

Canada is a suburban nation because of post-Second World War government policy

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Canada is a suburban nation, not only because of consumer preferences,

but also because of federal government policy in the years following the Second World War.

Most post-war population growth in Canada was in the suburbs, with two-thirds of people living there in 2021, according to [my research team's analysis of the latest census](#).

But how did Canada become a suburban nation so quickly in the post-war era?

To answer that question, our team spent five years in [national archives](#) exploring many thousands of files, photographs, drawings, maps and plans.

No jurisdiction

In the years following the Second World War, the federal government led the country's transformation from a rural to a suburban nation, despite lacking any constitutional jurisdiction in community planning.

Canada's post-war policies on urbanism were first outlined in an obscure 1944 government document known as the [Curtis Report](#). This report was a critical turning point for major changes in housing and community planning, setting Canada on a different course than the United Kingdom and the United States.

A million returning veterans created a housing crisis for a country of only 11 million people, perhaps more serious than the housing shortage Canada is currently experiencing. The Curtis Report proposed a bold strategy to build a million small, affordable homes in planned communities. It was bold because Canada only had a handful of community planners and the home-building industry had collapsed in the Depression.

The federal government did have some jurisdiction over banking and finance, and quickly developed new financial tools that allowed many veterans to buy a small home.

Before the war, many houses were self-built, or financed with short-term notes similar to car loans. Thousands of Canadian families lost their homes in the Depression when they could not repay these loans.

[In 1946, the federal government established the Central Mortgage and Housing Corporation \(CMHC\)](#) to insure a new form of 25-year, low-interest loan for veterans. The mortgages were soon extended to other families that were financially qualified.

Relevance today

Some other tools used from 1944-1959 are relevant in today's [housing crisis](#).

For example, Canadians had many good designs for small homes to choose from because the federal government's Wartime Housing Limited organization experimented with minimum-sized homes for workers in suburban war-industry factories.

CMHC completed Wartime Housing Ltd. projects and created new designs for affordable small homes, such as the familiar 1.5-story "Cape Cod" houses that were built across the country.

CMHC published these house designs as widely distributed pattern books. Families could choose a small home design from the book and, for a nominal sum, order blueprints for estimates from builders.

Many contemporary Canadian homebuilders appear to have forgotten how to build small houses for the entry-level market, opting for so-called

"monster homes." So the federal government's December 2023 [proposal to reintroduce small-home pattern books](#) is a welcome one.

The CMHC also [influenced suburban community design preferences](#) by developing hundreds of neighborhoods, several new towns and regulating private builders. CMHC opposed the grid subdivisions from the pre-war period and promoted modernist ideas about neighborhood units composed of crescents and culs-de-sac centered around elementary schools.

Automobile-dependent

It also built neighborhoods for federal agencies across the country, including an entire "[model town](#)" in Oromocto, N.B., for the Department of Defense.

The federal government used its spending power to influence the design of these new neighborhoods. To receive infrastructure funding in a [Federal-Provincial Land Assembly](#), towns had to accept CMHC's neighborhood design, often the first non-grid subdivision in their municipality.

Similarly, private developers who wanted CMHC's valuable mortgage insurance were required to submit their subdivisions to the federal agency for approval and follow their site-planning standards.

As a result, Canada became a suburban nation with lots of sprawl, but it is *planned sprawl*, following principles demonstrated across Canada by the federal government.

Unfortunately, the [new planning powers](#) locked in vast areas of single-family homes with zoning rules that resisted any change. Most of these older Canadian suburbs simply don't function very well for people who

are too young, too old or too poor to own and operate an automobile.

Outdated idea

Our research shows that [Canadian mass suburbanization](#) was directed by public policy and its infrastructure was heavily subsidized.

Unfortunately, the authors of the Curtis Report couldn't foresee the difficult environmental, social and financial consequences of mass suburbanization in 1944.

While single detached homes and automobiles seemed like desirable options 80 years ago, it proved physically impossible, too expensive and socially inequitable to build a large metropolis using only these tools.

With the benefit of hindsight, the [federal government](#) is once again using its spending power in its new [Housing Action Plan](#) to encourage municipalities to abandon single-family zoning and promote more flexible tools for planning 21st century communities.

It should consider similar conditions for its much larger transportation and utilities infrastructure programs.

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