

Apartment Housing in Canadian Cities, 1900–1940

Richard Dennis

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Résumé de l'article

On peut considérer les immeubles d'habitation comme une déviation par rapport à l'idéal nord-américain de la maison unifamiliale habitée par son propriétaire. Il n'est donc pas étonnant qu'ils aient fait l'objet de maintes critiques dès leur apparition dans les villes canadiennes, en particulier à Toronto qui présenta, en 1912, des règlements visant à contrer leur construction. On accusait les immeubles d'habitation d'être insalubres et contraires aux valeurs familiales, de menacer la valeur des propriétés établies et d'attaquer les fondements moraux et économiques des villes où la maison unifamiliale représentait le summum du « chez-soi ». Cependant, ils témoignaient également du fait que les villes devenaient de plus en plus modernes et cosmopolites. On vantait leur efficacité et leur compatibilité avec les nouveaux modes de vie des ménages, eux-mêmes en mutation. De là l'apparition de nouvelles villes, basées sur ce type de construction, dans l'Ouest canadien, en particulier dans les années 1910, et leur popularité croissante tout au long des années 1920.

Ce document traite principalement mais non exclusivement de Toronto. Il étudie l'histoire et la géographie des immeubles d'habitation au Canada durant les booms de construction d'avant la Première Guerre mondiale et de l'entre-deux guerres, les modes de représentation et de publicité se rapportant aux appartements et la diversité des types de construction : luxueux hôtels d'habitation du centre-ville, immeubles de studios sans ascenseur en banlieue et même quelques immeubles d'habitation partiellement subventionnés par des œuvres de charité. L'article se termine par des observations sur des thèmes qui n'ont pas encore fait l'objet de beaucoup de recherches : le financement et la propriété des immeubles d'habitation.

Apartment Housing in Canadian Cities, 1900–1940

Richard Dennis

Abstract:

Apartment houses may be considered as a deviation from the North American ideal of single-family, owner-occupied homes. Unsurprisingly, therefore, they attracted substantial criticism when first erected in Canadian cities, especially in Toronto where anti-apartment by-laws were introduced in 1912. They were condemned as insanitary, anti-family, and a threat to established property values, undermining “cities of homes” both morally and economically. But they were also evidence of modernity and cosmopolitan sophistication, praised for their efficiency and appropriateness for new types of households leading new lifestyles. Hence their appearance in new cities in the Canadian West, especially in the 1910s, and their increasing popularity through the 1920s.

Focusing primarily but not exclusively on Toronto, this paper discusses the history and geography of Canadian apartment housing during pre-World War I and inter-war building booms; the ways in which apartments were advertised and represented; and the diversity of building types, from luxury downtown apartment hotels to suburban walk-up efficiency apartments and even a few semi-philanthropic blocks. It concludes with some observations on the still under-researched questions of how apartment buildings were financed and who owned them.

Résumé :

On peut considérer les immeubles d'habitation comme une déviation par rapport à l'idéal nord-américain de la maison unifamiliale habitée par son propriétaire. Il n'est donc pas étonnant qu'ils aient fait l'objet de maintes critiques dès leur apparition dans les villes canadiennes, en particulier à Toronto qui présenta, en 1912, des règlements visant à contrer leur construction. On accusait les immeubles d'habitation d'être insalubres et contraires aux valeurs familiales, de menacer la valeur des propriétés établies et d'attaquer les fondements moraux et économiques des villes où la maison unifamiliale représentait le summum du « chez-soi ». Cependant, ils témoignaient également du fait que les villes devenaient de plus en plus modernes et cosmopolites. On vantait leur efficacité et leur compatibilité avec les nouveaux modes de vie des ménages, eux-mêmes en mutation. De là l'apparition de nouvelles villes, basées sur ce type de construction, dans l'Ouest canadien, en particulier dans les années 1910, et leur popularité croissante tout au long des années 1920.

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du centre-ville, immeubles de studios sans ascenseur en banlieue et même quelques immeubles d'habitation partiellement subventionnés par des oeuvres de charité. L'article se termine par des observations sur des thèmes qui n'ont pas encore fait l'objet de beaucoup de recherches : le financement et la propriété des immeubles d'habitation.

Apartment houses in Canadian cities, at least prior to the 1960s, may be thought of as little more than a curious footnote to the expansion of suburban homeownership. Quantitatively, they made only a modest contribution to the extension of the housing stock. Yet they are important for several reasons. Firstly, debates about their desirability provide a window into wider discussions about morality, privacy and family life in a rapidly urbanising society. They indicate the ambivalence of Canadians towards trends in nearby American cities, horrified by the vice and squalor associated with New York and Chicago, but also envious of their opulence and sophistication. Secondly, apartments were one part of the rental housing market which attracted investors at times when private renting was in decline, when landlords were selling houses into owner-occupation and converting rents into mortgages, if not into capital to be invested outside the housing market. Thirdly, apartment houses comprised a vital element in the development of “modernity.” They offered scope for a modern lifestyle, less oriented around large families, less dependent on married women confined to domestic roles, more focused on consumption and recreation. They extended residential segregation; although apartments were criticised for their lack of internal functional segregation, apartment blocks were invariably homogeneous in social class and concentrated in distinctive localities, both downtown and suburban. They were also modern in their financing: an area of the housing market into which corporate, and sometimes foreign, capital could penetrate directly.

Following a brief account of the early history of apartment housing in Canada, successive sections of this paper will attempt to substantiate these arguments, mainly but not exclusively in the context of Toronto, first outlining the arguments that were employed for and against the erection of apartment houses, then discussing the diversity of types and locations of apartments, and finally examining some evidence on their financing, building and ownership. First, however, we need to be clear just what we mean by apartment housing.

Just as “single-family dwelling” may mean anything from a shack to a mansion, so the term “apartment house” is replete with ambiguity. Some North American cities drew a legal distinction between “apartments,” assumed to be self-contained in every way, and “tenements,” whose inhabitants might have to share amenities, especially toilets and baths.¹ But in other traditions — for instance, in urban Scotland, an environment with which many Canadian architects would have been familiar — the term “tenement” embraced the whole social spectrum of multi-storey living.² In everyday practice, use of the terms

depended on one's attitude to flats: to their advocates, flats were always "apartments"; to their denigrators, "The apartment house really belongs to the same class as the tenement."³

In Toronto, an "apartment or tenement house" was defined in 1904 Building Regulations as "a building which ... is intended to be occupied as a dwelling by more than two families living independent of one another and doing their cooking upon the premises."⁴ While this drew no distinction between apartments and tenements, it appeared to exclude rooming houses, where no cooking facilities were provided, and even up-market bachelor residences where each occupier had his own suite of rooms, but no kitchen. Consequently, the latter were initially exempt from legislation passed in 1912, which restricted the location of new apartment buildings.⁵ This loophole was quickly closed,⁶ but the legal definition still drew no distinction between purpose-built apartment houses and single-family dwellings that had been subdivided into apartments.

Another definitional problem concerns apartments located over stores. While few purpose-built apartment blocks were erected in Canadian cities prior to 1900, commercial blocks with living accommodation on the upper storeys were already commonplace in the late nineteenth century; but they were not regarded as different from other kinds of rented housing, and certainly not associated, as apartment houses were, with a *modern* lifestyle. The situation is further complicated, because some genuine apartment houses incorporated shops at street level, either as a service to tenants, or as a way of supplementing revenue, especially on commercial streets where ground-floor apartments would not have been popular. In the statistics that follow, blocks described in building permits as "stores with apartments" (i.e. where the principal motive for development was retail/commercial) have been excluded. But it has not always been possible to identify and exclude tenements or commercial blocks that masqueraded as "apartment houses" in listings in city directories or assessment rolls. Nonetheless, my focus will be on middle-class apartments rather than working-class tenements, and on purpose-built apartment houses rather than conversions.

An Introductory Historical Geography

In a seminal paper on "The apartment house in urban America," John Hancock identified booms in apartment-house building between 1890 and 1917 and during the 1920s.⁷ The second of these applies to Canadian as much as to U.S. cities, but the first boom started rather later in a Canada wedded to "cities of homes" and where, until the 1900s, most cities were too small in population to need apartment houses in order to restrict their physical expansion. The only exceptions were Montreal, where the first apartment building (as distinct from a three- or six-unit 'plex) dates from 1889, and Winnipeg, which boasted the four-storey Westminster Block as early as 1884.⁸

In Toronto, the first building permit for an apartment house was issued in 1899. By 1905 only six new buildings had been authorised, but thereafter growth was rapid. By 1915 the city

directory contained 250 entries under the heading of "apartment houses."⁹ *Contract Record* calculated that in the peak year of 1912, \$2.2 million was spent on eighty new blocks, accounting for 14 per cent of all expenditure on new housing.¹⁰ Little new construction was undertaken during and immediately after World War I: in 1921, apartment-house building permits to the value of \$136,000 comprised less than 1 per cent of authorised residential construction. But by 1928, when 96 permits were issued for the erection of 117 new apartment houses, expenditure had risen to \$7.4 million, over 14 per cent of all new building and 42 per cent of new housebuilding. The boom collapsed as dramatically as it had developed. No new apartment houses were authorised in 1932 (Table 1). As the building industry edged towards recovery in the late 1930s, the share attributable to apartments increased again, such that, by 1939, Toronto boasted 598 triplexes and 806 apartment houses with more than three units.¹¹ On average, blocks erected in the 1920s were substantially larger than older buildings. Those standing in 1931 but built before 1912 contained an average of 15.5 suites; those erected between 1911 and 1921 (including both the last of the pre-by-law walk-ups and some post-1918 conversions) averaged only 11.7; blocks constructed in the 1920s had a mean size of 19.8 units.¹²

The architectural magazine, *Construction*, noted in 1910 that Montreal and Winnipeg were more advanced than Toronto in apartment-house building, but that Canadians generally were not yet as expert as Americans in the design of apartment buildings. The Travancore in Mount Royal Park, Montreal, was perhaps the nearest that Canada came to New York luxury: fourteen suites, each including drawing room, dining room, kitchen and pantry, three bedrooms, bathroom, and a servants' bedroom and bathroom, the building topped with a roof pergola and set in a formal garden. Other Montreal apartment buildings to feature in the architectural press included the Marlborough (1900), with accommodation ranging from nine-room suites to artists' studios, and the ten-storey Linton (1906), which incorporated a garage for tenants' motors. Despite the ancestry of apartment houses in "French flats" they were less characteristic of French-speaking than of Anglophone Montreal.¹³

Winnipeg examples were less luxurious but praised for their practicality in dealing with the rigours of a Canadian winter. For its size, Winnipeg experienced a much bigger boom than Toronto; by 1914 249 building permits had been granted in Toronto, but 343 in Winnipeg.¹⁴ Upwards of fifty new blocks were erected in Winnipeg in 1911 and yet it was reported almost impossible to find a vacancy; nearly 5 per cent of the city's population lived in apartments.¹⁵ In Vancouver, by 1913, there were fifty apartment blocks west of Burrard Street, mostly three-storey walk-ups, but two buildings contained more than 70 suites each.¹⁶ Meanwhile *Construction* and *Contract Record* publicised further examples from Regina, Calgary, Edmonton and Ottawa.¹⁷ In Calgary, prior to 1911, apartment houses such as the Devenish were intended for the upper-middle classes, but in the following two years, the number of buildings in-

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Table 1: Building Permits for Toronto Apartment Houses, Selected Years, 1903–40

<i>Year</i>	<i>No. of permits for new apartmts</i>	<i>Value of permits for new apartmts</i>	<i>Average value/ permit</i>	<i>Value of ALL permits for apartmts (inc. addns & alterations)</i>	<i>Value of ALL building permits</i>	<i>Percentage of all building accounted for by apartmts</i>
<i>(all values in thousands of dollars)</i>						
1903	2	59	29.5	64	4356	1.5
1905	2	95	47.5	105	10348	1.0
1907	5	74	14.8	74	14226	0.5
1909	13	235	18.1	295	18139	1.6
1911	61	905	14.8	940	24375	3.9
1912	68	1803	26.5	1874	27402	6.8
1913	29	772	26.6	811	27039	3.0
1922	17	445	26.2	508	35238	1.4
1924	22	1009	45.9	1058	23926	4.4
1926	37	2809	75.9	2966	26030	11.4
1928	96	7257	75.6	7358	51607	14.3
1930	10	1230	123.0	1418	32131	4.4
1932	0	0	0.0	8	6920	0.1
1934	1	35	35.0	87	7379	1.2
1936	5	249	49.8	287	8115	3.5
1938	10	1345	134.5	1534	8494	18.1
1940	9	1028	114.2	1175	10593	11.1

Sources: *Building permits, 1903–40, and Annual Reports, Dept of City Architect & Superintendent of Building, 1920–25, Dept of Buildings, 1932–40, City of Toronto Archives; Mighi's Directories to the City of Toronto, 1929–39; J.M.S. Careless, Toronto to 1918 (Toronto: Lorimer 1984), Table X.*

creased from 25 to 81, mostly to cater for a rapidly expanding working-class population who could not afford to become homeowners.¹⁸ Such down-market developments were a source of concern to municipal authorities, whereas luxury apartment buildings were welcomed as signs of metropolitan status. Even the small but booming town of Nelson, B.C., had its "luxurious and modern" Kerr Apartments (1911), including suites of 2–7 rooms, Richardsonian in style, granite in construction, conveniently situated on the edge of downtown, next door to the opera house.¹⁹

The 1920s boom was even more extensive, concentrated in the largest cities, but penetrating also into Saskatoon, Fredericton and the Border Cities of Windsor, Sandwich and Walkerville.²⁰ Especially imposing were the Drummond Apartments in Montreal, a series of eight- and ten-storey buildings (1919–1923), and "château" apartments (so-called because of their roof line) in Montreal and Quebec City, each eleven storeys and basement.²¹ Most new apartment buildings made less dramatic contributions to cityscape, but cumulatively their impact was impressive. The value of apartment-building as a proportion of all new building contracts in Canada increased from 1.4 per cent (1922) to 7.7 per cent (1928). In the latter year, more than 26

per cent of all residential building was in the form of apartments (\$37m. out of \$139m.), and in the largest cities the proportion was even higher.²²

For and Against the Apartment House

Despite all this activity, apartment housing has attracted relatively little research by Canadian urban historians, and more focused on the inter-war period than on the pre-1914 boom.²³ Apartment houses fit uncomfortably into a scenario of housing history built around the growth of homeownership and the centrality of the single-family dwelling. In fact, their introduction provoked considerable opposition, on moral, sanitary and economic grounds, because of the challenge they presented to the current orthodoxy on property ownership and lifestyle, and it is in this context that they have more frequently appeared in Canadian urban histories.

For example, Weaver and Artibise each discuss the introduction of Manitoba's Tenement Act (1909), designed to exclude "tenement houses" from "certain restricted areas in order to protect the rights of owners of dwellings"; Melnyk described the Calgary Building Ordinance By-Law (1912), whereby local property owners could veto the construction of new apartment

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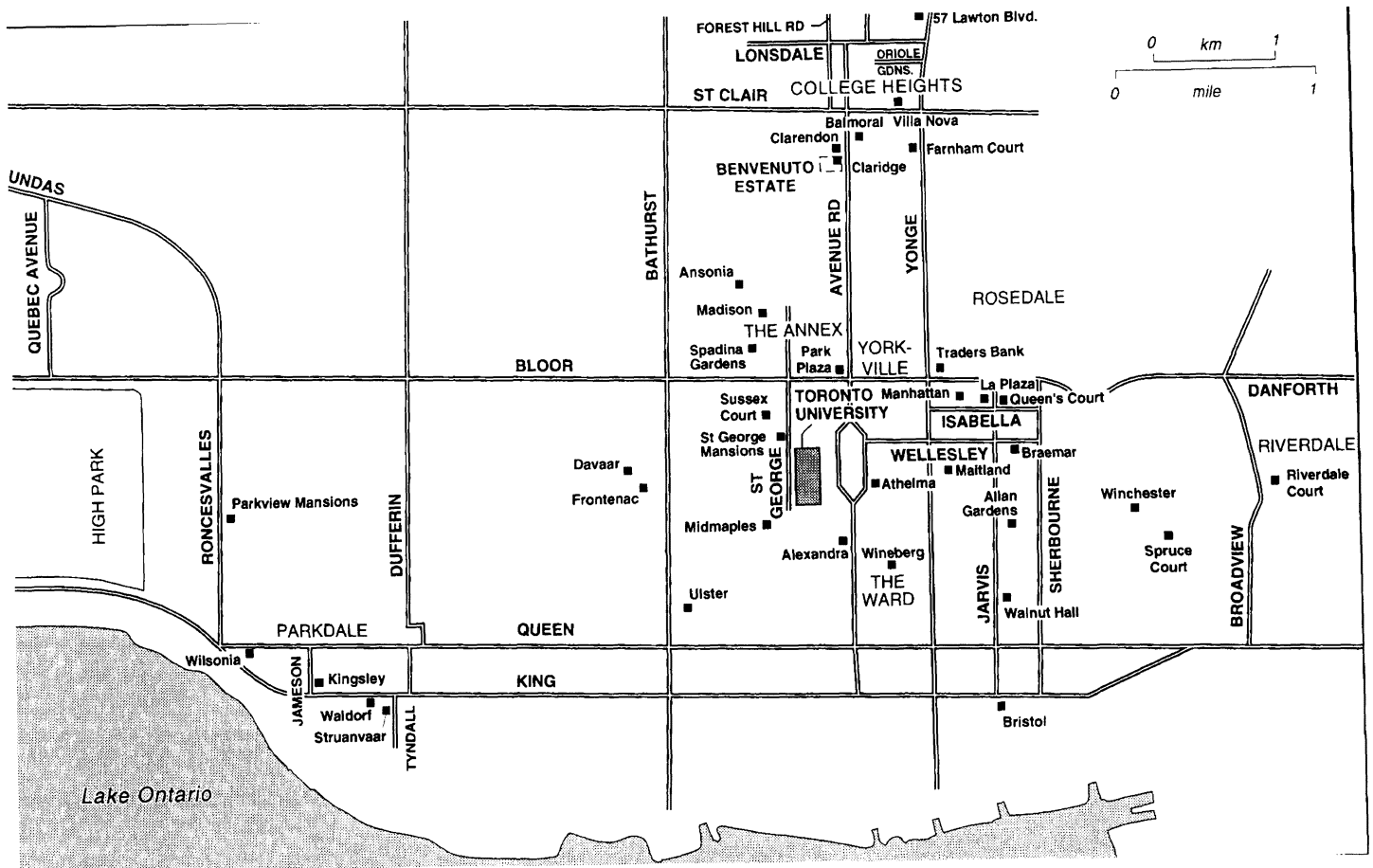


Figure 1: Apartment Houses in Toronto: Places and Buildings Mentioned in the Text.

buildings on their block; and Moore discussed the even more restrictive legislation introduced in Toronto in 1912 as a precursor to wider powers of zoning.²⁴

Apartment buildings were condemned for their lack of privacy, particularly associated with ambiguous spaces such as roof gardens, staircases and elevators. In combination with a lack of segregation within individual apartments, with living rooms, bedrooms, kitchens and bathrooms “promiscuously” mixed together on the same level, and with the overall higher density of population in multi-storey buildings, apartment living was regarded as morally and sanitarily suspect.²⁵ Opponents deliberately ignored any distinction between apartments and tenements. In Toronto, the city’s medical officer, Charles Hastings, warned of his city succumbing to the “tenement house scourge” that had already beset New York.²⁶ His message was supported by the *Globe*, which ran a series of editorials prior to the introduction of anti-apartment by-laws, condemning the tenement houses of Glasgow and San Francisco, and predicting the same fate for Toronto: “If Toronto becomes a city of closely-packed tenements it will become a city of stunted

children and of unhappy adults. Its morals will suffer as well as its health.”²⁷

W.A. Langton, editor of *Canadian Architect and Builder*, asserted that “Large families are in themselves the making of a home; but what is to be done with a large family in a flat?” and the Toronto District Labor Council argued that “mothers with children in the upper flats find it impossible to allow their children to go out for recreation.” Another medical expert, Dr Helen MacMurphy, also argued that apartments were poor places in which to bring up children.²⁸

Apartment buildings on the same streets as detached houses, not only larger in bulk but often built out to the sidewalk beyond the customary building line, were also aesthetically and economically suspect. It was feared that they would cause reductions in the value of surrounding properties, undermining the expansion of homeownership by threatening the assumption that owner-occupied homes were safe investments for families.



Figure 2: *Kingsley Mansions, erected 1912, north-east corner of King Street West and Jameson Avenue, Toronto [R. Dennis, 1988].*

In Toronto, following the passage of by-laws in 1912, banning both new apartment buildings and the conversion of single-family dwellings into apartments on all but a handful of commercial main streets, appeals by apartment developers for exemptions from the by-laws were frequently challenged by petitions from local property owners protesting at the likely effects on property values. In fact, the passage of the by-laws in the first place is attributable to a number of critical cases. In January 1912, J.J. Walsh, a leading real estate dealer, obtained a building permit to erect two blocks of three-storey apartments on the corner of Avenue and Lonsdale Roads in College Heights, one of the city's most prestigious residential suburbs (Figure 1). There was already a by-law prohibiting the erection of buildings within forty feet of the street line on Avenue Road; but Walsh's site technically fronted on Lonsdale Road, where no restrictions applied, and "restrictions to keep buildings back from the street line could not be applied to lots fronting on the cross streets." So, despite protests from local residents, Walsh's proposal could not be dismissed by the council.²⁹

A fortnight later the scene was repeated on the corner of Jameson Avenue and King Street, in Parkdale, a middle-class suburb in the west of the city, where Solomon King proposed building far beyond an existing building line which had been voluntarily agreed by local property owners, but for which there was no legal basis. King was persuaded to sell a strip of land bordering the road to a consortium of local residents, thereby maintaining the building line at no expense to himself, but creating the precedent that developers could hold local residents to ransom. To add insult to injury, King then reapplied to the City Board of Control for permission to add an extra storey to his apartment house (Figure 2).³⁰

The *Toronto World* noted soon afterwards that "It is argued that there have been several cases where thousands of dollars have been extorted in this way from the adjoining property owners." In one of the first cases debated by the Board of Control after the new by-laws were introduced, the residents of Forest Hill Road, where J.A. Mackenzie was hoping to erect a four-storey apartment house, objected that it would "destroy the character of the entire street [and] the privacy of those ... residing in the

immediate vicinity,” and “seriously prejudice and damage” property values. Their solicitor implied that Mackenzie had selected the site in the hope “that some of the neighbours might buy his land at profit, as I understand has been the practice in some other localities.”³¹

Intriguingly, the opposition to apartments was led by another prominent real estate dealer, H.H. Williams, despite the fact that he too traded extensively in apartment housing.³² Following the passage of the by-law in May 1912, the *World* labelled it “landlord legislation,” “passed solely in the interests of high rent.”³³ They interpreted Williams and his supporters as acting out of commercial self-interest, to the detriment of the community as a whole, wanting to maintain a scarcity of apartment housing, thereby ensuring a low vacancy rate and allowing them to charge high rents. Property values were certainly important, but values to landlords mattered as much as those of neighbouring homeowners.

These arguments and events are paralleled by other references to apartments in the historical literature. Reviewing the demands for town planning and housing reform made by Herbert Ames in Montreal, G. Frank Beer in Toronto, and the British town planner, Thomas Adams, Rutherford concluded that “All of these reformers ... were convinced of the moral and physical virtues of the single-family dwelling; they wanted a nation of homes, not of apartment houses.”³⁴ In similar vein, Holdsworth noted that the Vancouver press considered the simplest of detached houses preferable to “living factories called apartments” and to “the tenement house evil” of “big bad cities such as New York and London.”³⁵ Zoning was welcomed as a way of protecting districts of single-family homes from the aesthetic, economic and moral consequences of apartment housing.³⁶

In Prairie cities, however, and despite the opposition of NIMBY-minded homeowners, planners appeared more sympathetic to — or at least more resigned to accept — apartments. In inter-war Calgary, little attempt was made to control the conversion of single-family dwellings into apartment suites, and the city’s zoning regulations allowed for districts with multiple land uses.³⁷ Writing at the time of the first apartment-house boom, in 1912, and illustrating his argument from examples in Winnipeg and Edmonton, J. Pender West suggested that apartment blocks helped overcome many of the problems posed by long Canadian winters. Heating could be more efficiently supplied on a communal basis; and living at higher densities made for more compact cities and shorter journeys to work, satisfying “the necessity or desirability in the long, severe winters of living near the business centre of the city.”³⁸ Apartment life also made it easier to cope with heavy snowfalls, presumably because janitors would clear away snow on tenants’ behalf.³⁹ The inclusion of convenience stores and services such as barbers, tobacconists and chemists on the ground floor of some apartment buildings, and of cafes and entertainment facilities, either in the basement or on the top floor, perhaps in association with a roof garden, also made it possible to obtain the necessities of life without venturing out of doors.⁴⁰

There were other reasons for promoting apartment housing as particularly appropriate to *modern* living. Luxury apartments still made room for resident domestic servants, sometimes in communal quarters in the basement or, in the days before pent-houses became highly valued, the roof, but more commonly in maids’ rooms next to kitchens;⁴¹ but apartments were also advertised as solutions to the “servant problem” — the increasing difficulty of obtaining reliable domestic help once alternative job opportunities were available for young women, particularly in offices and shops. Apartments were easy to keep clean; they were designed to accommodate all the latest labour-saving devices: refrigerators, vacuum cleaning, telephones, dumb waiters, electric bells and lighting.⁴² They were promoted as especially appropriate for commercial travellers and their wives (who would have company and security close at hand while their husbands were away), for newly-weds (including couples where both husband and wife were in paid employment), for widows and their daughters, retired couples and young bachelors in business.⁴³ Some buildings were designed specifically for bachelors, more in the spirit of gentlemen’s clubs or apartment hotels which provided room service, communal dining rooms and billiard rooms, and where individual suites comprised no more than a bed-sitting room and bathroom (sometimes shared with the adjacent suite), with no facilities for cooking. One enterprising Toronto developer, W.E. Dyer, promoted Allan Gardens as a bachelor residence (Figure 3), and Midmaples (through his company, Home Suite Homes, Limited, organized in conjunction with the ubiquitous J.J. Walsh as “co-operating capitalist”), which contained “over 50 specially designed suites and suite-rooms, suitable for business and professional women and newly-weds.”⁴⁴

Many apartment houses were on sites close to downtown, previously occupied by large, mid-Victorian villas, the kinds of dwellings which had required the employment of whole cohorts of servants. In the West End of Vancouver one-third of the area’s elite moved out between 1908 and 1914, redeveloping their property as they went; one realtor and manufacturer replaced three houses facing his own mansion with a 54-suite apartment house, then decamped himself to the suburban tranquility of Shaughnessy.⁴⁵ The same process characterised the late 1920s boom in Toronto, as apartments replaced Victorian villas in parts of the Annex and Avenue Road.⁴⁶ An intermediate stage of redevelopment was often to convert single-family dwellings into three-suite apartment houses.⁴⁷ Indeed, there is a satisfying symmetry in the adaption of middle-class villas, each staffed by several female servants, into “efficiency” apartments, each occupied by several single female sharers — typists, telephonists, teachers, nurses, shop assistants — women who would have been servants themselves in earlier generations.

Efforts were also made to show that families with children could live happily in apartment buildings that were soundproofed and provided with playgrounds; and to prove that families could live more cheaply in apartments than in suburban houses. A Toronto builder claimed in 1912 that the cost of a six-roomed apart-

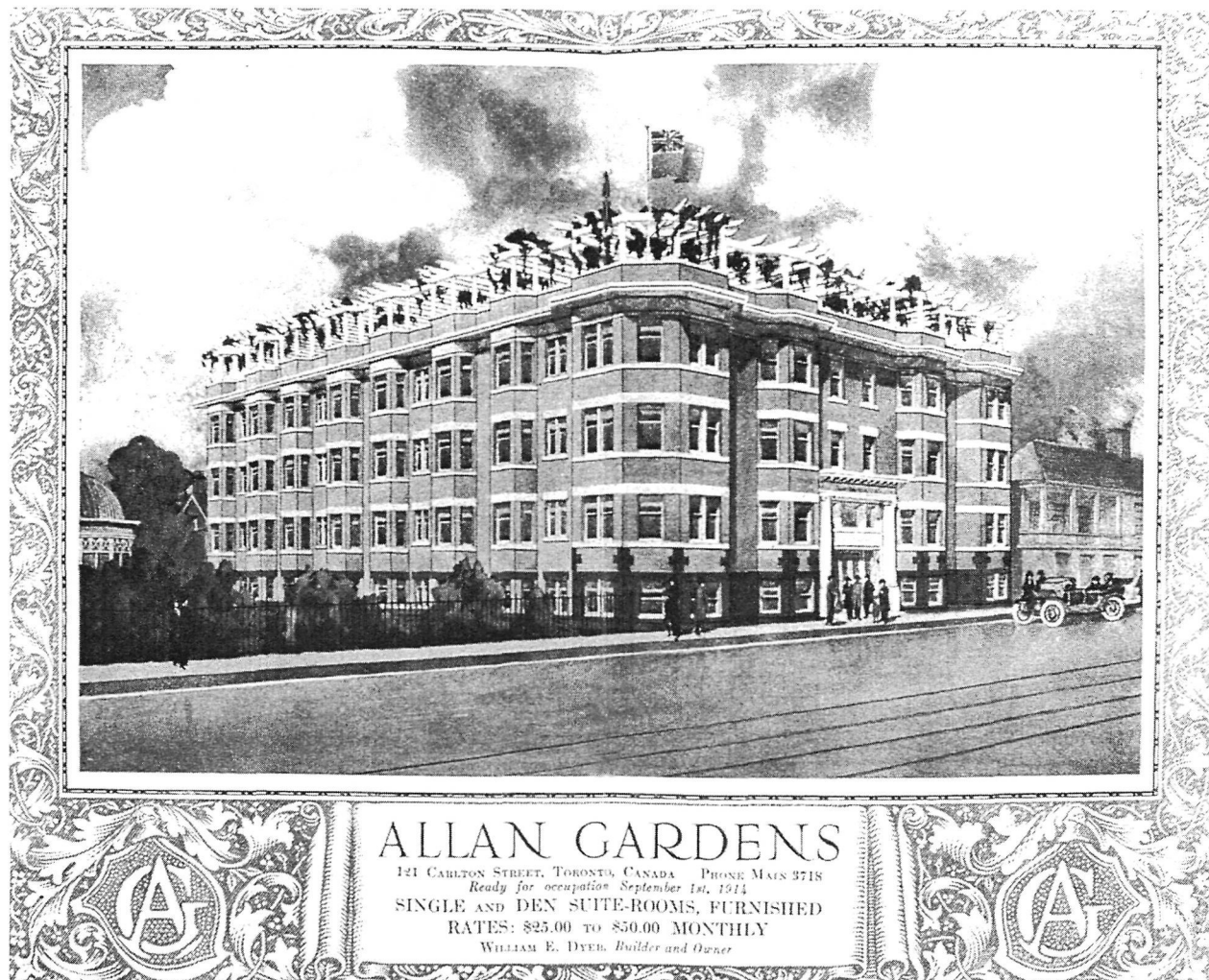


Figure 3: *Allan Gardens Bachelor Apartments* [from “Midmaples Group” and “Allan Gardens”, promotional booklet (1914) in Dinnick Papers, MU 904, Archives of Ontario].

ment — about \$55 per month inclusive of all services — compared very favourably with the cost of mortgage, taxes and maid for a middle-class suburban house, which he estimated to be about \$75.⁴⁸ But other estimates put apartment rents somewhat higher: \$60–65 per month for six rooms, \$40 for something more modest and less central. At the Wardlow Apartments in Winnipeg, the average rental in 1907 was \$85 per month; in the same year, at the Traders Bank Apartments, luxury flats at the intersection of Yonge and Bloor Streets in Toronto, rents ranged from \$500 to \$1200 per annum.⁴⁹ Even if rents were quoted at monthly rates, most lets were made for a year at a time, every April or October; and advertising often referred to occupants as “lessees” rather than tenants, one way of distancing apartment life from the conventional privately rented sector and suggesting that it was at least part way towards owner-occupation.⁵⁰

Genuine owner-occupation of flats, other than by landlords who occupied apartments in their own buildings, was still rare. The earliest co-operative scheme I have found in the Canadian architectural press, “by which the tenants become the owner of the apartments,” was Park Manor in Westmount, Montreal, erected in 1925.⁵¹ Most apartments, however, continued to be rented, a source of concern in cities wedded to the fostering of homeownership as a central element in citizenship.⁵²

A Toronto Apartment House Typology

It will be apparent that, even excluding working-class blocks, the term “apartment house” covered a wide range of types of dwelling — from the flat in a modest two- or three-storey walk-up building, often only about six suites in all, intended for small families or groups of sharers, probably in the inner suburbs, and promoted in terms of efficiency and economy, to the luxury apartment, usually closer to downtown and, even prior to 1914,

five or six storeys with an elevator (Figure 4). Advertising for the latter more consciously aligned them with modernity. Magazine and brochure illustrations depicted stylishly dressed men and women grouped together around apartment-house entrances, usually with a smart new automobile drawn up alongside (Figure 3). Architecturally, pre-World War I luxury apartments were less obviously modern, encompassing a range of styles from elegant classical revival to vulgar baroque; but by the late 1920s, plainer but dignified forms of neo-Gothic and the beginnings of Art Deco advertised the prospect of a modernist life-style within.⁵³

By contrast, suburban walk-ups were usually barely disguised brick-boxes, sometimes with a few pseudo-classical columns added to the outside (Figure 2), more frequently with the addition of bay windows and balconies to emphasise the individuality of separate flats, and to play down the difference between the apartment building and neighbouring single-family dwellings. Half-timbered, mock-Tudor was also used to align apartments with suburban domesticity.⁵⁴

Another way in which style and clientele could be differentiated was through the naming of buildings. Many names were patriotically British in origin, referring to royalty or aristocracy, or to well-known stately homes or beauty spots in Britain. Appendages such as "court," "gardens," "manor" or "hall" tried to play down the urbanness and play up the historical pedigree of apartment houses. But there were also names which emphasised the modernity of apartment life and its association with the cosmopolitan and the exotic. When apartment houses had first been erected in London and New York in the 1850s, they had often been referred to as "French Flats" or "Parisian Buildings."⁵⁵ Allusions to Parisian bohemianism would have been unlikely to win friends in British Canada, especially in sabbatarian and temperance-minded "Toronto the Good," but it was acceptable to look to the United States for examples of high society; and by the time of the 1920s boom, more liberal standards applied. Both Vancouver (1908) and Toronto (1909) had their Manhattan Apartments; Toronto (1910) and Winnipeg (1911) each claimed a Waldorf. Toronto also boasted La Plaza (1906), promoted by Edmund E. Sheppard, the editor of *Saturday Night*, Villa Nova (1912), and a string of French names, mostly late 1920s "moderne." Some names promised far more than they delivered: the Toronto Manhattan was only two storeys, developed around an existing house; the Ansonia (1912) likewise rose only two storeys and contained a mere twelve suites, compared to the New York Ansonia (1902) which comprised 340 suites spread over 15 storeys!⁵⁶

In addition to the two principal categories of luxury and efficiency apartments, there were other types. "Apartment hotels" experienced a resurgence of popularity in the 1920s. The Alexandra Palace, which had begun life as a conventional luxury apartment house in 1904, when its residents included a judge, two barristers, a professor and leading local businessmen, was subsequently advertised as "Your Home for a Day or a Lifetime".⁵⁷ At the Park Plaza on Bloor Street, first

proposed as an apartment hotel in 1926 and finally opened in 1936, "rentals include complete metropolitan hotel service and are as low as \$65 monthly, for a furnished apartment; unfurnished proportionately lower. One to four rooms — or larger, if desired." There was also an overnight hotel rate from \$3 upwards. Several other apartment hotels were authorised at the height of the 1920s boom.⁵⁸

At the opposite end of the social spectrum were limited-dividend "model dwellings," of the kind promoted by five per cent philanthropists in London and New York. Herbert Ames erected Diamond Court, a mixture of thirty-six three- to five-roomed apartments and three houses, in Montreal in 1897.⁵⁹ For most Torontonians the preferred solution to a worsening housing shortage in the 1900s was to be found in the suburbs, improving public transport and oiling the wheels of low-income homeownership,⁶⁰ but two schemes for multi-family dwellings should be mentioned. In "The Ward," Toronto's first Jewish quarter, Wineberg Apartments (1907), promoted by the jeweller and, subsequently, radical political candidate and newspaper editor, Harry Wineberg, was publicised by *Construction* as an ideal way of providing low-cost family housing.⁶¹ Rents of \$18–25 per month for four-roomed flats on the upper storeys were subsidised from the income from letting street-level stores at \$25–30, a practice that was often followed elsewhere, for example in buildings erected by the Improved Industrial Dwellings Company and the London County Council in inner London, and by A.T. White in New York.⁶² But close inspection of the plans for Wineberg Apartments reveals just how narrow was the dividing line between apartments and tenements. Most bedrooms overlooked narrow light courts, little better than New York "dumbbells," and some rooms had to make do with "borrowed light."

Superior in quality, but correspondingly more expensive, were two estates of two-storey garden apartments erected by the Toronto Housing Company between 1913 and 1916 on either side of the Don valley: Spruce Court and Riverdale Court. The company's origins lay in Mayor Geary's proposal that "philanthropically disposed businessmen" should erect houses to be disposed of on a co-partnership basis to those of modest means. Co-partnership (effectively co-ownership) was then being promoted in Toronto by Henry Vivian, a British M.P. In reality, co-partnership proved a non-starter, the Toronto Housing Company developed into a semi-philanthropic landlord, limiting shareholders' dividends to no more than six per cent, and rents were no lower than in the commercial private sector. Consequently, apartments intended for working-class families ended up being occupied by junior clerical workers, including large numbers of single working women.⁶³

Different types of apartment house were associated with distinctive locations within Toronto, and with different periods in the chronology of urban development. The earliest buildings were either relatively large-scale blocks, catering for the professional and business classes, or converted hotels and boarding houses, trying to cash in on the new fashion. Among the former

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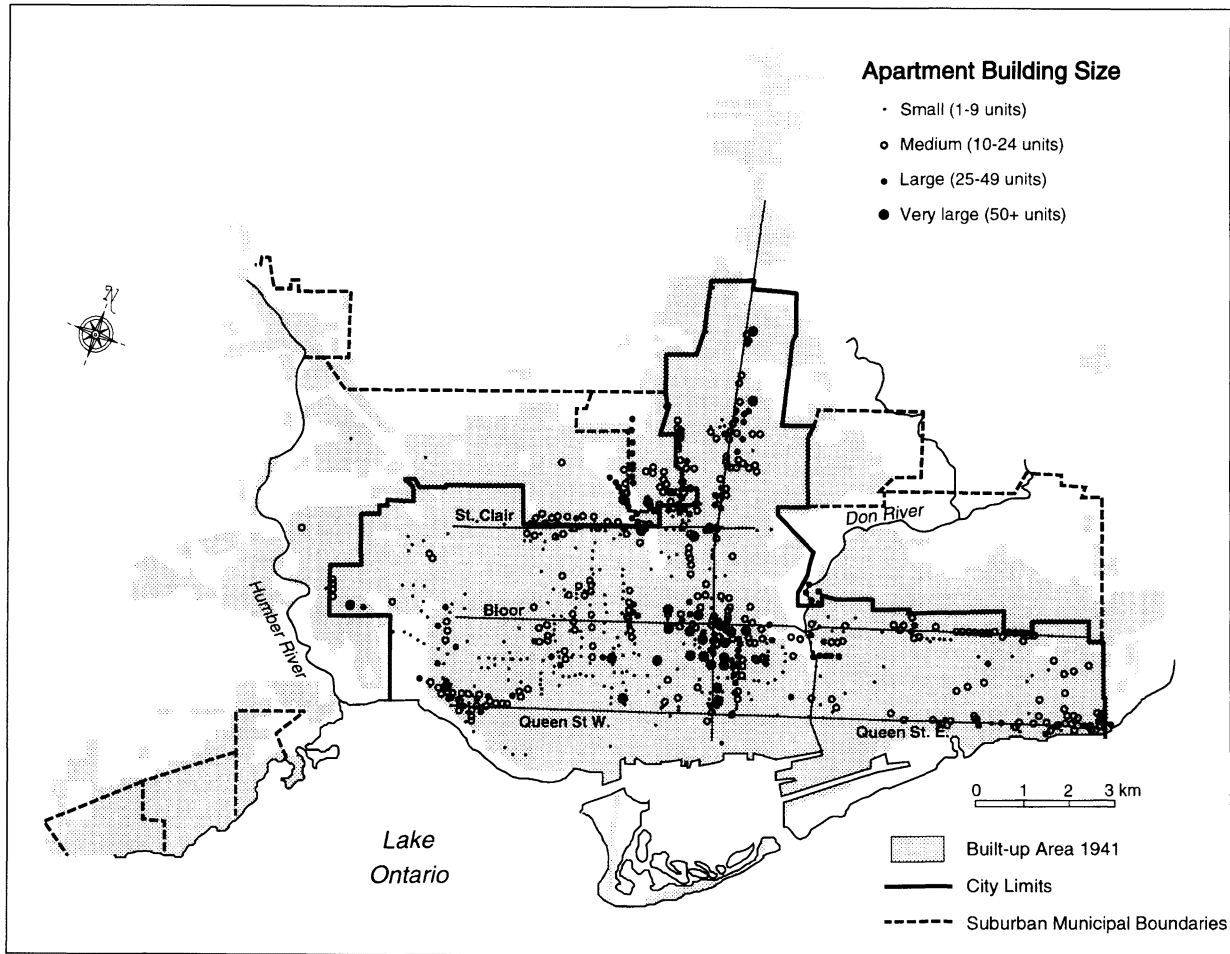


Figure 4: *Apartment Houses in Toronto, 1931 (from entries in *Might's Directory to the City of Toronto*) [reproduced by courtesy of Richard Harris].*

were St George Mansions, a five-storey “pressed brick and Bedford stone” building in the heart of what is now the University of Toronto, but was then a district of substantial detached villas; the Alexandra — 72 suites on seven floors — on University Avenue; and two west-side blocks that still exist, Sussex Court (6-storey, 1905) and Spadina Gardens (4-storey, 1907). Among the latter were Walnut Hall, three mid-nineteenth-century town houses knocked together, advertised as an apartment house, but regularly returned by the city assessors as a “rooming house”; and the Bristol Apartments, which had been built in the 1890s as a hotel. In the Bristol, residents could rent any number of rooms: in May 1906 an engineer occupied five and a book-keeper four, but most occupants took only one or two rooms. The building changed hands several times at the peak of the pre-1913 boom and ceased to be listed as an apartment house after 1914, when it stood empty. It provides a useful reminder that some apartment houses were being closed or demolished at the same time as large numbers were being erected.⁶⁴

Early purpose-built blocks were mostly west of downtown, while converted rooming houses lay east of the central business district, on streets that had been upper middle-class, but were declining in status as elite families moved farther out. As the pace of construction quickened, from about 1907, some larger and ostensibly superior blocks were erected on Jarvis Street and adjacent cross-streets, replacing older single-family dwellings; but with a few exceptions they tended to be massive rather than elegant. Meanwhile, the predominant trend was towards small, two- or three-storey walk-ups, five- or six-unit buildings costing only about \$10,000, often on street corners in predominantly lower middle-class suburban neighbourhoods.

Corner sites had the advantage of more natural light and less wasted space, whereas buildings in the middle of city blocks had to leave space for light courts. Prior to 1912 by-laws required a minimum of 300 square feet of yard space around each dwelling, although it was unclear whether an apartment building as a whole or each suite within a building required 300

Table 2: Ownership of Apartment Houses in Toronto, 1913

<i>Date of Building Permit</i>	<i>Same Owner in 1913 as named on permit</i>	<i>Different Owner in 1913 from that named on permit</i>
Up to end of 1907	8	7
1908–1909	11	18
1910	14	4
1911	30	12
1912–1913	27	8
TOTAL	90	49

Note: Sample restricted to apartment houses listed in the assessment roll for 1914 (compiled in mid-1913), linked to building permits granted between 1899 and the beginning of 1913. Not all apartments could be positively identified in building permits.

Sources: *Building Permits and Assessment Rolls, City of Toronto Archives.*

square feet. Early in that year the City Council agreed a much increased minimum of 500 square feet for each suite on the floor that contained the most suites, completely disrupting the economics of apartment-house construction, preventing developers from filling entire plots with buildings out to the sidewalk and up to the lot boundaries, but enhancing the value of corner sites, which were exempt from the new restrictions.⁶⁵ Successive versions of fire and building regulations also encouraged construction of two-storey + basement apartment houses which required less fireproofing than taller blocks. Until 1913 a “basement” was any storey whose floor was more than twelve inches below street level; so two-storeys + basement was effectively three lettable floors. Subsequently, “basement” was redefined as being more than thirty inches below the street.⁶⁶ But, for the duration of Toronto’s first apartment-house boom, the regulations conspired to facilitate cheap, street-corner walk-ups.

It might have been expected that the restrictions of May 1912 would have limited new apartment houses to the handful of commercial streets, such as Bathurst and Yonge Streets, and the parts of King and Queen Streets closest to the city centre, that had not been specified in the by-laws. In practice, it proved quite easy for developers to gain permission to build on many “prohibited” streets. Side streets could be claimed for apartments gradually and sequentially, as developers sought out sites at the intersection of residential roads, where apartments were banned, and commercial streets, where they were permitted. Provided that lots were deemed to *front* on unrestricted streets, apartment houses could be built on the backs of lots, sometimes extending hundreds of feet along roads where in theory they were prohibited.⁶⁷ Once a side street had been *penetrated in this way*, developers could apply to build apart-

ments farther along the street, arguing that there was already an apartment house next door.

In other cases, suppliant builders would request a permit and then wait while the City Property Commissioner visited the site, noted current land uses in the vicinity, and circulated other property owners for their views. He reported back to the Board of Control, which in turn made recommendations to the full Council. If the development was permitted, a new by-law would be passed, excluding the site in question from the operation of the prohibition by-law. Between June 1912 and September 1914, 32 such by-laws were allowed. By December 1939, 485 exemption by-laws had been passed.⁶⁸ During the first two years of the system, 18 applications were rejected, principally in College Heights (Avenue/St Clair), Yorkville and around High Park, all areas of elite residence. Exemptions were especially common in the previously elite but increasingly run-down area east of the city centre — on Jarvis, Sherbourne, Wellesley and Isabella Streets — and in Parkdale, not only on the principal axis, King Street, but also on cross-streets west from Tyndall Avenue. From the mid-1920s onwards, even Avenue Road and St Clair Avenue succumbed to the spread of new apartment buildings. Some of the city’s most expensive and stylish apartment houses were erected on the crest of Avenue Road, including the baronial Clarendon (1927) and Balmoral (1928), and the Moorish-inspired Claridge (1928).⁶⁹

Market forces, in conjunction with zoning, therefore promoted the increasing differentiation of the city into one-class areas; not only were apartment-house districts distinguished from areas of single-family dwellings but districts of luxury apartments were set apart from districts of lower middle-class efficiency apartments.

Builders and Landlords

It has been argued, for example by Westfall, in work on Chicago apartments, and by Weaver more generally, that the proliferation of small apartment buildings prior to the 1920s reflected builders’ limited access to capital and their need for a rapid return on their investment, selling newly finished blocks to landlords whose businesses were similarly small in scale.⁷⁰ It is certainly true that in Toronto *most* pre-1913 owners were individuals or partnerships rather than limited companies. Of 186 apartment blocks traced in the city assessment rolls for 1914 (compiled in mid-1913), 18 were owned by companies, 8 by executors and 160 by private individuals. Unsurprisingly, the largest and most expensive buildings *were* company-owned: companies owned only 10 per cent of the *number* of buildings, but 23 per cent of buildings by *assessed value*.

However, it is less clear that builders were building to sell on completion, or that the market for apartment houses was truly speculative, with builders erecting blocks with no specific purchasers in mind. Builders and contractors comprised at least 20 per cent of apartment owners in Toronto in 1913. Some clearly were engaged in speculative development: W.B. Charlton featured on sixteen applications to build apartments or two-family

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Table 3: Probated Estates of a Sample of Toronto Apartment Owners

<i>Name (year of death)</i>	<i>Apartments</i>	<i>Total value of estate</i>	<i>Moneys secured by mortgage</i>	<i>Real estate (gross)</i>	<i>Mortgage debts</i>	<i>Real estate (net)</i>	<i>Real estate in apartments (net)</i>
<i>(all values in thousands of dollars)</i>							
James E Henry (1921)	Queen's ct	59	–	68	15	53	46
Robt H Bullen (1921)	Maitland	38	3	77	48	28	22
JD Allan (1923)	Braemar Davaar Struanvaar	212	–	169	20	149	142
James J Walsh (1925)	Parkview mansions	262	91	360	240	120	48
MM Cohen (1928)	Madison	71	–	n.k.	n.k.	55	55
J New (1930)	Frontenac	26	–	50	27	23	6.5
A Williamson (1932)	Ulster	41	1	42	10	32	19
John W Walker (1936)	Balmoral Winchester Farnham ct etc.	1129	142	n.k.	n.k.	783	682+
Nathan Brenner (1938)	57 Lawton Boulevard	28	9	35	21	14	11
Thos P Stewart (1944)	Oriole rd & gardens	181	12	299	170	129	93

Source: *York County Surrogate Court, Estate Files, Archives of Ontario.*

dwellings between 1907 and 1914, as “owner” on eleven occasions and “builder” on nine; but in none of the six cases which could be traced in the 1914 assessment roll was he listed there as “owner.” A.B. Coleman retained ownership of several buildings for at least a couple of years, but by 1913 was the owner of only one of at least six schemes in which he had been centrally involved. Yet there were several other builders who continued as landlords, such as John W. Walker, whose career is discussed in more detail below.

Overall, of 139 apartment houses for which building permits could be linked to the 1914 assessment roll, 90 were owned in 1913 by the same individual as had applied for the building permit between one and ten years earlier. It might be expected that the older a building the more likely it was to have changed hands. In fact, apartments erected in 1908–09, not the oldest but constructed prior to the period of most hectic activity, were most likely to have acquired new owners, whereas most owners granted permits in the boom of 1911–12 retained ownership of their buildings at least until mid-1913 (Table 2).

Nonetheless, there is still plenty of evidence of an active market in apartment houses. In January 1912, for example, H.H. Williams & Co. was advertising apartment houses for sale in Rosedale and Parkdale. The former, “built last year” and “decorated in good taste,” accommodated “high class tenants”

and was on offer at \$30,000, with the expectation of an annual rental of \$3060. This constituted a “steady investment.” The latter, priced at \$17,000, was also “new,” “close to cars,” and yielded \$2640 per annum. In a range of sites offered by a variety of agents, advertised net returns were all more than 10 per cent, in one case — in Parkdale — 25 per cent.⁷¹

Of course, advertisements are no guarantee that properties were sold or rates of return actually achieved. They could even be interpreted as evidence of the difficulty of making sales at a time of overbuilding, especially when the same building was re-advertised week after week. Perhaps Williams’ frustration with the sluggishness of the market explained his desire to ban further construction. More research on the rate of transactions would clearly be useful. But some buildings did appreciate in value and changed hands frequently. The *Wilsonia*, a 12-suite building in Parkdale, was authorised in 1910 in the name of J.J. Walsh, at a building permit value of \$15,000. By 1913 it was owned by Edgar W. Goulding, a partner in Goulding & Hamilton, realtors, and valued for assessment purposes at \$20,000, plus \$4250 for the site. In 1922 the *Star* announced its sale for \$85,000, negotiated by J.J. Walsh & Co., from Glen Eden Securities Co. to T.J. Ford.⁷²

Earlier that year the *Star* had observed that “one of the most outstanding features of the present real estate boom is the number

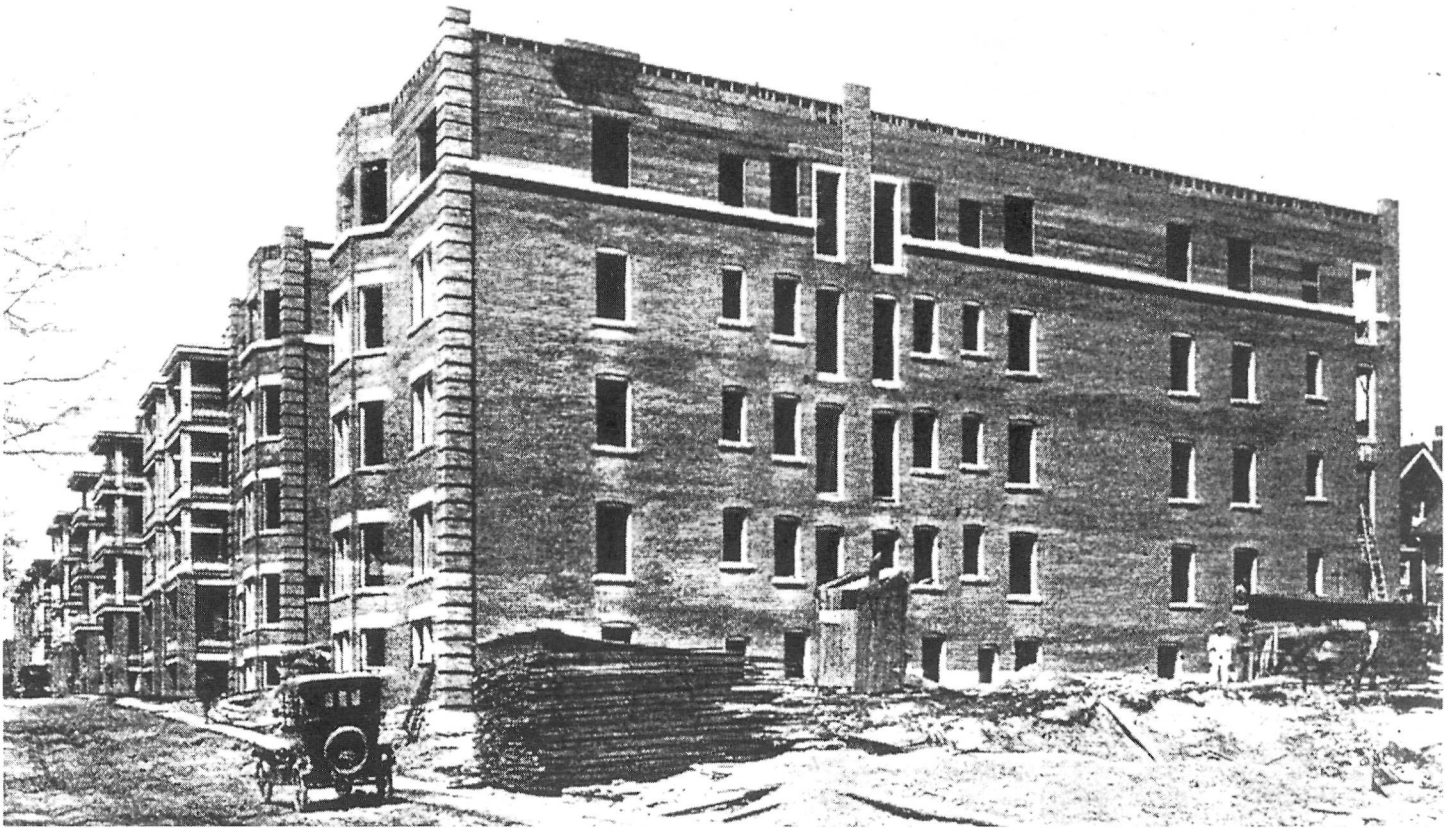


Figure 5: “2,000,000 Bricks in This Pile” — A Row of Eight Apartment Blocks in Various Stages of Construction, Erected by John W. Walker in Kendal Avenue, Toronto [from *Contract Record* 36 (17 May 1922): 437].

of apartment houses which are changing hands.”⁷³ This was at a time when there were frequent conversions of single-family dwellings into three-flat apartment houses, but not as yet much large-scale new construction, and an acute shortage of all kinds of rental housing. The parties involved in two sales described in the same article were a Waterloo doctor and Kitchener contractor (vendors), and a retired Toronto businessman and an Owen Sound resident (purchasers). This contrasts with the situation when buildings were first erected. In mid-1913 23 per cent of apartment owners lived in their own buildings, and many owners erected apartments next door to their own family homes, a practice which casts doubt on the claim that apartment buildings reduced neighbouring property values, unless the owners were also intending to redevelop their own homes.

Apart from the 20 per cent who were builders, many other owners were engaged full-time in the real estate industry. In total, in 1913, individuals and companies whose primary business was in building or real estate owned 46 per cent of blocks, 52 per cent by assessed value. Only eight women were sole owners of apartments, all but one owning only one block each. By com-

parison with private landlordism as a whole, apartment ownership was a more professional, full-time and male occupation.

This was also reflected in the financial arrangements of apartment owners, many of whom were both mortgagors, borrowing extensively to finance their purchases, and mortgagees, lending in a still important private mortgage market (Table 3).⁷⁴ It will be no surprise that this was true of James J. Walsh, who died in 1925 the owner of a string of second mortgages (including two on apartment blocks) valued at \$91,000, but also of real estate worth \$360,000, subject to mortgages of \$240,000. Much of Walsh’s personal real estate was in vacant lots or farmland, and some of it was mortgaged for more than its current value, but the single largest component was Parkview Mansions, a 40-unit apartment building, valued at \$150,000 but mortgaged for \$102,000. For the largest private owner of apartment buildings, J.W. Walker, probate recorded only the net value of his real estate: \$783,000, nearly all in the form of apartment houses; but the individual values were for such odd sums that they clearly result from the deduction of outstanding mortgages and interest payments. Walker also owned mortgages worth \$142,000.

When Walker died, in 1936, he was described in the *Star* as the “ideal landlord,” the archetypal nineteenth-century entrepreneur: a

self-made man who began as a horsecar driver, started in property by chance, and retained personal responsibility for every stage of building and management: "Although he owned more than 30 apartment houses and homes, he had an intimate knowledge of the details of every one, having built most of them himself."⁷⁵ But Walker's construction business operated with assembly-line efficiency (Figure 5), and he stood at the crossroads between individual and corporate capitalism. Most large new apartment buildings in the inter-war period were corporately owned. Some were promoted by financial interests in Detroit and New York, and buildings in Vancouver and Winnipeg also involved syndicates backed by American capital.⁷⁶ For the risky process of development, limited companies became the norm, even if buildings were later owned by named individuals. But ownership too was becoming more impersonal: in Hamilton, the proportion of apartment *units* owned by companies and trustees increased from 12 per cent in 1924 to 34 per cent by 1944.⁷⁷

Conclusion

Although I have concentrated on Toronto, similar stories could be told for other cities, where luxury apartments were welcomed as evidence of metropolitan sophistication but more modest buildings were condemned as incipient slums, bad for business; where acceptance of a new kind of space for a new kind of lifestyle and a new household structure occurred only gradually; or where corporate capital slowly penetrated a traditionally undercapitalised residential construction industry.⁷⁸

Since the 1950s, apartment houses have become more common in Canadian cities. But the tenement-apartment debate continues in the condemnation directed at high-rise social housing projects.⁷⁹ Other issues discussed in this paper also find echoes today. The introduction of anti-apartment by-laws in Toronto in 1912, and residential restrictions and zoning more widely in the 1920s and 1930s, reflects the mentality of "not on our street" associated with private property ownership in the 1990s. The overbuilding of apartment houses is not so different from the recent proliferation of "monster homes."

Early apartments were *modern*, and comprised an essential component in the built form and spatial structure of *modern* Canadian cities; but in the symbolism of their diverse architectural styles, and in the provision they afforded for a different lifestyle from the suburban and a different tenure from homeownership, they could also be seen to foreshadow more recent *postmodern* residential landscapes.

Acknowledgements

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Notes

1. For example, in Minneapolis. See P.K. Wagner, "The Historical Geography of Apartment Housing in Minneapolis, Minnesota 1870 to 1930," PhD thesis, University of Minnesota (1991), 109.
2. F. Worsdall, *The Glasgow Tenement: A Way of Life* (Glasgow, 1989); D. McCrone and B. Elliott, *Property and Power in a City: The Sociological Significance of Landlordism* (London, 1989).
3. City of Toronto Archives (hereafter CTA), "Report of the Medical Health Officer dealing with the Recent Investigation of Slum Conditions in Toronto" (July 1911), 20.
4. CTA, City Council Minutes Appendix B (1904), 251–362, By-law No. 4408.
5. CTA, City Council Minutes Appendix B (1912), 353–71, By-law No. 6061.
6. CTA, City Council Minutes Appendix B (1913), 137–257, By-law No. 6401.
7. John Hancock, "The Apartment House in Urban America," in *Buildings and Society*, ed. A.D. King (London, 1980), 151–89.
8. Marc H. Choko, "Le 'Boom' des Immeubles à Appartements à Montréal de 1921 à 1951," *Urban History Review/Revue d'histoire urbaine* 23 (1994), 3–18; M. Peterson, "The Rise of Apartments and Apartment Dwellers in Winnipeg (1900–1914)," *Prairie Forum* 18 (1993), 155–69.
9. Data from CTA, Building Permits, and Might's Directories to the City of Toronto.
10. *Contract Record* 27 (15 January 1913).
11. A.G. Dalzell, "Current Trends in House Building," *Construction* 23 (April 1930), 116; Might's Directory to the City of Toronto (1940).
12. Information from Richard Harris based on city directories for 1912, 1922, 1931. See Richard Dennis, *Toronto's First Apartment-House Boom: An Historical Geography, 1900–1920* (University of Toronto, Centre for Urban and Community Studies, 1989), 21.
13. *Construction* 3 (September 1910), 73–5; *Canadian Architect and Builder* 13 (January 1900), 4; 19 (April 1906), 53; Choko, "Le 'Boom'", 5–6.
14. Dennis, *Toronto's First Apartment-House Boom*, 18; Peterson, "Winnipeg," 167.
15. *Construction* 1 (November 1907), 48–49; 5 (April 1912), 47–54; Peterson, "Winnipeg," 168.
16. G. Wynn, "The Rise of Vancouver," in *Vancouver and Its Region*, eds. G. Wynn and T. Oke (Vancouver, 1992), 133; *Contract Record* 24 (1 June 1910), 40; 24 (22 June 1910), 41.
17. *Construction* 3 (December 1909); *Contract Record* 27 (12 February 1913); 24 (4 May 1910), 40–1.
18. B.P. Melnyk, *Calgary Builds: The Emergence of an Urban Landscape 1905–1914* (Regina, 1985), 69–76.
19. *Nelson Architectural Heritage Walking Tour* (Nelson Heritage Advisory Committee, 1984).
20. On Saskatoon see *Construction* 22 (April 1929), 116; on Fredericton, *Construction* 21 (March 1928), 108; on the Border Cities *Contract Record* 38 (1 October 1924), 972; 39 (25 February 1925), 186; 39 (27 May 1925), 541; 39 (7 October 1925), 972; 40 (2 June 1926), 557.
21. *Contract Record* 33 (2 July 1919), 650–3; 37 (30 May 1923), 127; 37 (26 December 1923), 1237–8; 38 (26 November 1924), 1167–8; 40 (26 May 1926), 510–13; 40 (8 September 1926), 846–9; *Construction* 14 (February 1921), 45–8; 19 (July 1926), 206–12; 19 (September 1926), 271–80.
22. *Contract Record* 36 (27 December 1922), 1225; 43 (25 December 1929), 1483; for Montreal, see *Contract Record* 38 (20 February 1924), 186; for Toronto, *Construction* 23 (April 1930), 116.
23. The most significant studies are by John Weaver and Mark Choko: see John C. Weaver, "The North-American Apartment Building as a Matter of Business and an Expression of Culture: A Survey and Case Study," *Planning Perspec-*

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- tives 2 (1987), 27–52; M. Doucet and J. Weaver, *Housing the North American City* (Montreal, 1991), 388–419; Choko, "Le 'Boom'".
24. J.C. Weaver, "Tomorrow's Metropolis' Revisited: A Critical Assessment of Urban Reform in Canada, 1890–1920," in *The Canadian City*, eds. G.A. Stelter and A.F.J. Artibise (Ottawa, 1984), 469; A.F.J. Artibise, *Winnipeg: A Social History of Urban Growth 1874–1914* (Montreal, 1975), 242–45; Melnyk, *Calgary Builds*, 73; P.W. Moore, "Zoning and Planning: The Toronto Experience, 1904–1970," in *The Usable Urban Past*, eds. A.F.J. Artibise and G.A. Stelter (Toronto, 1979), 316–41.
 25. Richard Dennis, "Interpreting the Apartment House: Modernity and Metropolitanism in Toronto, 1900–1930," *Journal of Historical Geography* 20 (1994), 305–22. For commentaries on similar United States literature, see G. Wright, *Building the Dream: A Social History of Housing in America* (New York, 1981), 135–51; E.C. Cromley, *Alone Together: A History of New York's Early Apartments* (Ithaca, 1990).
 26. "Report of the Medical Health Officer," 17.
 27. *Toronto Globe*, 5 March, 4 April, 27 April 1912. The quotation is from the last of these.
 28. W.A. Langton, "Apartment life," *Canadian Architect and Builder* 16 (May 1903), 77–78; CTA, City Council Board of Control, Correspondence, 6 April 1912 (RG2 B3 Box 67, no. 1095); *Toronto World*, 5 February 1912.
 29. CTA, City Council Board of Control, Correspondence, 1912 (Box 66, no. 344; Box 67, no. 781); *Toronto World*, 18 January 1912.
 30. CTA, City Council Board of Control Minutes, 30 January 1912, no. 257; *Toronto Evening Telegram*, 20, 28 February 1912.
 31. *Toronto World*, 8 March 1912; CTA, City Council Board of Control, Correspondence, May 1912 (Box 68, no. 1758).
 32. *Evening Telegram*, 19 January 1912; for evidence of Williams' own dealings in apartment houses, see later in this paper.
 33. *Toronto World*, 19 May 1912.
 34. P. Rutherford, "Tomorrow's Metropolis: The Urban Reform Movement in Canada, 1880–1920," in *The Canadian City*, eds. G.A. Stelter and A.F.J. Artibise (Ottawa, 1984), 442. Note however that Ames and Beer both supported model dwellings (apartments) for workmen and their families, and that Beer was among the first "happy occupants" of St George's Mansions, Toronto's first apartment building: *Toronto Saturday Night*, 18 October 1902, 2.
 35. D. Holdsworth, "House and Home in Vancouver: Images of West Coast Urbanism, 1886–1929," in *The Canadian City*, eds. Stelter and Artibise, 192, quoting *Vancouver Province*, 5 July 1906, 7.
 36. W. Van Nus, "The Fate of City Beautiful Thought in Canada, 1893–1930," in *The Canadian City*, eds. Stelter and Artibise, 182.
 37. M. Foran, "Land Development Patterns in Calgary, 1884–1945," in *The Usable Urban Past*, eds. Artibise and Stelter, 310.
 38. J. Pender West, "Apartment Blocks in Western Canada," *Construction* 5 (April 1912), 47–54.
 39. J.A. MacKenzie, letter to *Toronto Globe*, 29 May 1912.
 40. Toronto apartment houses with these features included the Traders Bank, *Construction* 1 (November 1907), 45–7; the Athelma, *Contract Record* 26 (30 October 1912), 54–5 and *Toronto World*, 24 March 1912; and Allan Gardens, featured in a promotional booklet, "Midmaples Group" and "Allan Gardens", May 1914, copy in Dinnick papers MU904, Archives of Ontario, Toronto.
 41. Most luxury apartment plans published in *Construction* and *Contract Record* in the 1910s and 1920s featured maids' rooms. The Clarendon Apartments, Toronto, described in *Construction* 21 (January 1928), 23–4, also included a separate 16-bedroom, 10-bathroom wing, "available for extra domestics."
 42. These details were regularly included in descriptions in *Contract Record* and *Construction*, as well as in promotional literature, e.g. "Midmaples Group" and "Allan Gardens", MU904, Archives of Ontario.
 43. J.A. MacKenzie, letter to *Toronto Globe*, 29 May 1912; "Apartmenter," letter to *Toronto Evening Telegram*, 29 May 1912. Peterson, "Winnipeg," 164, notes that by 1909 there were an estimated 1,900 commercial travellers using Winnipeg as their base, and for whom apartments provided ideal, maintenance-free accommodation.
 44. "Midmaples Group" and "Allan Gardens", MU904, Archives of Ontario.
 45. Wynn, "Vancouver," 133.
 46. See, for example, "Old Landmark To Go For Apartment House," *Toronto Star*, 8 February 1926.
 47. CTA, City of Toronto Report of Housing Commission, December 1918, including "Communication of Controller O'Neill"; Ida L. Webster, "Ida and the Housing Problem," *Toronto World*, 18 October 1918. Applications for exemptions from the anti-apartment by-laws, in order to convert dwellings to three-family apartment houses, peaked in 1920–21 and again in 1937–39.
 48. *Construction* 1 (November 1907), 52–4; "Builder Defends Apartments," *Evening Telegram*, 31 May 1912.
 49. For Toronto rents, see advertisements in *Evening Telegram*; for news items on rents, see *Evening Telegram*, 24 April 1912; *Toronto Star*, 1 May 1912; for Wardlow and Traders Bank, see *Construction* 1 (November 1907), 44–54.
 50. For example, see *Toronto World*, 16 September 1912.
 51. "Westmount Apartments Financed in New Way," *Contract Record* 39 (27 May 1925), 532–3.
 52. See, for example, Dalzell, "Current trends," 116.
 53. P. McHugh, *Toronto Architecture: A City Guide* (Toronto, 1985).
 54. *Contract Record* 41 (25 May 1927), 515; 42 (19 September 1928), 991; 42 (26 September 1928), 1035.
 55. J.N. Tarn, "French Flats for the English in Nineteenth-Century London," in *Multi-Storey Living*, ed. A. Sutcliffe (London, 1974), 19–40; Cromley, *Alone Together*, 28–30, 38–51.
 56. B. Macdonald, *Vancouver: A Visual History* (Vancouver, 1992), 31; Cromley, *Alone Together*, 195–8. The New York Ansonia was reported in Toronto as "Largest Apartment House in the World," *Toronto Saturday Night*, 13 September 1902, 6. Other names were from Toronto and Winnipeg directories.
 57. Advertisement repeated annually in *Torontonian Society Blue Book and Club List*, 1928–1940.
 58. *Contract Record* 40 (27 December 1926), 1213; *Canadian Homes and Gardens* 13 (June–July 1936), 40; the quotation is from *Toronto Globe*, 10 July 1936. See also R. White, *Too Good To Be True: Toronto in the 1920s* (Toronto, 1993), 166–68.
 59. H. Ames, *The City Below The Hill* (Toronto, 1972 [originally 1897]), 108–9, 112–14.
 60. S. Spragge, "A Confluence of Interests: Housing Reform in Toronto, 1900–1920," in *The Usable Urban Past*, eds. Artibise and Stelter, 247–67; R. Harris, *Unplanned Suburbs: Toronto's American Tragedy 1900 to 1950* (Baltimore, 1996).
 61. *Construction* 1 (November 1907), 49, 51–2; Stephen Speisman, *The Jews of Toronto: A History to 1937* (Toronto, 1979), 240–4, 251–2.
 62. J.N. Tarn, *Five Per Cent Philanthropy* (Cambridge, 1973); E.L. Birch and D.S. Gardner, "The Seven-Percent Solution: A Review of Philanthropic Housing, 1870–1910," *Journal of Urban History* 7 (1981), 403–38.
 63. Spragge, "Housing Reform in Toronto"; L.F. Hurl, "The Toronto Housing Company, 1912–1923: The Pitfalls of Painless Philanthropy," *Canadian Historical Review* 45 (1984), 28–53; S. Purdy, "'This is Not a Company; It is a Cause': Class, Gender and the Toronto Housing Company, 1912–1920," *Urban History Review/Revue d'histoire urbaine* 21 (1993), 75–91.
 64. For further details, see Dennis, *Toronto's First Apartment-House Boom*, 13–20.

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65. *Toronto Globe*, 26 March 1912; CTA, City Council Minutes Appendix B (1912), By-law No. 6023.
66. CTA, City Council Minutes Appendix B (1904), By-law No. 4408; (1913) By-law No. 6401. As late as 1928, when a new by-law required fireproofing of all new apartments, *Construction* 21 (October 1928), 324, noted that the two-storey + basement type, hitherto exempt from fireproofing, "in most cases provided a subterfuge for the actual erection of three storey apartments."
67. For example, on the corner of Quebec Avenue and Dundas Street (see Figure 1): CTA, City Council Board of Control Minutes, May 1913.
68. Based on a print-out of by-law titles provided by the City Clerk's Department, Toronto. This total excludes a large number of "duplicate" by-laws, where amendments to exemption by-laws were passed within a few months, relating to the same kind of development on the same site. On the other hand, the granting of an exemption by-law is no guarantee that an apartment house was ever constructed.
69. *Construction* 21 (January 1928), 13–16; 21 (March 1928), 110; 21 (October 1928), 24; 22 (March 1929), 89–96. Note that this 'invasion' was far from universally welcomed. See, for example, "Council Switched Over Apartments" and "Great Indignation At Council Reversal," *Toronto Star*, 9 February 1926.
70. C.W. Westfall, "Home at the Top: Domesticating Chicago's Tall Apartment Buildings," *Chicago History* 14 (1985), 20–39; Weaver, "North-American Apartment Building," 34.
71. *Evening Telegram*, 15, 16, 19, 24 January and 6, 9 February 1912.
72. Evidence from CTA, Building Permits and 1914 Assessment Roll, supplemented by *Toronto Star*, 10 July 1922.
73. *Toronto Star*, 18 March 1922.
74. This section is based on probate files from the York County Surrogate Court, deposited in the Archives of Ontario, Toronto.
75. *Toronto Star*, 3 April 1936; see also obituaries in the *Globe and Evening Telegram*, 3 April 1936. For the Vancouver equivalent of Walker, see *Contract Record* 42 (24 October 1928), 1136, on Hugh A. Warner: "Mr Warner now owns a large number of the largest apartment blocks in Vancouver, having devoted the past twenty years to erection of apartment houses, many of them for himself."
76. *Toronto Star*, 16 January 1924; *Contract Record* 37 (26 December 1923), 1281.
77. Weaver, "North-American Apartment Building," 34.
78. See especially, Choko, "Le 'Boom'"; Peterson, "Winnipeg"; Melnyk, *Calgary Builds*; Doucet and Weaver, *Housing the North American City*.
79. For example, John Sewell, *The Shape of the City: Toronto Struggles with Modern Planning* (Toronto, 1993).