

# **How the Central Mortgage and Housing Corporation Influenced Suburban Community Planning and Design in Post-WWII Canada**

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Executive Summary  
**How the Central Mortgage and Housing Corporation Influenced Suburban Community  
Planning and Design in Post-WWII Canada**  
By Matthew Harding

The Central Mortgage and Housing Corporation (CMHC – now the Canada Mortgage and Housing Corporation), a federal agency, was instrumental in Canada’s suburbanization. The immediate post-WWII period of 1945-1969 saw many suburban communities planned and designed by CMHC, while the Corporation also consciously influenced the private development industry to adopt CMHC’s community design standards. What were these community design standards and elements, and what ideas influenced CMHC in creating these standards?

This report highlights CMHC’s role in suburban neighbourhood development in postwar Canada by analyzing the neighbourhood design patterns seen throughout the Corporation’s neighbourhood planning programs. The design pattern and elements are key in Canada’s suburbanization since they stress reliance upon private automobiles while the communities themselves were, at the time, on the fringes of established urban centres.

The project used archival research with primary documents to illustrate the community design standards used by CMHC in their suburban community planning programs during the immediate postwar era in Canada. Archival research took place at Library and Archives Canada in Ottawa, ON, and involved analyzing thousands of pages of primary documents and examining thousands of original photographs and plans in the CMHC and Wartime Housing Ltd. fonds. This report answers the research question “what were the suburban community design elements that the Central Mortgage and Housing Corporation utilized and promoted in post-WWII Canada?”

The postwar era, defined here as 1945-1969, is crucial in the development of Canada’s suburban communities since the federal government was determined to provide a million new homes in planned communities to house veterans returning from WWII. The federal government demonstrated its planning principles by designing projects such as wartime housing; veterans’ housing; federal-provincial land assemblies; community planning in conjunction with other federal agencies, such as the Department of National Defence (DND); and new towns (Figure 1).

The federal government, in the form of Wartime Housing Ltd. (WHL), played a role in providing housing for wartime workers. In 1946, CMHC was created and absorbed WHL. After

the war, the federal government's housing responsibilities evolved into providing veteran's housing, often in entire subdivisions.

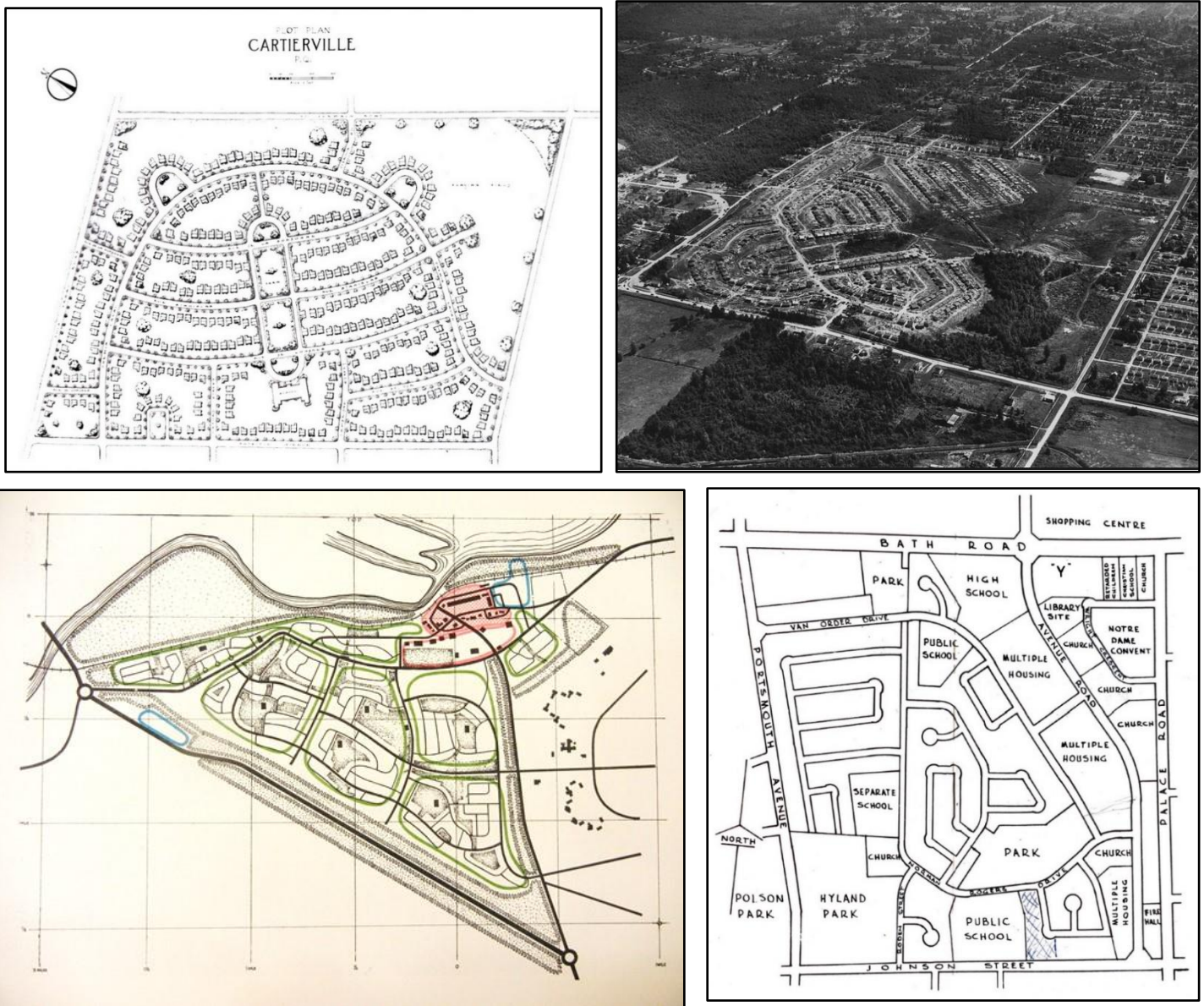
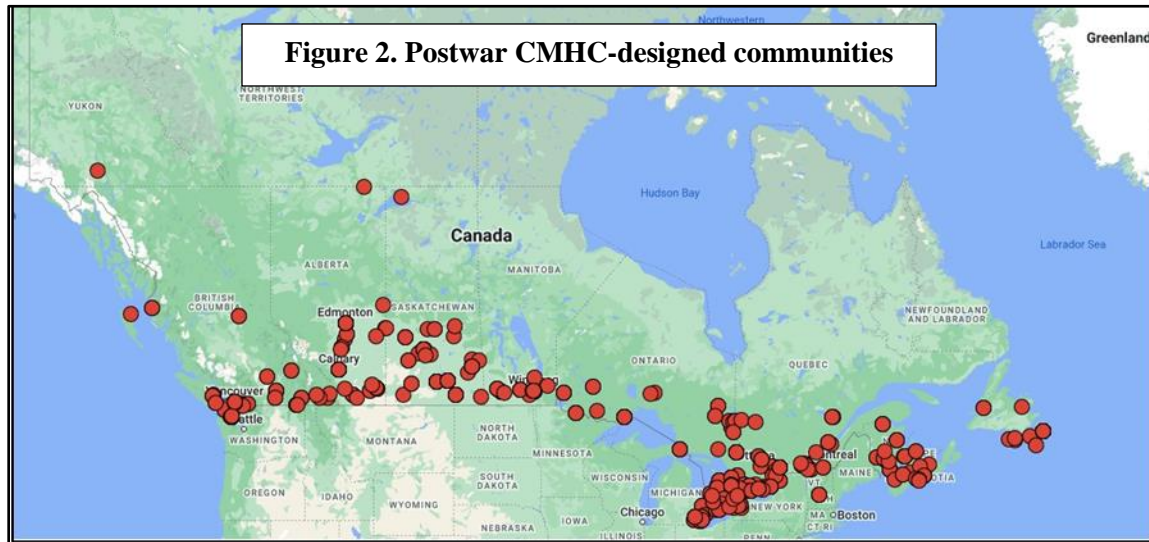


Figure 1. Examples of federal neighbourhood plans. Clockwise from top left: wartime housing neighbourhood in Cartierville, PQ; veterans' housing neighbourhood of Renfrew Heights in Vancouver, BC; the federal-provincial land assembly project of Calvin Park in Kingston, ON; Oromocto, NB, a new town housing families at a DND military base.

Through the 1950s and 1960s, CMHC established other community planning programs, such as planning communities in conjunction with other federal agencies; federal-provincial land assembly projects; and designing entire new towns. CMHC planned and designed hundreds of new

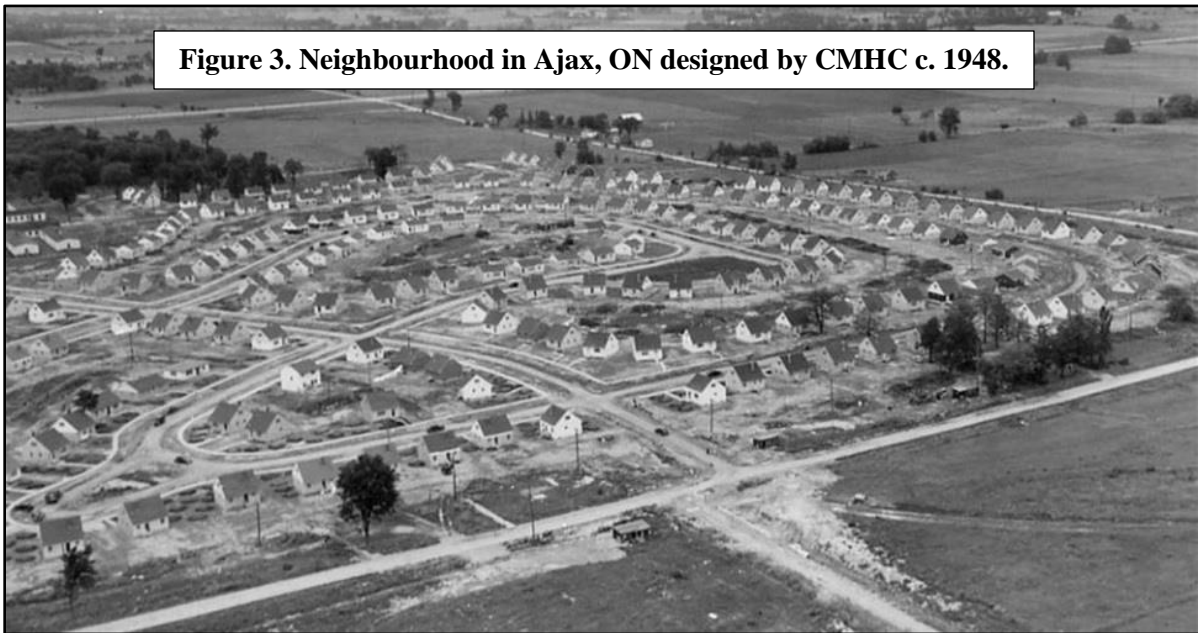
neighbourhoods in over 200 communities across Canada (Figure 2). CMHC's post-war designs were often among the first neighbourhoods in their host communities that were not planned with traditional street grids.



In addition to direct community planning and design activities, CMHC also influenced private industry and the broader public on the merits of the Corporation's community design approach through the publication and distribution of site planning manuals, perhaps most notably Harold Spence-Sales' 1950 monograph *How to Subdivide*. Finally, CMHC used access to its coveted mortgage insurance for approving or rejecting subdivision designs proposed by private industry, thus extending influence on the bulk of postwar suburban housing.

### **CMHC's Suburban Design Principles**

Analysis of CMHC's postwar community planning programs reveals that CMHC discouraged the traditional grid layout of streets and promoted Clarence Perry's neighbourhood unit concept, which included a central commercial/institutional area within walking distance of the surrounding residential area while routing through traffic onto arterial streets along the periphery. Canadian neighbourhood unit practice modified the influential culs-de-sac model pioneered in Radburn, NJ in favour of curvilinear street designs featuring loop crescent streets that were better for snow removal (Figure 3). Each CMHC-designed community that was discovered during the research phase of this report features variations on essential themes of the neighbourhood unit/curvilinear street design concept.



**Figure 3. Neighbourhood in Ajax, ON designed by CMHC c. 1948.**

In addition to examining the form of CMHC-designed communities, this report examines the success of CMHC’s community design principles by examining the number of suburban communities that CMHC designed from 1945-1969, and the number of housing units in these communities. These communities made up almost 10% of CMHC’s target of building one million homes in the postwar period:

<b>Program</b>	<b>Housing Units</b>	<b>No. of Communities</b>	<b>Years</b>
Wartime Housing Ltd	25,771	106	1941-1948
Veterans' Housing	21,346	221	1947-1953
Department National Defence	19,062	106	1949-1963
Federal-Provincial Land Assemblies	25,568	108	1950-1969
<b>Total</b>	<b>91,747</b>	<b>-</b>	<b>-</b>

This report explains how CMHC, a federal agency, influenced suburban community design, a local and provincial issue that is not typically within the Canadian government’s jurisdiction. Through planning and designing communities meant to house wartime workers, veterans, and later civilians, CMHC changed the Canadian landscape with suburban communities that demonstrated its principles. By encouraging private industry to adopt curvilinear street designs and the neighbourhood unit concept, which result in greater initial profit margins than a grid street layout, CMHC further reinforced the arguments in favour of their suburban design principles.