

## THE CHANGING PATTERN OF CANADA'S HOUSING

Housing is one of the nation's most valuable assets and house building is one of its largest industries. By far the greatest number of houses in a developed country is inherited from the past and the houses built in any year constitute but a fraction of the total stock. The whole character of Canada's cities has been shaped by previous generations and is part of the legacy from the past. Many houses in Canada today are old—nearly one in every ten was built in the 1880's or earlier and more than half a million are from fifty to seventy-five years old.

In every period of national expansion the large amount of new building irrevocably leaves its imprint on the community. The old is torn down to make way for the new, land uses change, and the pattern of each community alters. There is a continual change in the nature of the housing problem. The changes may be less spectacular in some places than in others, but work goes on constantly at the margin of the housing stock. Not only is the face of the old city altered, but new towns come into being.

Each generation has left its mark upon the housing stock but the present generation is destined to leave a major imprint, the result of the massive population growth being experienced and of two factors peculiar to the times—the long-term high level mortgage and the automobile. The first has encouraged the building of single-family homes in large quantity and the second, by increasing people's mobility, has permitted the sprawling suburban development that has become almost synonymous with postwar building.

More than anything else, these two factors can be said to have determined the character of the recent growth in housing. They have brought to the Canadian scene a uniformity in city building which was absent in the past. Until recently, Canadian cities have been recognizably different. Each bore the marks of the particular period in which its greatest expansion occurred. Saint John was notably different from Quebec, Montreal differed markedly from Edmonton or Calgary. In the postwar period, however, all cities have grown together and all bear the character of this newer growth.

At the end of the Second World War the country's housing stock was greatly overburdened. Its growth had been impeded by depression and war, and the demands on the existing supply of houses were intensified by the return of the veterans. Moreover, there were only a small number of contractors and construction workers with any substantial experience in house building, which had seen its last boom in the 1920's, and many building materials were in short supply. By the 1950's, however, this bottleneck had largely disappeared and the introduction of new building techniques, greater use of power equipment and the emergence of large-scale merchant builders helped to increase substantially the industry's capacity.

Curiously enough, even in this period of stringent shortage of accommodation, there was widespread doubt about the effective demand for new housing over the long pull. At the outset, the housing problem was considered simply as one of overcoming the backlog of demand and meeting the needs of returning veterans. In fact, it soon became a question of keeping pace with the current rate of growth in the number of families and in the population generally. Marriages and births during the period far exceeded expectations and there was heavy immigration. In addition there was a persistent drift of persons from farms to cities.

Canada, however, entered the postwar period with some advantages. There was enough land already serviced for building to proceed rapidly, the lenders were anxious to make mortgage loans, and legislation passed immediately before the end of the War enabled prospective home owners to get fairly large loans on comparatively easy terms.

In most urban areas the supply of serviced land at the beginning of the postwar period was substantial. The housing boom of the 1920's had collapsed before meeting the expectations of land developers and many municipalities had extended sewer and water services to areas thought to be in the path of immediate growth. Much of this land lay fallow during the 1930's and through the war years and was available for immediate postwar housing development in the late 1940's.