

Regional Planning
Geography and Planning

**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) in the 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 create new design elements, and what ideas influenced CMHC in creating these standards?

neighbourhood development in postwar

Canada by analyzing the neighbourhood design patterns and neighbourhood planning programs. The design pattern and elements are key in Canadian 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

Central Mortgage and Housing Corporation utilized and promoted in post-

The postwar era, defined here as 1945-1969, saw the development of many 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 supported this through various programs: 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

the war, the
housing, often in entire subdivisions.

Figure 1. Examples of federal neighbourhood plans. Clockwise from top left: wartime housing
neighbourhood neighbourhood of Renfrew Heights in Vancouver

-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 through the publication and distribution of site planning manuals, perhaps most notably Harold Spence- *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



In addition to examining the form of CMHC-designed communities, this report examines the number of suburban communities that CMHC designed from 1945-1969, and the number of housing units in these communities. These communities were built to provide homes in the postwar period:

Program	Housing Units	No. of Communities	Years
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
Total	91,747	-	-

This report explains how CMHC, a federal agency, influenced suburban community design, a local 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.