misgivings came from two sources: fear of socialism and bureaucratic rivalry.

Competition between the NHAA and the WHL originated in the cabinet decision to create WHL and hampered relations between Finance and the company throughout the war years. When the order-in-council establishing WHL was brought down, the NHAA had already made its own preparations for defence housing.[67] NHAA director F.W. Nicolls thought that the agency, with its qualified staff, its knowledge of small house construction, and its understanding of coast-to-coast housing requirements was best equipped to handle the wartime task.[68] The possible abandonment of all its programs only added to the NHAA's disappointment. The inability of the two bureaucracies to work together in the initial stages of WHL's organization suggests the beginning of a rivalry; although NHAA staff members moved to Toronto to assist the new company, WHL eventually continued on its own "by mutual consent,"[69] and the NHAA employees returned to Ottawa. This early antagonism per-

sisted in frustrating work relations between WHL and Nicolls until the war's end.[70]

Both NHAA and Wartime Prices and Trade Board officials feared that WHL would begin to build permanent rather than temporary housing. After the committee report about the WHL program was tabled in the House of Commons in July 1942, Howe announced that the corporation would construct "a reasonable number of houses" in cities with a serious housing shortage.[71] However, Finance Department officials and agencies like the WPTB firmly believed that WHL should provide only temporary housing in remote areas and leave permanent housing in Toronto, Hamilton, Winnipeg, Vancouver and other cities to private enterprise and the NHAA.[72] Thus, they were outraged when WHL and Hamilton negotiated an agreement by which the company would build permanent houses, charge rents undercutting the local housing market, and possibly sell the houses to tenants after five years on better financial terms than were possible under the 1938 National Housing Act. The conflict was settled eventually at the ministerial level,[73] and WHL worked out a less offensive agreement with the city of Hamilton.

Behind the concerns of Finance Department officials lay a very real fear of socialism. Finance minister J.L. Ilsley rejected the direct provision of housing by a peacetime government as socialistic and dangerous; he firmly believed in the private sector's capacity to supply housing.[74] He could countenance WHL only as a temporary solution to the wartime and veterans' housing emergency. When he corresponded with Howe in 1942 over permanent housing in Hamilton, he pointed out the "grave danger" of WHL's proposal as a precedent for the post-war housing program.[75] WPTB personnel also regarded WHL plans for Hamilton as a "dangerous and far-reaching programme" that would end in the "socialization of all our housing, . . . with probable disastrous results to our present economic policy of private home ownership."[76]

While municipalities regarded wartime and post-war housing conditions as a national problem requiring a federal government solution, WHL encountered many local obstacles to the implementation of its programs. By May 1945, Pigott reported to WHL shareholders that, on the whole, smooth municipal relations had replaced earlier "very troublesome"[77] dealings. In fact, many municipal governments reserved "hostility," or at best "passive tolerance," for WHL projects.[78] Often, they simply resented the intrusion of a large-scale federal project into a local community. For example, general public antagonism greeted a WHL scheme for New Glasgow, Nova Scotia.[79] Complaints about a hous-

FIGURE 3. House type H-21 in Vancouver.

SOURCE: Canada, Central Mortgage and Housing Corporation, [Album of Photographs and Plans of Wartime Housing in Vancouver and Victoria], [1947], City of Vancouver Archives, Photograph Collection, 150-1.

ing type ill-suited to winter conditions, about the attraction of "undesirables" from outside the area, and about the unpopular awarding of a war industry contract reached Howe in Ottawa, and he determined that the project should be relocated in Halifax.

Usually, city governments expressed unhappiness about the quality of WHL housing and requested more permanent structures owing to accommodation shortages. In particular, they were apprehensive about the deterioration of WHL temporary housing into slums if it was not removed after the war. From their perspective, inferior housing would diminish land values and tax assessments. For example, Hamilton's city council preferred permanent houses.[80] Again, in Vancouver, Mayor J.W. Cornett asserted that "we should go in for the permanent class of home."[81] Vancouver aldermen and officials looked upon WHL's North Vancouver housing as an "eyesore" and as "packing cases."[82] Nevertheless, they called Burkeville a "big improvement" and insisted upon similar housing when in 1944 Vancouver negotiated a WHL agreement.[83]

In general, municipal governments grumbled over the loss of tax revenue resulting from WHL agreements. Previous experiences with the 1919 soldiers' housing scheme and recent opposition to the tax exemption clause of the NHA Part II reinforced this response. Sometimes altercations over services erupted if municipalities thought that the payments in lieu of taxes were inadequate. The reeve of Richmond and local WHL staff members fought for two years over a school agreement for Burkeville children and drew Pigott, Howe, and the provincial education minister into the conflict.[84] Yet, other municipalities like the city of North Vancouver settled without difficulty on agreements for Bewicke and Ridgeway schools, for a fire hall, and for Heywood Park.

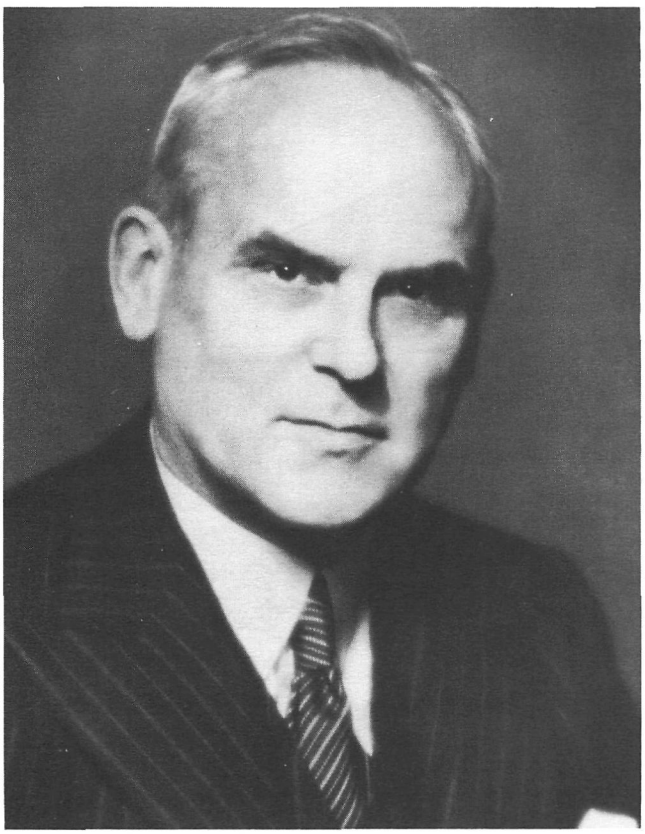

FIGURE 4. Honourable Clarence Decatur Howe, 1942.

SOURCE: Public Archives of Canada, c 81451.

Lending institutions, builders, suppliers, and property owners acknowledged that WHL did an admirable job of building war workers' housing in remote areas, but they repudiated any suggestion that the corporation should construct permanent housing in cities in direct competition with private enterprise. In 1942, the Dominion Mortgage and Investments Association and the Ontario Retail Lumber Dealers Association expressed special concern about the proposed agreement to build permanent WHL housing in Hamilton.[85] They maintained that private industry could furnish permanent homes in cities with NHA assistance and with the same priorities on building materials as WHL. The private sector anticipated a reluctance in WHL to step aside after the war and to permit private enterprise the resumption of its normal peacetime operations. As well, it recognized the bureaucratic competition between the Finance Department and WHL.[86]

In addition, local property owners and builders frequently resisted WHL projects. Organizations like the North Vancouver City and District Property Owners Association expressed concerns about property values if, at the war's end, WHL did not remove its non-taxpaying houses.[87] As well, local builders usually strongly opposed WHL. Vancouver's Building Contractors' Association, affiliated with the National House Builders' Association, resisted the construction of WHL housing in the city.[88] The arguments advanced against the crown company were many: the units would deteriorate into slum housing; the company received priorities on building supplies unavailable to builders; WHL's priorities would delay the completion of hundreds of partly constructed houses; and returning soldiers deserved better quality, owner-occupied housing than WHL homes. The Association promoted better access to priorities on building materials for its members and NHA assistance for home ownership. Municipal governments like Vancouver City Council supported equal access to materials and argued that builders could do a better job of house construction than WHL. They also suggested that private enterprise could handle the housing situation if given adequate supplies and labour.[89]

While one might have expected the Co-operative Commonwealth Federation (CCF) to support WHL's directly interventionist activities, such was not the case. As the wartime voice of the Canadian public housing lobby, the CCF responded with hostility to WHL almost from the compa-

ny's inception.[90] It based its opposition on several grounds.[91] First and most importantly, the CCF saw WHL as a threat to its drive for a planned and comprehensive national housing program undertaken jointly by federal, provincial, and municipal housing authorities. It regarded the NHAA as an agency that potentially could introduce this national program. However, the federal government reduced NHAA's responsibilities when it established WHL. Secondly, the CCF contended that the NHAA was capable of building temporary as well as general housing in the war years and that a decrease in residential construction could cause "a whole host of social problems before the war is over, and after it."[92] Thirdly, WHL directors were not accountable to Parliament, particularly with respect to expenditures. Fourthly, if WHL housing were not removed after the war owing to accommodation shortages, the poorly built projects would degenerate quickly into slums. Fifthly, the cost of building a rented WHL unit exceeded that of an owner-occupied NHA house. (Of course, the July 1942 committee report on WHL disputed this assertion.) The British Columbia MLA Dorothy Steeves added other issues to these points.[93] She called the crown company "dictatorial" because it could serve three days notice-to-leave to its tenants. Furthermore, the WHL tax exemptions burdened the local taxpayer. The post-war disposal of WHL houses caused some worry to tenants, and eventually Steeves began to demand that the homes be sold off immediately to occupants. The only good feature of the WHL program from Steeves's perspective was the Tenant Relations Department.

It is doubtful if the federal government could have undertaken the direct provision of housing at this time in a more efficient manner than it did through WHL. Yet, as a new player in the housing field, the crown company encountered considerable negative response from vested interests in the federal and municipal governments and from advocates both of private enterprise and democratic socialism. Much of the hostility originated in the federal Cabinet's 1941 decision to create WHL and to reduce NHAA's role simultaneously. Perhaps the Dominion government might have diminished some of this dissension and some of the housing shortage by allowing builders special financial assistance and priorities to construct permanent, low-cost housing for war workers and veterans in large Canadian cities. Still, the government could never have eliminated the conflict between WHL and its critics. The American approach to war workers' housing, which successfully employed both public and private means, was similarly beset by bureaucratic rivalries and by reproaches from public housing and builders' lobbies.[94]

3. Conclusion

By 1944, a tremendous demand for housing, particularly for low income groups, existed in Canada. Coincidentally, the federal government demonstrated its expertise in the direct provision of war workers' and veterans' housing.[95] Why, then, did the government not convert Wartime Housing Ltd. into a permanent low-rental housing agency after World War II? As the first Central Mortgage and Housing Corporation president D.B. Mansur speculated in 1945,[96] the government could have created in the Department of Reconstruction and Supply a national public housing authority separate from CMHC that fully utilized WHL's experience in the housing field. Conceivably, this national authority could have met low income housing needs by several alternative means including direct supply and indirect financial assistance.

Writing in *Public Affairs* late in 1947, C.D. Howe, the minister responsible for CMHC, summed up the federal government's position on housing.[97] He clearly stated that the government would not countenance the long-term direct provision of housing except in emergencies. According to Howe, the "fundamental principle" of Dominion policy was the government's commitment "to create more favourable credit conditions that would encourage residential construction." The Dominion Housing Act, the Home Improvement Plan, and the 1938 National Housing Act established the principle of indirect intervention in home building before the war; the 1944 NHA reaffirmed it.

Howe justified the federal position on a constitutional basis. The Dominion pursued indirect intervention "since housing is a function of property and civil rights, a matter within the jurisdiction of provincial and municipal governments." In addition, "subsidization of low-rental housing . . . is rightly a responsibility of municipal and provincial authorities" for "they are the parties directly responsible for social welfare." Thus, although the federal government had radically intervened in the nation's accommodation under its wartime powers, normally constitutional reasons precluded it from being held accountable for housing. Still, Howe admitted that the low-rental housing problem was "of such magnitude that no one level of government can see it through." The solution would be the active co-operation of all three governments. The Dominion was "anxious to work out with the provinces and municipalities a basis for handling the long-term problem."

In fact, the constitutional argument conveniently excused federal action on low income housing much as it had delayed the introduction of unemployment relief.[98] While the Dominion government resisted direct participation on the grounds of constitutional responsibility, in practice it has intervened unequivocally and permanently in housing since World War II.[99] CMHC still owns and manages rental units turned over to it nearly forty years ago by Housing Enterprises of Canada Ltd.[100] Certainly, the federal government has played the most active and visible public role in the housing sphere since the war's end. Some observers have argued that, if motivated, the government could have surmounted the jurisdictional difficulty.[101] Without doubt, other

factors discouraged the Dominion's entry into the public housing field.

To some extent, the resolution of a 1944 - 1945 bureaucratic conflict between the Departments of Finance and of Reconstruction and Supply determined federal policy. Originating in earlier disagreements about WHL, the struggle concerned the type of government intervention in rental housing; as well, it represented a conflict between "market welfare" and "social welfare" approaches to housing.[102] Confident of private enterprise's capability and fearful of socialism, Finance officials argued for indirect federal participation in supplying rental housing through the 1944 NHA: federally-assisted limited dividend companies could build the low-rental housing called for in the Curtis report.[103] By contrast, Reconstruction officials like WHL president Joe Pigott acknowledged the private sector's inability to supply low-rental housing and advocated long-term direct federal intervention.[104] Yet, while Finance minister J.L. Ilsley and his officials shared the same position, Howe did not adhere to Pigott's viewpoint.[105] He was not opposed to WHL's construction of permanent rental housing, but, at the same time, he expected the crown company's eventual liquidation.[106]

The adversaries made at least two attempts to settle the conflict. During the winter of 1944-1945, Reconstruction and Supply proposed assuming Finance's responsibility for rental housing, slum clearance, and urban renewal provisions covered by the 1944 NHA.[107] The Department's intention was to establish a housing section administering low and moderate income rental projects. Joe Pigott would be director of housing development. No doubt, WHL would have reported to this new housing section. However, Howe and Ilsley failed to negotiate an arrangement satisfactory to both parties. They could not agree on the division of financial responsibility for rental schemes. As well, Ilsley fretted about the possible advancement of socialism under Pigott's administration. Howe, who was more interested in meeting the housing demand than in political philosophy,[108] regarded WHL as a more effective rental housing program than the "unworkable"[109] NHA schemes. Finally he suggested to Ilsley that Finance retain the NHA's entire administration. Pigott left WHL a few months later. His resignation removed from the conflict the strongest proponent of permanent direct federal participation.

Later in the same year, a committee composed of officials from Finance and Reconstruction and Supply reconsidered the practicability of reallocating housing authority between the two departments.[110] However, the committee's central concern was to co-ordinate all government housing operations. Committee members accordingly recommended to Howe and Ilsley the consolidation of all programs into one department reporting to a single minister. Howe and Ilsley accepted this proposal, and they entrusted the task of consolidation to Finance's new creation, Central Mortgage and Housing Corporation.

The conflict's final resolution came about within CMHC. The corporation's major functions and objectives reflected Finance's perception of the Dominion's role in housing.[111] CMHC's job was to administer NHA activities and to provide discounting facilities for lending institutions. Its main purpose was "to stimulate private enterprise to serve as large an area as possible of the housing field, thus reducing the pressure for publicly assisted housing."[112] Then, in 1946, after the overburdened Ilsley handed responsibility for CMHC to Howe, the corporation developed a more directly interventionist short-term solution to the post-war housing emergency; it devised its veterans' rental housing plan. At the same time, fearing that it would permanently remain the landlord of thousands of rental units, CMHC began to sell WHL and veterans' houses to its tenants.[113] Thus, the conflict's outcome by 1947 was Howe's stated policy of long-range indirect intervention oriented towards the market and temporary direct participation aimed at social need.

Another significant factor underlying federal policy was the consensus between the Finance Department and the business community about the Dominion government's role in the housing field.[114] Private sector organizations like the influential Dominion Mortgage and Investments Association and Finance shared many convictions: the industry could meet the enormous need for shelter; the national housing schemes should provide employment and stabilize the economy during both the depression and reconstruction; the Dominion should not participate directly in housing; the federal government should make home ownership more attractive to more citizens through increased financial assistance; the government should also encourage rental housing construction with financial help to builders and limited dividend corporations; and the Dominion should only involve itself in public housing indirectly with the close cooperation of the provincial and municipal governments.

Yet, the relationship between business and Finance went beyond shared attitudes. For example, organizations representing lending institutions and builders submitted briefs to government. As well, Finance requested insurance companies to form Housing Enterprises of Canada Ltd., a limited dividend company for moderate-rental housing construction, and it consulted with business over drafting legislation.[115] The industry and the Finance Department had developed their accord in the 1930s and reaffirmed it in the 1940s. This consensus determined that the main thrust of government involvement in housing would be indirectly interventionist and market-oriented.

This interpretation of the relationship between Finance and business confirms the analyses of other observers. Although it skirts the issue of class struggle, the investigation substantiates Alvin Finkel's conclusions about the interconnection of government and the construction industry.[116] As well, the examination reinforces and augments the assessments of Humphrey Carver and Tom Gunton: federal

commitment to private enterprise prevented permanent direct government provision of housing. Finally, the enquiry finds itself in agreement with Lawrence B. Smith, a housing specialist associated with the Fraser Institute, who acknowledges (approvingly) that the 1935-1954 federal housing policy "sought to encourage the private sector rather than to replace it with direct government involvement."[117]

Protest groups also contributed to the evolution of federal housing policy. Finkel has argued that during the depression "radical alternative" groups like the CCF, the trade union movement, the farmers' organizations, and Social Credit lacked sufficient power and organization to influence government decision-making.[118] By 1944 - 1945, well-constituted protest groups like the CCF, the Labor Progressive Party, and various community and housing associations exercised greater strength. Indeed, by 1943, the CCF presented a dynamic political challenge to both the Liberals and the Conservatives, and, in 1945, returned servicemen exerted no small influence on the government.

Yet, differing goals among the protest groups allowed the federal government to defuse agitation without ever resolving the long-term housing problem.[119] The government offered remedial reforms like WHL projects to ease the 1944-1947 emergency. The power organizations interested in veterans' needs were content with these temporary measures. Other groups like the CCF that wanted more fundamental changes in housing policies were dissatisfied. Still, while the CCF's popularity in 1944 caused the Liberal administration to introduce other social welfare measures, it could not force the government to relinquish its firmly entrenched, market-directed approach to housing. Nevertheless, the CCF continued to press the government for a national housing program emphasizing low-rental projects. Eventually, the 1949 NHA amendment introducing the federal-provincial partnership in rental housing resulted. This, too, was a remedial reform which never met the low income housing need.[120] Throughout the life of the federal-provincial partnership, Ottawa remained committed primarily to policies that fostered home ownership and promoted private enterprise.

Finally, the general ambivalence of Canadians about home ownership may have helped to account for housing policy developments at the war's end. Probably, the majority favoured ownership, but, perhaps fearful of post-war depression, many prospective owners believed that they could not afford to buy a house. In 1941, although more dwellings were owner-occupied than rented throughout Canada, the reverse was the case in urban areas.[121] As a 1944 Dominion Bureau of Statistics survey of Vancouver's tenant families indicated,[122] most renters preferred to own; nevertheless, the affordability problem discouraged them from buying and caused them to support low-rental housing projects. Doubtlessly, in 1944-1945, the Liberal government shrewdly calculated that its long-term program of indirect intervention promoting home ownership and its short-term plan of direct participation supplying rental housing would match the hesitant mood of Canadian voters.[123]

Thus, for several reasons, the federal government did not reconstitute WHL as a permanent low-rental housing agency following the Second World War. Ordinarily, federal officials excused the Dominion from playing a more aggressive role in the housing field on constitutional grounds. Yet, there were other explanations. The resolution of a bureaucratic conflict between the Finance and Reconstruction and Supply Departments and the consensus among Finance officials and the business community determined the direction of public intervention in the housing field. As well, the divisions among groups agitating for improved housing conditions and the ambivalence of many Canadians towards both home ownership and low-rental housing allowed the federal government to introduce remedial rather than more fundamental reforms. These explanations together indicate the government's firm and continuing commitment to the "market welfare" viewpoint and its reluctant and temporary recognition of social need. Only a major attitudinal shift to a "social welfare" approach would ever bring about any fundamental change in its housing policy. This market-oriented perspective has hindered advances in housing policy in the same way that for decades it has obstructed attempts to solve the question of inadequate income among Canadians.[124]

Historical literature about the origins of the Canadian social security system presents a confused picture about housing policy's relationship to the welfare state. Dennis Guest includes housing legislation in his survey of depression and wartime social welfare advances.[125] However, he asserts that, in the 1940s, the main thrust of Canadian housing policy pointed towards home ownership and private enterprise. The veterans' housing program supplemented this principal objective. Housing policy continued to neglect the needs of low income families. According to Alvin Finkel, housing figured as an element in the welfare state's groundwork laid in the 1930s.[126] Nevertheless, the interconnection of government and construction industry interests dictated remedial, not fundamental, social reform. In other words, Guest and Finkel view housing as part of the welfare state, and yet both see housing policy as market-related.

The evidence presented in this paper dispels the confusion. Although the federal government could have included housing in the emerging social welfare system through a WHL-inspired low-rental agency, it did not. The attitudinal changes[127] making possible wartime advances in social security simply did not carry over to the housing field in any lasting way. Throughout the 1930s and 1940s, long-range housing policy remained market-oriented rather than need-related. In housing matters, the state was a "market welfare" state. Accordingly, WHL represented a successful but temporary experiment in publicly built housing, and the 1944 NHA was not part of the burst of wartime social legislation.

Instead, NHA assisted in the introduction of Keynesian theory to Canadian economic policy: the government regarded housing as a stabilization tool to ease the country through the reconstruction period.[128] Experts writing in the 1970s confirm this analysis of housing and the welfare state. Michael Dennis and Susan Fish, who support the "social welfare" approach, assert that the federal government used housing as a stabilization tool, and they decry inadequate government action on pre-1972 low income housing.[129] L.B. Smith, a proponent of the "market welfare" philosophy, applauds the 1940s and 1950s market-directed policies and repudiates the 1970s need-oriented programs.[130]

In 1944 - 1945, the Canadian government had the opportunity of implementing the Curtis report's major recommendation — a comprehensive, planned national housing program emphasizing low income accommodation. When it created CMHC, the government could as easily have channelled WHL's expertise into the constitution of a national low-rental housing agency. A single federal authority could have administered and co-ordinated both agencies and initiated a comprehensive nation-wide housing plan. Instead, the government disregarded the Curtis report's suggestion and maintained its pre-war commitment to private enterprise and home ownership. In retrospect, federal affirmation of the "market welfare" approach has restricted state activity in public and social housing and precluded the introduction of a national housing plan for forty years. Only a shift in attitude fully recognizing the social need for housing will bring about any significant change in federal policy.

NOTES

1. Minutes, Annual Meeting of WHL Shareholders, 29 May 1945, 6, Public Archives of Canada [hereafter PAC], Defence Construction Ltd. Papers, RG 83, Vol. 70, Minutes, Vol. 2.
2. Humphrey Carver, *Compassionate Landscape* (Toronto: University of Toronto Press, 1975), 109-10.
3. Tom Gunton, "The Origins of Planning," *City Magazine*, IV (Spring 1983): 30.
4. Contrary to current practice among housing specialists, I have used "need" rather than "demand." The sociologist Leonard C. Marsh preferred to use "need" when he wrote the following report: Canada, Advisory Committee on Reconstruction, Subcommittee on Housing and Community Planning [chaired by C.A. Curtis], *Final Report of the Subcommittee, March 24, 1944* (Ottawa: King's Printer, 1946) [hereafter referred to as Curtis *Report*]. In 1950, O.J. Firestone, the former CMHC economist, described "need" as the requirements of "families who want homes but cannot afford to buy or rent one at prevailing prices"; see, O.J. Firestone, "Housing Need and Housing Demand," Royal Architectural Institute of Canada [hereafter RAIC] *Journal*, XXVII (June 1950): 184. He defined "demand" as the requirements of "those whose assets and incomes enable them to buy a home or lease a place of their own at prevailing prices or rents." The two words are very different in their meanings. I have taken the Marsh usage because to a great extent the 1944 - 1945 housing requirements involved affordability.
5. Canada, Department of Munitions and Supply, "Preliminary Report on the Housing Situation in Canada and Suggestions for Its Improvement," prepared by Lesslie R. Thomson, Ottawa, 22 October 1942 [hereafter referred to as Thomson], 61-62.
6. Curtis *Report*, 140-41.
7. *Ibid.*, 142-43.
8. *Ibid.*, 105.
9. Canada, Department of Reconstruction and Supply, *Manpower and Material Requirements for a Housing Program in Canada*, prepared by O.J. Firestone (Ottawa: King's Printer, 1946), 15.
10. Curtis *Report*, 137-43. This figure is a total combining 114,000 units for current shortages, 194,000 units for overcrowding, 175,000 units for substandard housing, and 17,000 units for non-incorporated parts of metropolitan areas. "Urban" includes major and smaller cities and incorporated communities.
11. "Report of the Economic Advisory Committee on Housing Policy," 13 November 1940, and "Minutes of a Meeting of the Economic Advisory Committee," 15 October 1940, PAC, Department of Finance Papers, RG 19, Vol. 3980, File H-1-15.
12. PC 1286, 24 February 1941. See also PC 2842, 24 April 1941.
13. O.J. Firestone, *Residential Real Estate in Canada* (Toronto: McClelland and Stewart, 1974), 483, Table 106; 486, Table 108; and 488, Table 109. The 1935 - 1940 figures included housing built under both the 1935 Dominion Housing Act and the 1939 NHA.
14. For background on crown corporations, see C.A. Ashley and R.G.H. Smails, *Canadian Crown Corporations: Some Aspects of Their Administration and Control* (Toronto: Macmillan of Canada, 1965); Lloyd D. Musolf, *Public Ownership and Accountability: The Canadian Experience* (Cambridge, Mass.: Harvard University Press, 1959); and Sandford S. Borins, "World War II Crown Corporations: Their Functions and Their Fate," in *Crown Corporations in Canada: The Calculus of Investment Choice*, ed. J. Robert S. Prichard (Toronto: Butterworths, 1983), 447-75.
15. Robert Bothwell, "Who's Paying for Anything These Days? War Production in Canada, 1939-45," in *Mobilization for Total War: The Canadian, American and British Experience, 1914 - 1918, 1939 - 1945*, ed. Nandor A.F. Dreiszieger (Waterloo: Wilfrid Laurier University Press, 1981), 62.
16. Minutes, Annual Meeting of WHL Shareholders, 29 May 1945, 5, PAC, RG 83, Vol. 70, Minutes, Vol II.
17. Firestone, *Residential Real Estate*, 488, Table 109.
18. Memorandum from F.W. Nicolls to Dr. W.C. Clark, Re. NHA Operations in Winnipeg and Vancouver, 3 November 1941, 1, PAC, RG 19, Vol. 3540, File on Housing, 1939 - 1945.
19. PC 7535, 25 September 1941; PC 9362, 2 December 1941; PC 3234, 23 April 1942; and PC 8726, 25 September 1942.
20. PC 10862, 1 December 1942.
21. For a summary of rent controls between 1940 and 1944, see the Curtis *Report*, 37-40, 255-61.
22. *Canadian War Orders and Regulations*, Vol. III (1943) Order No. 294.
23. Canada, Parliament, House of Commons, *Debates* [hereafter referred to as Hansard], Vol. I (1944), 562-63; Vol. II (1944), 1865-66; and Vol. III (1944), 2130.
24. *Ibid.*; and Minutes, Meeting of WHL Board of Directors, 10 May 1944, 10, PAC, RG 83, Vol. 70, Minutes, Vol. II.
25. Hansard, Vol. III (1944), 2425.
26. Firestone, *Residential Real Estate*, 485, and 488, Table 109.
27. Vancouver, City Clerk's Department, [Agreement between the Corporation of the City of Vancouver, H.M. the King in Right of Canada, and WHL], 25 September 1944, 1 July 1945, and 1 September 1945.
28. Vancouver, Legal Department, [Agreements between the City of Vancouver and H.M. the King in Right of Canada Represented by WHL], 31 December 1947, and 22 November 1948.
29. Minutes, Annual Meeting of WHL Shareholders, 29 May 1945, 6, PAC, RG83, Vol. 70, Minutes, Vol.2.
30. Burwell R. Coon, "Wartime Housing," RAIC *Journal*, XIX (January 1942): 3-8; Ernest Ingles, "Wartime Housing Limited," *Canadian*

Congress Journal, XX (June 1941): 15-16; Lionel Scott, "Community Housing," *Canadian Forum*, XXIII (April 1943): 8-10; *idem*, "Some Facts about Community Centres," RAIC *Journal*, XXII (February 1945): 24-25; W.L. Somerville, "Planned Homes for Our Munitions Workers," *Canadian Homes and Gardens*, XVIV (January 1942): 11-13, 42; *idem*, "Planning Wartime Communities," *Canadian Homes and Gardens*, XXI (February 1944): 38; and *idem*, "Site Planning for Wartime Housing," RAIC *Journal*, XIX (June 1942): 129-31.

31. See Thomson's report prepared for the Department of Munitions and Supply; and J. de N. Kennedy, *History of the Department of Munitions and Supply: Canada in the Second World War* (Ottawa: King's Printer, 1950), Vol. I, Sec. II, 480-89. See also, "Wartime Housing," a National Film Board of Canada documentary film directed by Stanley Jackson, 1941, 16 mm., colour print, PAC, National Film, TV, and Sound Archives.
32. Hansard, Vol. III (1942), 2570-72; Vol. V (1942), 4977-78; Vol. IV (1943), 3852-53; Vol. II (1944), 1700; and Vol. I (1945), 2273. See also C.D. Howe to J.L. Ilsley, Minister of Finance, 24 February 1945, PAC, RG19, Vol.709, File 203-1A-1.
33. "First Report of Subcommittee No. 1 [on WHL]," Canada, Parliament, House of Commons, *Journals*, LXXXII (1942-43): 540-41; *Vancouver Sun*, 13 February 1942, 6; and Hansard, Vol. III (1942), 2570; Vol. V (1942), 4977; and Vol. I (1945), 2273.
34. Firestone, *Residential Real Estate in Canada*, 488, Table 109.
35. For WHL house construction methods, see the following: "Canadian War Housing," *Pencil Points*, XXIII (April 1942): 43-47; Coon, "Wartime Housing"; Leonard L. Knott, "Prefabrication and the Post-War House," *Canadian Business*, XVI (September 1943): 46-51, 136, 138, 140, 144, 146; *idem*, "War Housing Boom," *Canadian Business*, XIV (August 1941): 16-24, 68, 70; Somerville, "Planned Homes for Our Munitions Workers"; and C. Stevenson, "New Homes for Canada [Homes in Centres of War Industry]," *Canadian Home Journal*, XXXVIII (February 1942): 12-13. See also the documentary "Wartime Housing" for a film record of WHL construction methods. According to "First Report of Subcommittee No. 1," p. 543, the "demountable" method was more expensive than standard frame construction.
36. See E.G. Faludi, "Prefabricated Houses," *Canadian Forum*, XXI (September 1941): 174-76; E.G. Faludi and Catherine Chard, "The Prefabricated House Industry," RAIC *Journal*, XXII (March 1945): 56-62; Knott, "Prefabrication"; W.B. McCutcheon, "Canada Adapts Prefabrication," *Canadian Business*, XX (March 1947): 36-38, 98, 100; Dorothy Steeves, "Home-Building: Canada's No. 1 Post-War Project," *New Commonwealth*, XI (12 October 1944): 3,7; and Bruce H. Wright, "Prefabrication," RAIC *Journal*, XX (September 1943): 159-60.
37. For adaptations of WHL housing, see: Mary Beeler Galloway [Scott], "User Adaptations of Wartime Housing," Master's of Environmental Design (Architecture) Project, University of Calgary, 1978; and Cecil Edwin John Gould, "Wartime Housing in Victoria, B.C.: Direct Federal Intervention in Housing and Subsequent Alterations to Standardized Designs" (MA thesis, University of Victoria, 1977).
38. In addition to Coon's article and Somerville's "Planned Homes for Our Munitions Workers," see Canada, Central Mortgage and Housing Corporation, [Album of Photographs and Plans of Wartime Housing in Vancouver and Victoria], [1947], City of Vancouver Archives [hereafter CVA], Photograph Collection, 150-1. For a film record, see the documentary "Wartime Housing."
39. F.W. Nicolls, "Wartime Housing in Canada," *Architectural Forum*, LXXIII (December 1940): 494-96; "The Modern Home [Model House No. 501 Sponsored by the Dominion Government]," *Canadian Home Journal*, XXXVI (January 1940): 27; and *Sun*, 7 January 1939, 23.
40. Harold Kalman, *Exploring Vancouver 2: Ten Tours of the City and Its Buildings* (Rev. ed.; Vancouver: University of British Columbia Press, 1978), 199, H6.
41. Canada, Central Mortgage and Housing Corporation, *Small House Designs*; Vol. I: *Bungalows*; Vol. 2: *One-and-a-Half-Storey*; Vol. 3: *Two-Storey* (Ottawa: n.n., 1949).
42. For WHL site planning, see H. Peter Oberlander, "Canada's Planning Experience in Housing Her War Veterans," American Society of Planning Officials *Planning* (1949), 198-201; and Somerville, "Planning Wartime Communities" and "Site Planning for Wartime Housing."
43. Canadian examples are Cassidy, B.C., Temiskaming, Que., and the Ontario Nickel Belt towns; see E.A. Haggen, "Colliery of Granby Consolidated Mining, Smelting and Power Co., Ltd.," *Mining and Engineering Record*, XXIV (15 August 1919): 209-19; A.K. Grimmer, "The Development and Operation of a Company-Owned Industrial Town," *Engineering Journal*, XVII (May 1934): 219-23; and Gilbert A. Stelter, "Community Development in Toronto's Commercial Empire: The Industrial Towns of the Nickel Belt, 1883-1931," *Laurentian University Review*, VI (June 1974): 3-53.
44. Gwendolyn Wright, *Building the Dream: A Social History of Housing in America* (New York: Pantheon Books, 1981), 58-72, 177-92.
45. Kennedy, Vol. I., Sec. II, 486-88; and Thomson, 232-34.
46. PC1286, 24 February 1941.
47. See D.B. Mansur, President, CMHC, to W.H. Campbell, 28 August 1946, PAC, Canada Mortgage and Housing Corporation Papers, RG56, Vol. 57, File 2-30.
48. Central Mortgage and Housing Corporation, *Annual Report*, 1952, 21.
49. For example, see Hansard, Vol. III (1942), 2568. CCF MP A.M. Nicholson gave the average cost of a WHL house in Hull as $3,379, according to a return brought down in the House of Commons; another return gave the average cost of a NHA-financed house as $3,750.
50. "First Report of Subcommittee No.1," 540 and 542. The report noted that local improvement expenditures amounted to $705 per housing unit. The ranges for WHL and NHA monthly payments were respectively $22 to $30 and $20.38 and $26.50. As explained above in footnote 48, WHL calculated its rentals for 10 years, while NHA's amortization period was 20 years.
51. Interestingly, the committee also suggested: (1) a nation-wide campaign; using volunteer workers to find surplus accommodation for home-seekers; (2) a conversion plan for older single family homes; and (3) the construction of permanent homes under NHA in urban centres experiencing housing shortages; see "First Report of Subcommittee No. 1," 543.
52. *Vancouver News-Herald*, 16 July 1947, 3; see also Helen Marsh, "From 'Shacktown' to 'My Town': Wartime Housing Community Projects," *National Home Monthly*, XLV (November 1944): 24; and Leonard C. Marsh, "Principles of Low Rent Housing," *Public Affairs*, X (October 1947): 234-38.
53. Curtis *Report*, 107, 113.
54. *Ibid.*, 263, Table 62. In 5 combined cities (Halifax, Peterborough, Hamilton, Windsor and North Vancouver), 43.6% of WHL tenants had previously paid rentals up to $20 and 28.4% had paid $21 to $25.
55. Scott, "Some Facts about Community Centres," 24.
56. Gareth Stedman Jones, "Class Expression Versus Social Control? A Critique of Recent Trends in the Social History of 'Leisure'," *History Workshop*, 4 (Autumn 1977): 166-67.
57. H. Marsh, 20.
58. Minutes, Meeting of WHL Board of Directors, 10 August 1943, 2, PAC, RG83, Vol. 70, Minutes, Vol. 2.
59. *Ibid.*, 3; and H. Marsh, 25.
60. Minutes, Meeting of WHL Board of Directors, 10 August 1943, 3, PAC, RG83, Vol. 70, Minutes, Vol. 2.
61. Marsh, 25.
62. Wright, 178.
63. Minutes, Annual Meeting of WHL Shareholders, 29 May 1945, 4, PAC, RG83, Vol. 70, Minutes, Vol. 2.
64. Kennedy, Vol. I., Sec. II, 485-86; see also, Curtis *Report*, 36-37, 264-65; and Thomson, 235-38.

65. WHL maintained nation-wide uniformity in these agreements subsequent to working out a suitable basis for them with the Quebec provincial Cabinet in July 1941; see Thomson, 237.
66. Albert Rose, *Canadian Housing Policies (1935-1980)* (Toronto: Butterworths, 1980), 29-33.
67. Knott, "War Housing Boom," 21, and "Prefabrication and the Post-War House," 51, 136.
68. "Memorandum to Dr. W.C. Clark from Mr. Nicolls: Re Defence Housing," 19 February 1941, PAC, RG19, Vol. 3980, File H-1-15.
69. Hansard, Vol. IV (1941 - 1942), 3844-47.
70. Correspondence between C.D. Howe and J.L. Ilsley re. F.W. Nicolls Attitude to WHL, April 1943, PAC, RG19, Vol. 3540, File on Housing, 1935 - 1945.
71. Hansard, Vol. V (1942), 4977-78.
72. J.D. Forbes to Nicolls, 29 October 1941, PAC, RG19, Vol. 3540.
73. See correspondence on the issue of WHL-built permanent housing in Hamilton, PAC, RG19, Vol. 3980, File H-1-15.
74. Hansard, Vol. IV (1941 - 1942), 3840-47; "Summary of Remarks by Hon. J.L. Ilsley," 9 July 1945, PAC, RG19, Ser. E 3, Vol. 4017, IHC Doc. No. 18; "Speech by Hon. J.L. Ilsley," 25 October 1945, PAC, RG19, Ser. E 3, Vol. 4017, IHC Doc. No. 117; and Correspondence between Ilsley and Howe re: Division of Responsibility of the National Housing Program as between the Departments of Finance and Reconstruction, December 1944, to March 1945, PAC, RG19, Vol. 709, File 203-1A-1.
75. Ilsley to Howe, 21 October 1942, PAC, RG19, Vol. 3980, File H-1-15.
76. Cyril R. DeMara, Rentals Administrator, to R.C. Carr, Assistant Secretary, WPTB, 2 November 1942, PAC, RG19, Vol. 3980, File H-1-15.
77. Minutes, Annual Meeting of WHL Shareholders, 29 May 1945, 5, PAC, RG83, Vol. 70, Minutes, Vol. 2.
78. Helen Alford, "Housing and Local Government in Canada; Some Impressions," 1945, CVA, 34-C-5, Vol. 60, 1946, File on Housing.
79. Correspondence re: WHL Project in New Glasgow, N.S., June 1941, PAC, RG19, Vol. 2734.
80. Howe to Ilsley, 2 November 1942, PAC, RG19, Vol. 3980, File H-1-15.
81. J.W. Cornett to J.W. Fry, Mayor of Edmonton, 30 July 1943, CVA, 34-C-1, Vol. 56, 1943, File on Housing.
82. "City Officials Inspect Wartime Housing Site," [unidentified newspaper clipping], 14 April 1943, CVA, Newspaper Clippings, M8453.
83. "Housing Official Back," [unidentified newspaper clipping], 24 April 1943, CVA, Newspaper clippings, M4289-2; and "WHL: Agreement re Houses for Returned Men," 12 September 1944, CVA, 28-A-1, 1944, File on Wartime Housing.
84. Correspondence re: Burkeville school issue, in Richmond, Corporation of the Township, Clerk's Department Records, File 2216; and *Sun*, 29 June 1945, 4. Pigott acknowledged WHL's difficulties with Richmond in Minutes, Annual Meeting of WHL Shareholders, 29 May 1945, 5, PAC, RG83, Vol. 70, Minutes, Vol. 2.
85. J.W. Macdonnell, President, Dominion Mortgage and Investments Association, to Howe, 30 October 1942, PAC, RG19, Vol. 3540; and A.A. Streatfield, Ontario Retail Lumber Dealers Association Incorporated, to Ilsley, 23 October 1942, PAC, RG19, Vol. 3980, File H-1-15.
86. Horace Boultbee, "The Question of Wartime vs Long-Time Housing," *Saturday Night*, LVIII (14 November 1942): 20-21; and Hansard, Vol. V (1942), 4908-09, 4977-79.
87. *Sun*, 29 April 1942, 17, and 18 June 1943, 16; and *Vancouver Province*, 18 June 1943, 1.
88. *Sun*, 3 August 1944, 2; 20 October 1944, 24; 19 December 1944, 5; 16 June 1945, 1; and 16 July 1945, 2; and *Province*, 9 August 1944, 9.
89. *Sun*, 9 June 1942, 13, and 10 June 1944, 2.
90. Hansard, Vol. IV (1941 - 1942), 3846-47; Vol. II (1942), 1612-13; and Vol. III (1942), 2568-69; *Federationist*, 23 April 1942, 3; and *CCF News*, 12 October 1944, 4.
91. On accountability, see *Federationist*, 18 February 1943, 1-4; *Sun.*, 12 February 1943, 4; and *News-Herald*, 20 March 1945, 9. On the national housing program, see *News-Herald*, 11 February 1942, 20; and *Sun*, 11 February 1942, 15. On poor construction, see *Federationist*, 18 March 1943, 3; *News-Herald*, 15 January 1942, 3; and *Sun*, 15 January 1942, 17.
92. Hansard, Vol. II (1942), 1613.
93. *CCF News*, 17 February 1944, 1; 12 October 1944, 4; and 22 March 1945, 1; *Federationist*, 18 March 1943, 3; and 30 September 1945, 3; *Sun*, 12 February 1943, 4; *News-Herald*, 20 March 1945, 9; and *Province*, 27 August 1945, 19.
94. Philip J. Funigiello, *The Challenge to Urban Liberalism: Federal-City Relations during World War II* (Knoxville: University of Tennessee Press, 1978), 80-119.
95. Inexperience is often used to explain government delay in introducing social reform. James Struthers dismisses this explanation with respect to unemployment relief in *No Fault of Their Own: Unemployment and the Canadian Welfare State, 1914 - 1941* (Toronto: University of Toronto Press, 1983), 210. Lack of experience cannot be used to excuse federal disinclination in 1944-1945 towards involvement in low-rental housing.
96. D.B. Mansur to W.A. Mackintosh, 30 July 1945, PAC, Wartime Prices and Trade Board Papers, RG64, Ser. 1030, Box 700, File 25-1-4.
97. C.D. Howe, "Meeting Canada's Housing Needs," *Public Affairs*, (October 1947): 217-21.
98. Struthers, 209-10.
99. Howe also asserted that community planning was "primarily a provincial responsibility"; C.D. Howe, "Community Planning in Canada," RAIC *Journal*, XXIII (November 1946): 267. On the other hand, Tom Gunton has argued that "in practice all levels of government have exercised planning powers"; see "Origins of Canadian Urban Planning," *City Magazine*, VI (Spring 1983): 32. A good Vancouver example of federal planning is Granville Island.
100. An example is the CMHC-owned housing on West Broadway and West Fourth Avenues, Vancouver, built by Housing Enterprises of Canada, Ltd. under 1944 NHA provisions.
101. Gunton, 32.
102. John David Hulchanski, *Shelter Allowances and Canadian Housing Policy: A Review and Evaluation*, Research Paper, No. 147 (Toronto: Centre for Urban and Community Studies, University of Toronto, 1983), 11-17; and *idem*, "Social Welfare vs. Market Welfare," *City Magazine*, VII (Fall 1985): 28-31.
103. E.A. Lovitt, "Five Plans to Provide Dwellings," *Canadian Business*, XVII (June 1944): 122, 124; Janet R. Keith, "The Coming World Boom in Housing," *Canadian Business*, XVIII (January 1945): 100; and A.W. Cowley, Greater Vancouver Citizens' Rehabilitation Council, to W.L. Mackenzie King, 22 June 1945, PAC, Privy Council Office Papers, RG2, Ser. 18, Vol. 9, File H-13.
104. J.M. Pigott to J. de N. Kennedy, 3 January 1949, PAC, Department of Munitions and Supply Papers, RG28, Ser. A 1, Vol. 7. Pigotts, position in the 1940s differed substantially from his 1935 stance in which he supported indirect, not direct, state intervention in housing; see, John T. Saywell, "The Search for a Solution, 1914 - 1974," in *Housing Canadians: Essays on the History of Residential Construction in Canada*, ed. John T. Saywell, Discussion Paper No. 24 (Ottawa: Economic Council of Canada, 1975), 174-76. Pigott was a Conservative supporter; see Struthers, 114.
105. An example is the controversy over Hamilton's WHL housing. Howe was able to accept Finance's viewpoint over Pigott's if Finance objected; see Dr. W.C. Clark to Donald Gordon, 9 November 1942, and C.D. Howe to J.L. Ilsley, 2 November 1942, PAC, RG19, Vol. 3980, File H-1-15.
106. Howe to Ilsley, 24 February 1945, PAC, RG 19, Vol. 709, File 203-1A-1.
107. Correspondence re: Division of Responsibility of the National Housing Program as between the Departments of Finance and

Reconstruction, 30 November 1944 to 12 March 1945, PAC, RG19, Vol. 709, File 203-1A-1.

108. Bruce Hutchinson has described Howe as one who had "an engineer's capacity to get things done" but an "ignorance and contempt of political theory"; see his *The Incredible Canadian* (Toronto: Longmans, Green, 1952), 215.
109. Howe to Ilsley, 24 February 1945, PAC, RG19, Vol. 709, File 203-1A-1.
110. [Memorandum to J.L. Ilsley and C.D. Howe], 22 November 1945, PAC, RG19, Vol. 714.
111. "Memorandum to Cabinet, Re: Central Mortgage and Housing Corporation Bill," 2 October 1945, PAC, RG19, Vol. 3539.
112. *Ibid.*, 1. See also D.B. Mansur to W.A. Mackintosh, 30 July 1945, PAC, RG64, Ser. 1030, Box 700, File 25-1-4, 1.
113. "Sale of Wartime Housing Units," 3 July 1946, PAC, Interdepartmental Committees Papers, RG35, Ser. 4, Vol. 2; and Carver, 109-110.
114. Dominion Mortgage and Investments Association, "Housing in Relation to Post-War Reconstruction," 24 February 1944, PAC, RG19, Vol. 3447; "The Place of Private Industry in the Post-War Building Programme; Submission by the National House Builders Association to the Rt. Hon. W.L. Mackenzie King, C.M.G., Prime Minister, Canada," 20 January 1944, PAC, RG19, Vol. 3390, File 04747 H-8; Canadian Construction Association, [Brief to the Special Committee on Reconstruction and Re-establishment], 25 November 1943, PAC, RG19, Vol. 3980; J.L.E. Price, "A Suggested Plan for Initiating the Solution of the Low Cost Housing Problem in Canadian Urban Areas," 12 June 1944, PAC, RG19, Vol. 3567; and J.L.E. Price, "Tackling Canada's Housing Problem," *Municipal Review of Canada* (June 1944): 12-13.
115. Papers re: the Formation of Housing Enterprises of Canada Ltd., PAC, RG19, Vol. 709, File 203-1A-1. Finance and Dominion Mortgage and Investments Association worked out together the legislation for this limited dividend company.
116. Alvin Finkel, *Business and Social Reform in the Thirties* (Toronto: James Lorimer, 1979), 100-116. The principle of state intervention on behalf of private enterprise's efforts in the Canadian housing field was accepted before the 1930s; see, Lorna F. Hurl, "The Toronto Housing Company, 1912 - 1923: The Pitfalls of Painless Philanthropy," *Canadian Historical Review*, LXV (March 1984): 34, 40.
117. Lawrence B. Smith, *Anatomy of a Crisis: Canadian Housing Policy in the Seventies* (Vancouver: Fraser Institute, 1977), 10.
118. Finkel, 154-66.
119. See, for example, Jill Wade, " 'A Palace for the Public': Housing Reform and the 1946 Occupation of the Old Hotel Vancouver," *BC Studies*, forthcoming.
120. Rose, 33-38.
121. Canada, Dominion Bureau of Statistics, *Eighth Census of Canada*, 1941; Vol. IX: *Housing* (Ottawa: King's Printer, 1949), 95, Table 20. 56.7% of dwellings in Canada were owned, and 43.3% were rented. In urban areas, 41.2% were owned as opposed to 58.8% rented.
122. "Housing Preferences of Vancouver Tenants," 1944, PAC, RG 19, Vol. 3567, File H-02.
123. For the electorate's mood, see Robert Bothwell, Ian Drummond, and John English, *Canada Since 1945: Power, Politics, and Provincialism* (Toronto: University of Toronto Press, 1981), 65.
124. Struthers, 203-204.
125. Dennis Guest, *The Emergence of Social Security in Canada* (Vancouver: University of British Columbia Press, 1980), 100-102, 127-28.
126. Finkel, 1-4, 100-16.
127. J.L. Granatstein *et al*, *Twentieth Century Canada* (Toronto: McGraw-Hill Ryerson, 1983), 287-88.
128. "Extracts from 'The White Paper' on Employment and Income," in *Canadian Economic Policy since the War*, ed. S.F. Kaliski (Ottawa: Canadian Trade Committee, Private Planning Association of Canada, 1966), 144.
129. Michael Dennis and Susan Fish, *Programs in Search of a Policy: Low Income Housing in Canada* (Toronto: Hakkert, 1972), 2-4.
130. Smith, 3-4, 9-12, 15, 34.

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