

# W. C. Clark and the Politics of Canadian Housing Policy, 1935-1952

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## Article abstract

To a remarkable extent the course of Canadian housing policy from 1935 to 1952 was set by the deputy minister of finance, W. C. Clark. By developing programs that stimulated the building of new homes for sale, he was able to deflect growing calls for a substantial federal program of subsidized low rental housing. Working in close consultation with representatives of mortgage-lending institutions, including D'Arcy Leonard, and with David Mansur, inspector of mortgages for Sun Life and later president of Central Mortgage and Housing Corporation, Clark was able to build an alliance of realty interests, home builders, life insurance companies, and material supply companies, such as retail lumber dealers. This alliance prevailed over public-housing supporters: trade unions, large construction companies, architects, social workers and urban planners. Clark was largely responsible for drafting the Dominion Housing Act of 1935 and the national housing acts of 1938 and 1944. Although all his legislation was geared to building new homes, and reducing political criticism, these acts also contained misleading and unworkable provisions for low-income housing. During World War II Clark reluctantly accepted rent-control and federal rental housing, but he restricted their scope and oversaw their phasing out by his long-time associate Mansur. Clark was also crucial in developing government programs that fostered large residential builders to plan future urban communities.

*The Hon. Herbert Alexander Bruce, Lieutenant-Governor of Ontario, chairman of a committee on housing conditions in Toronto which recommended the creation of a national housing commission to provide grants to municipalities and provinces for low-rental housing.*

*CTA, Globe and Mail Collection 644306, 24 April 1937*



## ***W. C. Clark and the Politics of Canadian Housing Policy, 1935-1952***

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### ***Abstract***

***To a remarkable extent the course of Canadian housing policy from 1935 to 1952 was set by the deputy minister of finance, W. C. Clark. By developing programs that stimulated the building of new homes for sale, he was able to deflect growing calls for a substantial federal program of subsidized low rental housing. Working in close consultation with representatives of mortgage-lending institutions, including D'Arcy Leonard, and with David Mansur, inspector of mortgages for Sun Life and later president of Central Mortgage and Housing Corporation, Clark was able to build an alliance of realty interests, home builders, life insurance companies, and material supply companies, such as retail lumber dealers. This alliance prevailed over public-housing supporters: trade unions, large construction companies, architects, social workers and urban planners. Clark was largely responsible for drafting the Dominion Housing Act of 1935 and the national housing acts of 1938 and 1944. Although all his legislation was geared to building new homes, and reducing political criticism, these acts also contained misleading and unworkable provisions for low-income housing. During World War II Clark reluctantly accepted rent-control and federal rental housing, but he restricted their scope and oversaw their phasing out by his long-time associate Mansur. Clark was also crucial in developing government programs that fostered large residential builders to plan future urban communities.***

### ***Resumé***

***De 1935 à 1952, le Ministre des Finances W. C. Clark détermine, dans une très large mesure, l'évolution de la politique canadienne de logement. Clark parvient à faire dévier de leur objectif les demandes croissantes en***

Lawrence B. Smith's neo-conservative assessment of Canadian housing policy praised the formative years, 1935 to 1954, as a sort of golden era, from which successive governments have deviated along a socialist course that has jeopardized national housing standards.<sup>1</sup> Federal housing policy did flow along lines that would today win applause from neo-conservative thinkers, largely because the designers of these policies in Ottawa held similar views. This was especially true in the case of William Clifford Clark, the deputy minister of finance, who was the foremost shaper of Canadian housing policy from the first permanent program in 1935 until his death in 1952. He would draft the critical Dominion Housing Act of 1935 in close association with the mortgage companies, fight a successful battle to curtail and wind down socialized housing initiatives created during World War II, and confuse social reformers with a dazzling array of legislative complexities that disguised the intent of his policies. Clark, in cooperation with his close associate, David Mansur, also created a federal housing agency, Central Mortgage and Housing Corporation, with an explicit mandate to encourage private enterprise in the housing field.

In many ways Clark carried out the tradition of free-market liberalism so favoured by Oscar Douglas Skelton (1878-1941), his mentor and one of the founders of the modern Canadian civil service.<sup>2</sup> Clark's earliest work in opposition to government regulations, in 1917, in the grain trade, was clearly along these lines and was not fundamentally altered either by his remarkable experience as a pioneering Canadian labour statistician or by his association with labour educator Edmund Bradwin,<sup>3</sup> during years of labour turmoil from 1918 to 1923. Clark's sojourn in the United States as an investment consultant and executive for the real estate firm of L. W. Strauss and Company from 1923 to 1932 appears to have reinforced his free-market thinking. In a book coauthored with J. L. Kingston for the American Institute of Steel

Construction, he gave an academic sanctification to the tendency of the real-estate market to intensify the capitalization of land and to make this the basis for skyscraper construction. They wrote that the optimal height of a building was the level at which the owner's returns were maximized, which he calculated to be 63 stories given the state of existing technology, although the level would rise as land values increased. Clark warned that restrictions on the height of skyscrapers would invite disaster. He viewed "the whole economic fabric of society" as being "built to an important degree upon current property values." Looking forward to the days when such trends would place an entire city in one skyscraper, he believed it would be "the most profoundly efficient concept of gigantic size ever created by man." With land development being undertaken by large capitalists, the city's future would "be in more responsible hands" ensuring also "more scientific determination of supply and demand conditions."<sup>3</sup>

Clark's beliefs in the value of big business in land development and his firm conviction in the virtues of the free market in land and housing finance, which would characterize his housing policies, were firmly shaped when he was appointed to the post of deputy minister of finance by Prime Minister R.B. Bennett, on the advice of Skelton.<sup>4</sup> Clark did not recommend heavy expenditures for public works, such as subsidized housing, as an answer to depression-era unemployment. Although he has gained a reputation as the founder of Canadian Keynesianism, Clark advocated only that governments plan public works to counter recessions by not blindly cutting back in hard times and thus aggravating employment difficulties. He stressed that he did not "wish to be quoted as advocating the expenditure of large sums of money in construction of public works for the relief of unemployment." Instead he simply advocated "the expenditure of forethought." In 1931 he told a civil service gathering:

*faveur de l'instauration d'un programme fédéral substantiel d'aide aux logements à loyer modique, en créant des programmes qui servent à stimuler la construction et la vente de nouvelles maisons. Travaillant en étroite consultation avec les représentants des institutions de prêts hypothécaires, notamment avec d'Arcy Leonard et David Mansur, alors vérificateur des hypothèques à la Sun Life et par la suite président de la Société centrale d'hypothèques et de logement, Clark réussit à établir une alliance entre les intérêts immobiliers, les entrepreneurs, les compagnies d'assurance-vie et les entreprises de matériaux de base, notamment les détaillants de bois de construction. Cette alliance l'emporte sur les partisans du logement public: syndicats, grandes compagnies de construction, architectes, travailleurs sociaux et urbanistes. Clark a grandement contribué à la rédaction du Dominion Housing Act de 1935 et à la Loi nationale sur l'habitation de 1938 et 1944. Toutes ces lois visent à développer la construction de nouvelles habitations familiales. Afin de museler la critique, ces lois comportent également des dispositions, fallacieuses et inapplicables, en faveur des logements à bon marché. Durant la seconde guerre mondiale, Clark accepte à contrecœur d'instaurer un contrôle du coût des loyers ainsi qu'un programme fédéral de logements locatifs, mais il restreint leur portée et voit à l'élimination progressive de ces programmes; David Mansur, son associé de longue date, s'en charge. Le rôle de Clark est également déterminant dans l'élaboration de programmes gouvernementaux qui favorisent les plans de développement urbain des grands constructeurs résidentiels.*

As citizens of local municipalities let us take to heart the warnings and good advice recently tendered by the Canadian Bankers' Association to exorcise administrative waste and reduce borrowings to a minimum.<sup>5</sup>

Under conditions of prosperity such as those that existed in the short-lived boom in home construction from 1923 to 1929, Clark would never have encouraged any housing legislation. But with the depression's creation of a widespread social housing movement, he was motivated to draft legislation that actually strengthened his market-oriented objectives and did nothing for the original concerns of reformers.

With mortgage institutions directly threatened by increasing public calls for social housing, Clark was able to defuse a growing public movement through his ingenuity in drafting the Dominion Housing Act of 1935. The movement for social housing had begun with the 1932 housing survey of Halifax and culminated in the 1935 report of the House of Commons housing committee. It was nurtured by a diverse coalition of groups around the National Construction Council, which included contractors and related building industries, both craft and industrial unions, architects, many municipal leaders, urban planners, and social workers. The NCC emerged out of a three-day conference in February 1933 sponsored by the building contractors' organization, the Canadian Construction Association. Since its inception in 1919 the CCA had welcomed government stimulation of the housing industry and had held pro-labour views that were unusually enlightened for an employers' organization. One of the NCC's first tasks was to send out a questionnaire to its members, to boards of trade, and to larger municipalities regarding the benefits of certain public construction projects. Although not on the NCC's initial list, public housing soon appeared on many replies.<sup>6</sup>

The most important results of the NCC's concerns were the Montreal and Toronto

housing surveys of 1934 and 1935 respectively. The reports of these surveys argued that subsidized housing for low-income families should become a government responsibility. The Montreal report concluded that "the provision of low rental housing" would tend "to reduce under-nourishment, tuberculosis, hospitalization, destitution, with their attendant social costs, and to release working class purchasing power for other necessities, comforts, and conveniences of life."<sup>7</sup> The Toronto survey's report, named in honour of Lieutenant Governor Sir Herbert Bruce, who encouraged social housing, reached similar conclusions. It "urged on the Dominion Government," that "no public work grants" were as "urgently needed" as those "for the rehousing of the poorest members of the community." Largely written by Toronto architect Eric Arthur and professor of social work Harry Cassidy, the report recommended the creation of a national housing commission to provide grants to municipalities and provinces for low-rental housing.<sup>8</sup>

Although it was not originally part of the agenda of his "New Deal," Bennett was forced to agree to a parliamentary housing commission in February 1935 because of a revolt by Conservative back-benchers, led by former Toronto mayor T. L. Church. Church quoted the Bruce Report extensively in a parliamentary motion and observed that "a wave of emotion seems to be sweeping the nation on the subject of slums."<sup>9</sup>

Reflecting the consensus of expert opinion in the areas of planning, social work, and architecture, the parliamentary committee made a unanimous recommendation in favour of a national housing authority, which would build its own projects and lend at favourable terms to municipalities for low-rental projects. From the time of the release of its report on 16 April 1935 to the introduction in the Commons of the Dominion Housing Act on 24 June 1935, Clark would, with his usual intensity, work to

produce national housing legislation that would strengthen the private market.

Clark approached the drafting of national housing legislation in terms of the best deal that could be struck between himself and the Dominion Mortgage and Investment Association, which represented most institutional mortgage lenders. He took the attitude that the government should "make use of private lending agencies instead of driving them out of business."<sup>10</sup> The association's president, D'Arcy Leonard, saw dangers inherent in public housing. He feared the threat it posed "of bringing down the rental values" of working-class housing. Clark and Leonard shared the belief that federal housing legislation should encourage the maximum use of both public and private investment to stimulate new residential construction. Leonard believed that although the DMIA companies had at least \$25 million "which they would like to get out on new construction in Canada," this money was not being made available because mortgage companies could not legally provide a mortgage worth more than 60 per cent of a home's value and "not many people" could afford a 40 per cent down payment on a home.<sup>11</sup>

The Dominion Housing Act of 1935 was drafted by Clark and Leonard to meet the problem of stimulating the mortgage market by allowing lower down payments and by providing a system of equal monthly installments of blended principal and interest. This was of assistance only to the relatively high income groups of Canadians in enabling them to become homeowners. The government decreased the required down payment from 40 to 20 per cent by providing a 20 per cent second mortgage at 3 per cent, lower than the 3.5 per cent rate at which it borrowed money. Lending institutions would set the rate for first mortgages at 6.6 per cent so that the combined rate of interest to the borrower would be 5.5 per cent. It was a scheme that in Leonard's words to Clark was "very practical and fairly simple." The

negotiations between the two men took place between the 2nd and 6th of June, shortly before it was introduced in the Commons on 24 June 1935. A last minute change obtained by Leonard allowed companies to grant first mortgages for less than 60 per cent of a home's value, thus reflecting regional customs of the lending institutions, especially in the Montreal district, to require larger down payments. Leonard also warned Clark that there would be many localities where DMIA "institutions do not operate and others where they would not recommend operating." Because of his pleasure with the final act, Leonard sent Clark a supportive telegram to be read during debate of the bill in the House of Commons.<sup>12</sup>

The difficulty in providing the joint government-lending institution loans became evident during discussions over DHA interest rates. Since in some areas lending institutions obtained 7 to 9 per cent interest on their mortgages, the application of the DHA would cause their rates of return in these regions to be reduced. Clark told assembled DMIA representatives that the regional differential interest rate they wanted "was politically impossible." In response, Mansur, now inspector of mortgages for Sun Life, said that "very few loans would be made in areas which are residentially as hazardous as northern Ontario." Indeed in its first year of operation the DHA was confined largely to exclusive upper-class suburban areas of the major metropolitan centres of Ontario and Quebec. Even by the end of World War II joint loans would remain largely absent from northern Ontario, the interior of British Columbia, the rural prairies, and small towns throughout the nation. From 1935 to 1945 not a single joint loan would be made in the entire province of Alberta because of lending institution's hostility to the provincial Social Credit government.<sup>13</sup>

The only provision for social housing in the new DHA was the promise that Bennett's newly created Economic Council of Canada would further study appropriate action for

low-rental accommodation. Although an Economic Council of Canada Act was passed as part of Bennett's "New Deal," in the 1935 parliamentary session, the prime minister did not get around to making appointments. If he had, Clark's influence in housing matters would have been considerably curtailed. The ECC's proposed housing sub-committee, as suggested by Bennett's executive assistant, R. K. Finlayson, read like a roster of the nation's leading advocates of public housing: the president of the All Canadian Labour Congress, A. R. Mosher; leading urban planner Noulan Cauchon; Ontario farm and co-op leader W. C. Good; architect Percy Nobbs; J. C. Reilly of the Canadian Construction Association; and professional leaders in engineering and architecture.<sup>14</sup>

In defeating proposals for low-rental housing, Clark had acted in accordance with his desire to work with lending institutions; his opposition to a solution to unemployment, based on an increase in public expenditure, and a desire to maintain the housing market as an area for private investment. He saw the legislation as allowing "the federal dollar" to "do as much as possible." He told Mansur that this would be accomplished "most effectively" by "the building of high cost houses" rather than by "the building of low cost houses."<sup>15</sup> Clark's tendency to encourage government aid to home building for the wealthy shows how strong his opposition continued to be regarding acceptance of the principle of low cost, subsidized rental housing.

Clark would continue to set housing policy during the remainder of the depression under Prime Minister Mackenzie King. The threat of alternative advice was eliminated when King repealed the Economic Council of Canada Act early in the 1936 session, before any members were appointed. Clark's major political battle on housing matters would be with King's answer to unemployment, the National Employment Commission. Reflecting King's corporatist outlook, the

commission was chaired by an enlightened corporate magnate, Alfred Purvis, and had as vice-chairman, conservative construction trades union leader, Tom Moore.

Clark supported the NEC's only adopted recommendation, the Home Improvement Plan in 1936. This scheme involved no direct government expenditure, only loan guarantees. Even its advertising budget was paid for by Purvis' soliciting from his colleagues in the business community. In the area of low-rental housing the conflict reached the level of political crisis when Purvis was reported to be on the verge of resigning over the government's refusal to adopt his public-housing proposals. Favourably impressed by the recommendations of the Bruce Report, Purvis even arranged a tour of Great Britain for one of its authors, David Shepherd, to assist the NEC in formulating its low-rental housing recommendations to the government.<sup>16</sup>

Clark succeeded in blocking the NEC's proposals for legislation on low-rental housing for a year, until the publication of the commission's final report made further delay politically inexpedient. After wily delays by Mackenzie King, the report was released on 5 April 1938. Clark told Finance Minister Charles Dunning that the direct subsidies proposed for public housing by the NEC represented a dangerous "radical innovation in government programs in Canada." He rejected the commission's assumptions that Canadian families had incomes too low to "enable them to pay the ordinary economic cost of necessary family shelter." Clark also downplayed the severity of the unemployment crisis. He told Dunning that "many on relief do not want jobs now."<sup>17</sup>

In order to show that alternatives to public housing were possible, Clark encouraged a limited-dividend project in Winnipeg, in 1937. Limited-dividend housing is an approach which attempts to avoid the need for subsidized housing through government

assistance to private housing companies whose returns are limited to a modest return on capital. Mansur attempted to sway Winnipeg mortgage and realty interests who viewed the project as a dangerous socialist experiment. He told the Sun Life inspector in Winnipeg, John Flanders, that Clark was "particularly anxious to arrange some such scheme" aimed at avoiding "the necessity of bringing in further legislation to provide for real low cost housing and slum clearance." Clark, Mansur, and Winnipeg alderman R. A. Sara met in Ottawa during August of 1937 to devise a limited-dividend scheme that would be acceptable to Winnipeg's property industry. Nothing came of the proposal, in part because real estate interests felt that no publicly assisted houses should "be built in Winnipeg until every house in that city for sale," had been "sold to a satisfactory purchase."<sup>18</sup>

Legislation for low-rental housing was included in the National Housing Act of 1938, which was part of the public works program stimulated by the release of the NEC's final report. Clark's drafting of this legislation, however, made its provisions for low-rental housing unworkable. Consequently, no housing was actually built under the NHA's provisions for low-income shelter.<sup>19</sup>

Clark had been able to make legislative provisions for low-income housing inoperative in the 1938 Act by making major revisions to the program that had been suggested by the NEC. These placed heavier burdens on the provinces and municipalities, maximized red tape, and set standards that Clark was fully aware could not be met. He set maximum cost ceilings per unit below the level he estimated would be required for new housing units. He added provisions that required provincial guarantees of municipal efforts and limited municipal taxation of housing projects to one per cent of their construction costs, which greatly discouraged the use of the legislation.<sup>20</sup> He gave little assistance to municipalities attempting to build public

housing under the 1938 bill. At one point F. W. Nicolls, whom Clark had placed in charge of the Department of Finance's National Housing Administration, reported how he had accomplished a great deal of "stalling" of Winnipeg public-housing proposals.<sup>21</sup> The proposals had been rejected because their costs per unit violated the Department of Finance's limits.<sup>22</sup> In 1940 Clark presented an impossible list of tasks to be finished in 11 days to the Nova Scotia Housing Commission chairman S. H. Prince for Halifax to meet the 31 March deadline for a low-rental housing agreement with the federal government.<sup>23</sup>

Clark's initial response to World War II on housing matters was to disband all existing programs. In advocating this course he took the view that these programs should be eliminated because the goal for which they existed, the reduction of unemployment, had been achieved. Any further stimulation of the housing market would be a wasteful drain on the war effort. New residential construction, his memorandums invariably stressed, should be delayed until after the war. Then the housing shortage encouraged by the cessation of residential building during the war years would prove to be an excellent contribution to post-war employment.<sup>24</sup>

Clark was placed in an excellent position to influence wartime housing policy by his chairmanship of the Economic Advisory Committee at its critical meeting on 15 October 1940. After only a "brief discussion," the committee accepted Clark's arguments that the continuation of the Home Improvement Plan would be harmful since it simply encouraged "much unessential repair and improvement work." At this meeting the EAC also accepted Clark's advice for the termination of the NHA joint-loan scheme. This was later reversed, however, after the decision caused a storm of protest from mortgage and building supply companies, particularly retail lumber dealers, who benefited from the program.<sup>25</sup>

Clark was fully aware of the hardship his policies would cause. He was, however, convinced that "Canada must accept an increasing amount of 'doubling up' and overcrowding in existing housing units with all the social disadvantages which are thereby involved." Such "lowering housing standards" were part of "the price of war." The cabinet was duly warned by Clark that it "should not gloss over" the evils (i.e. hardships) and public criticism that would inevitably follow a cessation of home construction.<sup>26</sup>

In February 1941 he accepted the creation of a crown corporation for home construction, Wartime Housing Limited, after he became suspicious of the construction of houses for workers at government war plants. He complained to Angus L. MacDonald, acting minister of munitions and supply, that "the present national war interest" had suffered "by too much architectural refinement" and "too expensive a type of construction." He distrusted the influence of architects who sought "to plan garden villages, introduce special trim, special doors, special roofs, special porches, all of which increases expense."<sup>27</sup>

Clark suggested a number of alternatives to government-constructed housing for munitions workers. He suggested the use of "bunk houses...in mining, paper and other industrial towns." The families of workers could "easily remain in their home localities" and "thus facilitate the post-war return of population to its pre-war domicile." He advocated "filling up existing vacancies, such as they are, by encouraging the taking in of lodgers and by conversion of older houses to give more dwelling units."<sup>28</sup> He also envisioned a system of subsidized transit to move workers to homes in areas that had higher vacancy rates. After Clark's own National Housing Administration began to press for a crown corporation because the housing shortage was hurting the war effort, the federal cabinet created Wartime Housing Limited on 24 February 1941.<sup>29</sup>

Although the placing of Wartime Housing Limited under the Ministry of Munitions and Supply freed it from Clark's rigid ideological supervision, the move set the stage for conflict over housing policy for the remainder of the war years. Basically, conflict over housing policy would take place along lines similar to those of the disputes of the depression period. Clark's principal adversaries on housing policy in the depression, the Canadian Construction Association, now had many of their leaders well placed in government positions, including the president of Wartime Housing, Joseph Pigott, and the vice-president, William Summerville. Pigott attempted to push for a permanent program of public housing to serve as a stabilizer of the residential construction industry. Such a program he hoped, would both ease the housing shortage and lower construction costs by moderating labour's wage demands through the promise of secure employment opportunities.<sup>30</sup>

Clark and Pigott were clearly headed on a collision course over housing policy. A major dispute broke out when Pigott tried to negotiate an agreement with the city of Hamilton for a wartime housing project geared to meeting the needs of low-income families. Pigott had chosen Hamilton carefully as a beginning point for his plans; it had a severe emergency shelter problem, with 130 children and their families living in an old shirt factory. A draft agreement between Wartime Housing and the city had the corporation lending money to Hamilton at 3 per cent interest for the construction of 300 permanent homes. These would be rented at \$24 a month to families with a severe need of shelter.<sup>31</sup>

The Hamilton agreement quickly created an uproar among Ontario lumber dealers, real estate agents, small residential builders, mortgage companies, and their allies in government. On 2 November 1942 federal rentals administrator Cyril DeMara warned that Pigott's plan would encourage "the



*The Honourable J. L. Ilsley, Minister of Finance (Canadian Business, 1944)*

socialization of all our housing." The agreement was, he cautioned, "in a nutshell," the dangerous "New Zealand plan of wide scale state-owned housing for low income groups."<sup>32</sup> On 9 November 1942 Clark hastily informed Wartime Prices and Trade Board chairman Donald Gordon that he feared DeMara's alarming memo reflected "pretty accurately" the views held by Pigott. After a critical meeting between the minister of munitions and supply (C. D. Howe) the minister of finance (J. L. Ilsley), Gordon, Clark, Pigott, and Wartime Housing's general manager (Victor Goggin), severe controls were placed on Wartime Housing to keep it out of competition with private enterprise. A Housing Co-ordinating Committee, established in early December 1942 composed of representatives from several federal departments, was established to screen new Wartime Housing projects. To prevent a repeat of the Hamilton project's subsidies, all proposals would include "a budget for the financing of the project." Wartime Housing's task of initiating housing studies of community shelter problems was transferred to a newly created office of the real property controller created at the same time. Placed in the Wartime Prices and Trade Board, this controller was also to survey the existing housing stock and institute campaigns to persuade home owners to take in more lodgers and rent more rooms.<sup>33</sup>

In late December 1942 Pigott told Wartime Housing's board of directors how Clark had effectively opposed his housing plans. He informed his board that their suggestion had been rejected "because of the attitude of Dr. Clark." He felt there "was nothing we could do" in the face of the attitude of the Department of Finance.<sup>34</sup>

With the creation of the office of real property controller and the Housing Co-ordinating Committee, Clark had effectively secured the influence of his views on housing policy, which had been diminished by the creation and activities of Wartime Housing. His disputes with Wartime Housing had clarified his sense of the proper direction for government policy. He told the deputy minister of munitions and supply, A. K. Shields, that "doubling-up was a way of making the necessary savings to prevent civilians from sabotaging the war effort." He also stressed that "the deferment of this construction of permanent housing until after the war" would "make a fine contribution to the support of the business structure and improvement in the post-war years."<sup>35</sup>

Clark's vision of using a curtailment of wartime housing production as a boon to post-war prosperity, however, began to become seriously challenged when in September 1943 the man appointed to carry out this policy, real property controller Russell Smart, himself began advocating politics that were essentially the same as the heretical views of Pigott. Although a man of socialist sympathies, as witnessed by his pre-war support for the League for Social Reconstruction, Smart had attempted to promote Clark's policies vigorously. As Pigott had warned, Clark's surveys and campaigns had provided little additional housing. Instead they served to demonstrate the severity of shortages and to arouse public opinion further on the issue. The registries set up to find the homeless shelter, established early in 1943, began to press for more housing construction as their waiting lists mounted. In Ottawa they reported that large numbers of

families had to be divided because of the inability to find shelter for them. Shelters in Halifax and Quebec City stopped publicizing their efforts after they became swamped trying to find homes for families who had already applied for shelter. In Montreal considerable embarrassment was caused by the delay in opening the housing registry because the city's housing shortage made it difficult to obtain the needed stenographers.<sup>36</sup> On 24 September 1943 Smart told Donald Gordon that the housing shortage had developed to "the point where it will seriously interfere with the war effort and be likely to produce a social or political disturbance." As a first step to reversing this situation he urged Gordon to press for a major Wartime Housing project for Montreal, which he hoped would serve as a model for other cities. Gordon fully backed Smart's recommendations and they would not be as easily dismissed as Pigott's proposed Hamilton agreement. Consequently in November 1943 Clark cagily used a limited-dividend proposal to put calls for public housing in a dead-end direction, as he had done successfully in Winnipeg with the NEC's recommendations in 1938.<sup>37</sup>



*George Spinny, President, Bank of Montreal (Canadian Business, 1944)*

Clark put the directors of the Montreal Limited Dividend Company in an impossible position. They would either build housing below the standards that the city's business and professional communities accepted as minimal-quality accommodation, or they would end up building for a restricted upper-

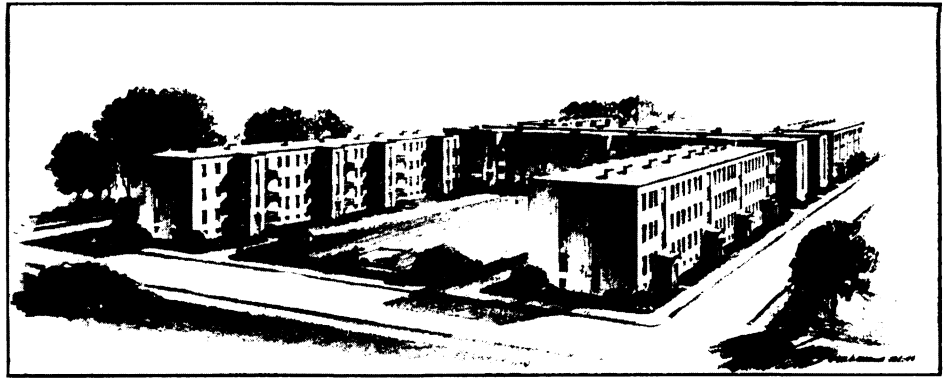
income group. This made it difficult to obtain directors for the project. The Liberal publisher of the *Montreal Star*, J.M. McConnell, took the view that the scheme was a dishonest "gesture towards placating those who are clamouring for immediate housing relief." He also did not want "any committee of private citizens" to assume responsibility for building homes along Clark's preferred lines with their "out-dated method of heating by stoves," which he believed posed an "ever present fire hazard."<sup>38</sup> Clark did succeed in persuading the president of the Bank of Montreal, G. M. Spinny, to assume responsibility for the project. Spinny's directors also concluded that stoves for heating were a "retrograde step." However, after they agreed to install central heating, estimates of cost had to be increased by 10 per cent. Spinny told Clark that this caused their plan to become "completely outside the original orbit of low rental housing." Consequently, in September 1944 the directors agreed to terminate the project.<sup>39</sup>

When Spinny told Clark on 9 September of his directors' decision, King's government was placed in an awkward situation. Spinny's efforts during 1944 delayed what Smart had kept quiet during 1943, a government commitment to a long-term public-housing program. Spinny's failure took place less than a month after the passage of the National Housing Act of 1944, in which Clark placed a limited-dividend clause, demonstrated to be unworkable, as the sole housing program for two-thirds of the nation's population. Consequently, he waited for almost a month to give Finance Minister Ilsley a copy of Spinny's decision. When this was done, he urged Ilsley to take special pains in thanking Spinny to "avoid giving a formal reply in case production of correspondence is later asked for in the House."<sup>40</sup>

Clark wrote the National Housing Act of 1944 in a manner similar to his drafting of the Dominion Housing Act of 1935. Both were written through negotiations with representatives of the Dominion Mortgage



and Investments Association in 1944. The result essentially liberalized the existing joint-loan program. Clark adopted their recommendations for reductions in down payments, an extension of the amortization period, and a reduction from 5.5 to 4.5 per cent in the interest rate charged to the borrower of NHA joint loans. Although the DMIA itself no longer opposed public housing, recognizing it had been demonstrated as necessary "to provide proper housing for many families" in Europe, Great Britain, and the United States, Clark's opposition remained.<sup>41</sup>



*Architect's sketch of ill-fated Spinny Limited-Dividend Housing Project, 1944 (Canadian Business, June 1944)*

In response to the 1942-3 work of the sub-committee (which dealt with housing and community planning) of the James Committee on post-war reconstruction, Clark instituted the family allowance program. The sub-committee had shown that housing subsidies were required so that the lower two-thirds of Canadian families who were renting could afford adequate shelter. Clark attempted to solve this problem by providing direct subsidies in the form of family allowances. The James Committee saw both shelter subsidies and family allowances as integral to its comprehensive program of income security. Clark seized upon family allowances as the critical remedy to post-war reconstruction. He told the cabinet that with "children's allowances on anything like an adequate scale" the federal government could avoid the need to finance "municipally constructed and municipally managed low rental projects."<sup>42</sup>



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

Towards the end of World War II the rigid dominance of Clark's views on housing policy came in for increasing criticism as housing shortages mounted with the return of veterans. Concern was widespread in the Department of Veterans' Affairs, the Wartime Information Board, and the demobilization branches of the armed services. Housing shortages were playing havoc with the government's efforts to rehabilitate returned servicemen.<sup>43</sup> The NHA's plans for limited-dividend housing continued to be fruitless.

This led C.D. Howe to conclude that their "workability" was "doubtful."<sup>44</sup> Likewise, John Baldwin, secretary of the cabinet committee on reconstruction, complained that despite the fact the "only solution" to the housing of low-income groups was "some form of limited subsidization," the Department of Finance still refused "to accept the principle of government subsidy, or, of any government aid to municipalities in this connection."<sup>45</sup> Such concerns led to the replacement of the purely regulatory Housing Co-ordinating Committee with the Interdepartmental Housing Committee. Unlike its predecessor, it had the ability to initiate new housing policy proposals. It was chaired by W. C. Clark, who began the IHC's first meeting, on 23 May 1945, with the observation that Canada was faced by "a grave national emergency" from the housing shortage. In these extreme circumstances he agreed that Wartime Housing should be "employed for a considerable extent during the next few months building houses for veterans."<sup>46</sup>

Clark used his chairmanship of the IHC to put forward one of his most cherished goals, the encouragement of large residential developers who could build entire communities. This scheme, known as Integrated Housing, provided bank loans to housing corporations at 1 per cent below interest rates. If the dwellings built under the scheme could not be sold, the government would purchase them on a cost-plus basis. Builders operating under Integrated Housing would also be given priorities for scarce construction materials. Clark felt large land developers encouraged under his proposal would end the "higgledy-piggledy, piecemeal and ugly development of our communities."<sup>47</sup> On 1 May 1945, the Canadian Bankers' Association and Clark had reviewed this proposal. Their acceptance came soon after Clark assured the bankers that the government would only select companies for the Integrated Housing scheme that had been approved by the banks through "a thorough review of their clientele." The banks

would in turn encourage their favourite builders to purchase "well-located" tracts of land for subdivisions.<sup>48</sup>

A serious illness prevented Clark from participating in the dramatic events that engulfed the government in controversy in the summer of 1945. As a result of widespread protests against evictions in July 1945, a freeze on evictions of well-behaved tenants was imposed and Wartime Housing's program of rental construction for veterans was greatly expanded. These moves led to an important meeting in the Department of Finance on 24 July. That day the decisions on rent control and expanded direct federal rental housing were being made. At the meeting Mansur, Gordon, Mitchell Sharp (acting minister of finance), W.A. Mackintosh (associate deputy minister of finance), and William Anderson (National Housing Act administrator) revived Clark's pre-war concept of a Central Mortgage Bank. This would eventually take the form of what would become the sole federal housing agency, the Central Mortgage and Housing Corporation.<sup>49</sup>

CMHC took its shape from Clark's stillborn creation of the late depression years, the Central Mortgage Bank of Canada. This was originally conceived as a mechanism by which a mortgage on a residential property that was worth more than the home's market value could be adjusted downwards in value. Although lending institutions could accept such decreases in their asset for similarly inflated farm mortgages they refused to consider home owners as deserving of the same treatment. Consequently, the Central Mortgage Bank closed in 1940 a year after the legislation was forced through a reluctant Senate by King's government. A participant with Clark in the drafting of the legislation and the bank's only president was Clark's close associate Mansur, who then left Sun Life for a career in public service that would culminate in his drafting of the NHA of 1954.<sup>50</sup>

Although Mansur and Clark saw a need to revive the Central Mortgage Bank towards

the end of World War II, to stimulate the mortgage market, they originally did not conceive the institution as necessary during the immediate post-war period. This rapidly changed as a result of the unrest over housing issues in July 1945. Mansur took much of the working of the legislation for the new CMHC from the old Central Mortgage Bank Act. He told his Department of Finance colleagues that the "primary duty" of the new corporation would be "finding ways and means for private enterprise to look after needs in the economic (ie. unsubsidized) housing field." The corporation would even measure its success "by the amount of activity not undertaken" by government agencies "in the public housing field."<sup>51</sup>

After Clark's recovery from illness he ceased to play the detailed supervisory role over housing matters characteristic of the decade after the DHA of 1935. This task was assumed by his subordinates in the Department of Finance. They effectively controlled CMHC's board of directors with the watchdog role falling primarily to Mitchell Sharp. Sharp's advice to Clark included an assessment of the possible political impact of changes in housing policy on the Liberal government. In 1948 he warned Clark against Mansur's plans for a rental insurance scheme since he believed it "would not react favourably on the government" if the plan, as predicted, would prove to be "comparatively ineffective."<sup>52</sup> Similarly Mackintosh wished to spare C.D. Howe political embarrassment over the "relatively minor matter" of NHA amendments dealing with limited-dividend housing.<sup>53</sup> With his subordinates in firm command of housing policy after Wartime Housing's integration into CMHC in 1946, Clark left the details of housing policy to those who had demonstrated a similar outlook during many years of close association.

Clark's final victory in an important civil service dispute came when he defeated Bank of Canada governor James Coyne when he attempted to terminate the joint-loan

scheme during the Korean War. Coyne argued that the scheme was an unnecessary drain on the war effort doing nothing to encourage the building of homes where they were needed to house munitions workers. He also believed joint loans undermined federal fiscal and monetary policy. Coyne argued that government funds for housing should be restricted to assist the construction of rental accommodation which could "facilitate an expansion of employment in defence industries."<sup>54</sup> Clark emerged triumphant after he, Mansur, and Coyne met to discuss this issue in January 1951. He had successfully argued that NHA joint loans raised standards in home construction and that termination of the program would leave the government "open to the charge of disregarding the small man if things were left entirely to private enterprise."<sup>55</sup>

Clark's influence on federal housing legislation and administration made him the foremost shaper of what economist James Lorimer has characterized as the "corporate city," marked by the importance of large land development companies in shaping new urban construction.<sup>56</sup> Clark's vision of the future was complimentary to the balance sheets of important real estate and financial interests, who recognized, as Clark did, that the corporate city would favour obtaining maximum returns from the capitalization of urban land. His success in marshalling the powers of government to his urban vision was embodied not only in the private market mission of the CMHC but also in the design of its head office. It was built, as Humphrey Carver, a civil servant critical of the CMHC, recalled, "in a red-brick American colonial style, looking not unlike a glorified Howard Johnson's highway restaurant." This was done to meet Mansur's desire that the building "look like the head office of an insurance company."<sup>57</sup> Carver's dislike of the architectural style of CMHC's head office reflected his disagreement with the business-oriented thrust of its policies. However, he never became aware of the extent to which Clark had shaped these policies. While a

leader of the movement for social housing in Canada, he actually wrote Clark to seek advice in how to move Canadian housing policy in a more socially sensitive direction, oblivious to the fact that Clark was the very architect of what he opposed.<sup>58</sup>

The views of Clark and Carver on architecture reveal their conflicting ideals for the Canadian city. The former's emerged triumphant, in part, because of his more profound knowledge of social reality. Carver dreamed of public-housing projects with high levels of amenities and beautifully landscaped grounds, but he failed to understand the major changes in Canadian society required to bring about such urban development. Clark, in contrast, shaped his visions of the urban future to the profit motives of private investors, which required no social change. He was able to push this vision through the federal government, not only because of his prominent position in the federal civil service but also because of his ability to incorporate, at least on paper, the views of his more progressive critics.

### Notes

- 1 L. B. Smith, *Anatomy of a Crisis*, (Vancouver: The Fraser Institute, 1977), 9-10. Smith's affinity to Clark is even more apparent by what he omits from his glowing praise of "Pre-1954 Demand Policies." No mention is made of the programs that Clark opposed, such as the munitions' workers and veterans' housing programs of Wartime Housing.
- 2 John Porter, *The Vertical Mosaic* (Toronto: University of Toronto Press, 1965), 452-8; Edmund Bradwin, *The Bunkhouse Men: A Study of Work and Pay in the Camps of Canada 1903-14*, 1928; (Toronto: University of Toronto Press, 1972), 12; James Struthers, *No Fault of Their Own: Unemployment and the Canadian Welfare State, 1914-1941*, (Toronto: University of Toronto Press, 1983), 20, 21, 41.

- 3 W. C. Clark and J. L. Kingston, *The Skyscraper: A Study in the Economic Heights of Modern Office Buildings* (New York: American Institute of Steel Construction, 1930), 4-74, 81, 82, 127, 150, 151.
- 4 Porter, *Mosaic*, 452-8
- 5 W. C. Clark, "What's Work With Us," Address to the Professional Institute of the Civil Service of Canada, December 1931; W. C. Clark, "Regularization of National Demand for Labour by Government Employment," Paper given to the International Association of Public Employment Services, both in Public Archives of Canada (hereafter PAC), RG 19, Vol. 3993
- 6 "Plan to Revive the Construction Industry," *Journal of the Royal Architectural Institute of Canada* (hereafter *JRAIC*), 9 (1932), 256; "Component Parts of Construction Council Organize Permanent Council," *JRAIC*, 10 (1933), 96; J. H. Craig, "What Can Be Learned from State Housing in Great Britain and the United States?" *JRAIC*, 11 (1935), 79-81; "National Survey of Housing Needs Planned," *Canadian Engineer* (1935): 13; "A Plan to Revive the Construction Industry," *JRAIC*, 10 (1933), 25-32; Walter Van Nus, "The Plan Makers and the City: Architects, Engineers, Surveyors and Urban Planning in Canada, 1890-1939" PhD thesis, University of Toronto, 1975), 125-6.
- 7 Montreal Board of Trade, Civic Improvement League, *A Report on Housing and Slum Clearance for Montreal* (Montreal: Montreal Board of Trade, 1935) in PAC, RG 19, Vol. 706, File 203-1A, 5, 21, 22.
- 8 *Report of the Lieutenant-Governor's Committee on Housing Conditions in Toronto* (Toronto: Toronto Board of Control, 1934), 44-112.
- 9 Canada, House of Commons, *Debates*, 1935, Vol. 1, 153-62.
- 10 Canada, Parliamentary Committee on Housing, *Minutes of Proceedings and Evidence of Special Committee on Housing*, (Ottawa: King's Printer, 1935), 354-7.
- 11 *Ibid*, 334-51.

- <sup>12</sup> Letter from T. D. Leonard to W. C. Clark, 2 June 1935; Cable from Leonard to Clark, 25 June 1935, both in PAC, RG 19, Vol. 705, File 203-1A; Canada, House of Commons *Debates*, 1935, Vol. 4, 3771-73.
- <sup>13</sup> Letter from D. B. Mansur to W. C. Clark, 6 July 1937, in PAC, RG 19, Vol. 710, File 203-1A, 51-100, 4; "Memorandum to Mr. W. C. Clark from F. W. Nicolls - The Lending Institutions' reaction to the Dominion Housing Act, 1935," in PAC, RG 19, Vol. 706, File 203-1A.
- <sup>14</sup> "Committee on Housing," in PAC, R. B. Bennett papers, MG 26 K, F.A. 434, 525484.
- <sup>15</sup> "Memorandum from David B. Mansur to Arthur Purvis re: Dominion Housing Act - 1935"; Letter from W. C. Clark to D. B. Mansur, 10 Aug. 1936, both in PAC, RG 19, Vol. 711, File 203-22.
- <sup>16</sup> Low Cost Housing Diary, D. Shepherd, Housing Consultant, in PAC, RG 27, Vol. 3356, File 12.
- <sup>17</sup> "Memorandum to Mr. Dunning, re: Low Rental Housing Program, March 7, 1937" and attached "Low Rental Housing Program Summary of Criticisms" in PAC, RG 19, Vol. 3888
- <sup>18</sup> Copy of letter from D. B. Mansur to J. A. Flanders, 14 June 1937; Letter from R. A. Ford to W. C. Clark, 31 Aug. 1937, both in PAC, RG 19, Vol. 3435.
- <sup>19</sup> "Act to promote Slum Clearance and Assist the Construction of Low Rental Housing"; "National Employment Commission Low Rental Housing Proposal, February 3, 1937," both in PAC, RG 19, Vol. 3388, File 1; W. C. Clark, "A Low Rental Housing Program Summary of Criticisms" in PAC, RG 19, Vol. 3435; Canada, *Statutes*, 1939, 358-64.
- <sup>20</sup> *Ibid.*
- <sup>21</sup> "Memorandum to Mr. Ralston from W. C. Clark," in PAC, RG 19, Vol. 2679.
- <sup>22</sup> Winnipeg Housing Survey in PAC, RG 19, Vol. 716, File 203, 1-15.
- <sup>23</sup> Letter from W. C. Clark to L. H. Prince, 20 March 1946; Letter from Prince to Clark, 26 April 1940, both in PAC, RG 19, Vol. 706, File 203-1A.
- <sup>24</sup> See especially W. C. Clark, Report of the Economic Advisory Committee on Housing Policy, 13 Nov. 1940, in PAC, RG 19, Vol. 3890.
- <sup>25</sup> See for example, W. C. Clark to A. K. Shiels, 30 Aug. 1941, in PAC, RG 19, Vol. 715, File 203C-11, and Minutes of Wartime Housing Executive Board, in PAC, RG 83, Vol. 70, Book 1.
- <sup>26</sup> W. C. Clark, "Report of the Economic Advisory Committee on Housing Policy," 4, 5, in PAC, RG 19, Vol. 3890.
- <sup>27</sup> "Memorandum for the Economic Advisory Committee of Wartime Housing Policy" in PAC, RG 19, Vol. 3890.
- <sup>28</sup> *Ibid.*
- <sup>29</sup> Letter from F. W. Nichols to J. L. Ilsley, 8 May 1942; "Memorandum to the Honourable J. L. Ilsley and Dr. W. C. Clark from F. W. Nichols," both in PAC, RG 19, Vol. 704, File 203-1A.
- <sup>30</sup> Pigott's views are neatly summarized by a civic servant from the real estate industry who found them to be "far reaching and rather startling." See "Inter-office correspondence from Rentals Administrator, Cyril R. DeMara to Assistant Secretary of Wartime Prices and Trade Board, R. C. Carr" in PAC, RG 19, Vol. 3890, File H-1.
- <sup>31</sup> Minutes of Wartime Housing National Executive Committee in PAC, RG 83, Vol. 70, Book 1.
- <sup>32</sup> DeMara to Carr in PAC, RG 19, Vol. 3890, File H-1.
- <sup>33</sup> Letter from W. C. Clark to Donald Gordon, 9 Nov. 1942, in PAC, RG 19, Vol. 3980; Letter from C. D. Howe to J. L. Ilsley, 2 Nov. 1942. The ban on new Wartime Housing projects was so severe that it even extended to the heavily congested city of Halifax. See C. D. Howe to J. L. Ilsley, 7 Dec. 1942 in PAC, RG 19, Vol. 645.
- <sup>34</sup> Minutes of Wartime Housing National Executive Committee, in PAC, RG 83, Vol. 70, Book 1.
- <sup>35</sup> Letter from W. C. Clark to A. K. Shiels, 30 Aug. 1941, in PAC, RG 19, Vol. 6425.
- <sup>48</sup> W. C. Clark, "Memorandum No. 2, Re: Integrated Housing Developments," in PAC, RG 19, Vol. 4017; "Housing: Extracts From Replies of the Banks" in PAC, RG 19, Vol. 3539.
- <sup>49</sup> Letter from David Mansur to W. A. Mackintosh, 30 July 1945, in PAC, RG 64, Vol. 700.
- <sup>50</sup> Alvin Finkel, *Business and Social Reform in the Thirties* (Toronto: James Lorimer, 1979), 109-12; the lending institutions' views were well expressed by the Conservative members of the Senate. See Canada, Senate, *Debates*, 1939, Vol. 1, 577-585.
- <sup>51</sup> Mansur to Mackintosh, 30 July 1945, in PAC, RG 64, Vol. 700.
- <sup>52</sup> "Memorandum to Dr. Clark Re: Housing Proposals, November 26, 1947," in PAC, RG 19, Vol. 727, "Memorandum to Dr. Clark, January 16, 1948," in PAC, RG 19, Vol. 3980.
- <sup>53</sup> "Memorandum to Dr. Clark, January 16, 1948," in PAC, RG 19, Vol. 3980.
- <sup>54</sup> Letter from R. H. Winters to Louis St Laurent, 12 Jan. 1951; "Memorandum for Mr. N. A. Robertson, January 13, 1951," both in PAC, RG 2, Ser. 1, Vol. 163; J. E. Coyne, "Mortgage Lending by CMHC," in PAC, RG 19, Vol. 3439.
- <sup>55</sup> "Memorandum for Mr. N. A. Robertson, January 13, 1954," in PAC, RG 2, Ser. 11, Vol. 163.
- <sup>56</sup> James Lorimer, *The Developers*, (Toronto: James Lorimer, 1978), 77-9.
- <sup>57</sup> Humphrey Carver, *Compassionate Landscape*, (Toronto: University of Toronto Press, 1975), 112.
- <sup>58</sup> Letter from H. M. Carver to W. C. Clark, 17 Aug. 1939 in PAC, RG 19, Vol. 709.

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- <sup>36</sup> Monthly Reports of Housing Registries, March to August 1943, in PAC, RG 64, Vol. 699.
- <sup>37</sup> "Memorandum on the Housing Situation in Canada as of May 24, 1943, from Russel Smart to Donald Gordon," in PAC, RG 64, Vol. 699; "Memorandum, November 19, 1943, Smart to Gordon re: Housing Policy," in PAC, RG 19, Vol. 714, File 203-C, Vol. 1; Letter from Donald Gordon to J. L. Ilsley, 25 Feb. 1944, in PAC, RG 19, Vol. 3980.
- <sup>38</sup> Letter from J. W. McConnell to J. L. Ilsley, 20 Nov. 1943; Letter from Ilsley to McConnell, 25 Nov. 1943, in PAC, RG 19, Vol. 3980.
- <sup>39</sup> G. W. Spinny, "Private and Confidential memorandum for the Honourable J. L. Ilsley," 9 Sept. 1944, in PAC, RG 19, Vol. 3980.
- <sup>40</sup> "Memorandum to Mr. Ilsley, Re: Montreal Housing Project," from W. C. Clark, in PAC, RG 19, Vol. 3980.
- <sup>41</sup> Dominion Mortgage and Investment Association Brief, "Housing in Relation to Post-War Reconstruction," 24 Feb. 1944, in PAC, RG 19, Vol. 3980, File "Housing."
- <sup>42</sup> W. C. Clark, Memorandum on Family Allowances, Ian Mackenzie Papers," cited in J. L. Granatstein, *Canada's War*, (Toronto: Oxford University Press, 1975), 281.
- <sup>43</sup> Minutes of the Twelfth Meeting of the Inter-Departmental Committee on Rehabilitation, 21 May 1945, in PAC, RG 19, E3(1), Vol. 3586.
- <sup>44</sup> Letter from C. D. Howe to J. L. Ilsley, 24 Feb. 1945, in PAC, RG 19, Vol. 709.
- <sup>45</sup> Letter from J. R. Baldwin to M. W. Sharp, 11 May 1945, in PAC, RG 19, Vol. 359; Housing Statement of Government Policy in PAC, RG 2, Ser. 18, Vol. 9.
- <sup>46</sup> Minutes of the First Meeting of the Inter-Departmental Housing Committee, 21 May 1945, in PAC, RG 19, Vol. 699.
- <sup>47</sup> W. C. Clark, "Proposal to Promote Integrated Housing Projects Through the Medium of Private Housing Corporations," in PAC, RG 19, Vol. 710, File 203-1A-12.