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“...to arouse our city from its deathlike apathy, from its reproachable lethargy, from its slumber of industrial and social death.”
The 1939 St. John’s Municipal Housing Scheme

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CHURCHILL PARK is an 800 acre middle-class suburb, built in the 1940’s beyond the northern boundary of the City of St. John’s (Shrimpton and Lewis, 1981; Sharpe, 1998, 1999). Somewhat improbably, the origins of this development are rooted in efforts to eradicate the inner slum housing area which St. John’s, in company with just about every other North American city had on the eve of the Second World War. The document reprinted here is an important part of the story.

The steep slope north of Gower Street once housed a densely-packed residential community that was home to most of the poorest citizens of the City of St. John’s. The people are long gone, as are the streets they lived on: Codner’s and Damerill’s Lane; Finn, James, Notre Dame and Simms Streets among others. But they did not disappear quickly or easily. The struggle to improve the quality of the inner-city residential environment, which was selfish rather than altruistic in the main, exercised several generations of municipal politicians, and no understanding of the evolution of St. John’s is possible without some knowledge of it.

An examination of the efforts to extirpate the slum is instructive in a number of ways. It demonstrates the degree of local concern for the plight of the poorly-housed segment of the working-class population. It provides evidence of the extent to which local public sector officials and concerned citizens were aware, and somewhat envious of housing and town planning developments in Canada, the United States and England. It also underlines the extent of the difficulties, both financial and constitutional, which limited the ability of the St. John's Municipal Council to deal effectively with the problem.

The core of the slum was located south of Lemarchant Road, between Carter's Hill and Springdale Street and in 1939 it was already old, and had been the cause of municipal embarrassment for a long time. But there is a long-standing misconception that the origins of the dilapidated houses of the area represent the consequences of jerry-building after the Great Fire of 1892. A recent account says:

(this was) a notorious slum, densely populated because it was an easy walk from there to the waterfront where most of the men, and many women worked—the latter mostly in the two big clothing factories. Those row houses, with broken windows, leaking roofs, rotting front steps and two or three families in basement or other tenement were believed to shelter some five thousand people in conditions almost as bad as those in the London "rookeries" or the east side tenements of New York. The tuberculosis rate was not as high as it was in New York, but it was high enough to cause grave concern, and the whole area seemed to be just waiting for another fire. The fire never happened. (Horwood, 1997: 7)

In a sense the St. John's slum *was* a result of the series of fires that plagued the city during the 19th century. Paradoxically this was not because the area was razed and shoddily rebuilt, but rather because it was *not* burned over. Of the several fires that affected all or part of the downtown core in that century, two of the several fires that affected the city during the 19th century had significant impacts, but both spared the heart of the slum area. As the attached map shows, the area razed by the 1846 fire was generally too far south to destroy more than a few houses north of New Gower Street,¹ and the fire of 1892 stayed east of Carter's Hill. So, although the age of the housing in this area cannot be precisely determined, an examination of fire insurance atlases and other cartographic evidence, considered in conjunction with what is known about the area affected by the major fires indicates that most of it certainly pre-dates 1880, and it is possible that some of it dates from the first half of the century.

Prior to the 1846 fire, the working class and indigent population of the city lived largely south of the Duckworth/Gower Street axis. Following the destruction of the dwellings in this area by the fire, the inhabitants moved into the area running up the steep slope north of these major streets (Baker, 1983a) where conditions soon became exact copies of those that had existed prior to the fire.² By 1860:

the area from Carter's Hill to the Flower Hill firebreak (was) an extensive collection of wooden houses closely huddled together, without either sewerage or a sufficient supply of water. (It was) almost entirely occupied with labourers, fishermen and mechanics, persons of limited means, who cannot possibly provide these indispensable requisites for themselves and whose families are exposed to the attacks of disease, owing to the filthy state of the narrow lanes by which these dwellings are separated from each other (*Newfoundland Express*, 6 November, 1860).

The need for low-cost, and therefore low-quality (i.e. slum) housing arose from the widespread poverty of a significant portion of the so-called "working class" of St. John's, the result of low wages and irregular work. Conditions may have been marginally worse here than in other contemporary North American cities because of the very poor level of provision of municipal services. Uncomplimentary comparisons with other cities were common. An agent for the Phoenix Fire Office of London, having just visited Canada, described St. John's in 1845 as "generally ... the worst built town that I have seen since I left England" (quoted in O'Neill, 1976: 627).

Conditions in St. John's were exacerbated by the fact that houses in this area were built upon leasehold land, and the ground landlords were enamoured of short leases. It is a characteristic of the English ground lease, upon which the St. John's system was based, that when the lease "fell in" at the end of the term, ownership of both the land and all improvements on it (i.e. buildings and other investments) reverted to the landlord. When ground leases were long, there was an incentive for the lessee to erect substantial buildings. In fact high-quality construction was often required in such cases, and its characteristics stipulated in the lease. But when ground leases were short, no lessee would be interested in doing other than minimizing expenditure on the buildings, especially when, as in this case, they were to be used as tenements. There were those, then, who blamed the appalling inner city housing conditions primarily on the "rapacious exactions of landlordism" (*Newfoundlander*, 25 October, 1855).

This large central city slum survived the turn of the century, despite the fact that there was no shortage of professional evidence that conditions in it were bad. The Rotary Club of St. John's played a leading role in the promotion of discussions about municipal reform. In 1925 it was informed by two of its invited speakers of the deplorable state of living conditions in the central city. In January F.W. Angel, a local engineer, reported the findings of the City Clerk that there were 1,100 unsewered houses in the city, and that 900 of them, 80 percent of which were unfit for habitation, were to be found in the downtown slum (*Evening Telegram* 31 January 1925: 9). The Mayor reiterated the same point in March (*Evening Telegram*, 7 March, 1925: 9). Both men said that in their view the problem was incapable of resolution because the city lacked the funds necessary to tackle the problem.

In 1926, the Rotary Club invited Arthur Dalzell, a prominent Toronto planner and engineer to come to St. John's.³ His mandate was to tell the City fathers "how

best to gouge out the rotten core which exists in the centre of our city" (*Evening Telegram*, 23 July 1926: 17). His report (Dalzell, 1926) suggested two concrete actions. The first was to ask the Government for money to construct housing for the poor, as the Dominion of Canada had recently done (Simpson, 1985, pp. 96 ff.) and the second was to appoint a Town Planning Commission. The latter action was justified, in his view, because "the housing problem is a town-planning problem. Houses require sites; sites require streets to serve them; and these streets must be provided with water and sewer services which should be carefully planned" (Dalzell, 1926: 12). The housing was never built, but a Town Planning Commission was appointed in April, 1928. One of the members of its Housing Sub-Committee, a man identified only as Major Ingpen, submitted a report to the Commission in May, 1929, documenting the sad state of inner city housing. The solution he recommended sounds very familiar, incorporating as it does a reliance on a process that we would now call "filtering," a term which had not yet been invented at the time Ingpen wrote. He also recognized that government could not embark on the direct clearance of the slum and the rehousing of its inhabitants, but would have to direct its efforts towards men who were in regular employment.

By providing such men with new and better houses we should not only be benefitting them and their families, but also indirectly the other occupants of the congested areas. The tendency would be in the course of time that the worst houses would be abandoned. Indeed, if a few hundred houses were erected for those able, in part at least, to pay for them, it should render possible putting into operation a policy of condemning the worst dwellings on health grounds and thereby gradually improving the general state of housing from the bottom.⁴

St. John's may have been geographically removed from Canada but there were some in the city who kept abreast of the latest developments in urban planning. There is no better indication of this than the fact that Frederick G. Todd, Canada's first resident 20th century landscape architect⁵ (McCann, 1996) came to St. John's in the spring of 1930 at the invitation of Mr. Justice Kent, Chairman of the Town Planning Commission.⁶ He was asked "to make an intensive study of conditions, and advise the Commission on the best method of attacking its various problems" (City Council Minutes, 31 January, 1930). Unfortunately, virtually no documentary evidence of his work here has survived.⁷ We do know that he attended the 20 March meeting of Council and presented a "very rough plan" for the elimination of the central city slum area. Fortunately, Todd was invited to address the Rotary Club during his stay in the City, and the text of his address gives us some clear indications both of his philosophy and his recommendations (Todd, 1930). He said that the St. John's slum was very bad and that "any city which does not try to improve such conditions is morally guilty of criminal neglect against a very considerable number of citizens." But because the conditions have existed for so long he said that "you have come to look upon them as a necessary condition" which is better ignored.

But he said that “many of these people have lived under these conditions for so long that they have ceased to have the hopes and aspirations that are normal to mankind under proper living conditions, and if this is the case, what of the children, and the children of the children?” But he assures his audience that all is not lost. There is a bright side, he says, far brighter than he could have imagined when he first began the task.

I can ... truthfully say that I believe the solution of your slum problem is easier of accomplishment than any other that I have ever known. The bad conditions are so localized, the houses so old, flimsy and valueless, and the streets so badly arranged that I think the only thing that can be done is replace this area. Some of the area ... should be used as workingmen’s dwellings but, with the rearrangement of the streets as proposed, much of this property will be too valuable to be used for this purpose” (Todd, 1930).

However, as with all the other reports and plans, it appears that Todd’s was pigeon-holed and forgotten. Another quarter-century would pass before the slum clearance that Todd and Dalzell had said was so urgently needed would even begin.⁸ So it was that the perennial slum problem was still very much in the forefront of the reformist agenda when, on 27 April 1939 St. John’s City Councillor John T. Meaney rose in the chamber and delivered an impassioned speech outlining his plan for the elimination of the city’s slums. It is this speech that is reproduced here.

Meaney was born in Avondale in 1871. He allegedly left school at the age of ten, but the eloquence of his address to Council is testimony to his outstanding success in furthering his education on his own. In 1919 he was appointed head of the Newfoundland Liquor control department, and in this position became the focal point of a scandal which resulted in the collapse of the first administration of Prime Minister Richard Squires in 1924. Meaney was found to have supplied liquor to friends and suppliers, drawing freely, and without compensation from the inventory under his control, despite the fact that prohibition was in effect at the time. It was also established that Meaney had diverted considerable sums of money to Squires. (*Book of Newfoundland*, Volume 5: 590) Although no charges were ever brought against him, his reputation was damaged, in some circles at least. Having worked as a journalist before his appointment to the department, he returned to that profession after the fiasco, and at times was correspondent for both Canadian and British newspapers. For many years he was one of the few outspoken critics of the Commission of Government, a fact that may well explain some aspects of the story to follow. He was elected to the St. John’s municipal council in 1935, and was re-elected in 1939. He used his position on the council to agitate for improved housing for the poor, and it is in this crusade that he comes to our attention. He died in office in August, 1943.

Meaney’s proposed slum clearance plan is noteworthy for several reasons, not least because of its outstanding eloquence, which led his fellow councillors to

congratulate him on “the excellence of his speech and the very capable manner in which it was presented” (Minutes, St. John’s municipal council, 27 April, 1939). But it is also indicative of the sort of concern that occupied the minds of municipal officials in many cities in North America at the time, when the commitment to civic affairs was obviously much greater than one is accustomed to seeing at the present time. And, finally, considering the way in which Churchill Park was developed, it is worth paying attention to Meaney’s arguments that the new housing which was to be built should on no account be outside the then-serviced area, and that there was no need to create a new organization to undertake its construction.

Meaney’s report has been gently edited for republication here. Spelling has been silently corrected when necessary, and some words added [in square brackets] where doing so improved readability. Where it seemed that some sections were unnecessarily repetitive they have been deleted, and in cases where the deletion was substantial, the basic content of the excised passage has been summarized in an endnote. Explanatory endnotes have been provided where necessary.

The St. John’s Municipal Housing Scheme
Introduced in City Council April 27, 1930
by Councillor J.T. Meaney⁹

PEOPLE YEARN FOR A PLACE CALLED HOME

The dominating motive with most people, men and women, especially the women, is to own and occupy a home. The natural urge of the human heart of civilized people is to possess and have a right to occupy, unmolested, a habitation called home.

With the passing of the years, cities extend their boundaries to accommodate increasing population, and old houses become dilapidated and fall into decay, creating a demand for new locations and new homes, in keeping with modern modes of life which the “whirligig of time” brings into the lives of people.

It is estimated that approximately fifty per cent of the houses now occupied by low-income workers in this city are below standard — definitely below habitable standards recognized in Canada. Individual effort cannot remedy this evil, cannot arrest the deterioration of low-rent houses, cannot build up new areas to prevent congestion and relieve the deplorable conditions obtaining in several sections within the heart of the city. The task has grown too big for them, and has reached the state where it is beyond the means of private individuals or private capital to grapple with. They cannot reclaim, rebuild and restore to decent conditions [the] dilapidated habitations situated within low-rental areas of St. John’s. Neither can they build new houses.

IF PRIVATE CAPITAL CANNOT, THE STATE MUST BUILD

Private capital cannot be forced into unprofitable industry, no more than you can force water up hill. The one would be in contravention of economic laws; the other of natural laws. We are now confronted with this situation: the private capitalist will not build because it is unprofitable; and the wage-earner cannot build because the cost is beyond his means. What then? My answer is: if the individual cannot, and the capitalist will not build, then the State and the Municipality must take cognizance of the situation and make available the use of public funds or public credit to enable others to build for those who cannot build without assistance. Men, women and children must eat, live in houses and wear clothes. That is the minimum of civilized existence. The providing of the means to obtain all three has become a greater social obligation upon governments and civic bodies within recent years than at any other time in our history. It cannot be denied that the lack of these three essentials of decent living is now acute in this City. Without public aid and social organization we cannot hope to achieve the remedy which daily becomes more pressing. And if we fail to achieve it, the present deplorable conditions will be prolonged, civic progress will be greatly retarded, civic economy and financial stability seriously jeopardized, and the disintegration of domestic life perilously accelerated.

EXISTING CONDITIONS PAUPERIZING CITIZENS

I am not an alarmist. I have unbounded faith and confidence in the courage, ability and industry of my fellow citizens to surmount every obstacle that lies in the path of their industrial and social progress. But, gentlemen, I am firmly convinced that they cannot, without material aid, emerge from their present unfortunate plight, nor break the paralyzing strangle-hold of this seven-year-old depression which is stagnating the stream of industrial enterprise, debilitating our manhood and pauperizing our citizens. Government dole and British government hand-outs, sonorous platitudes and sophistical preachments by fortune's favourites and high-brow theorists, only aggravate the tragic situation which now confronts us and, like a sombre pall, shuts out the light of hope to youth and age alike.

TIME FOR ACADEMIC DISCUSSION HAS PASSED

Public spirit and civic pride are manifested by what citizens do, not by what they say ought to be done. The time for academic discussion of our city and our country's tragic state, our industrial, physical and social retrogression, has passed. Today we need action. The object of what I am saying, and of the plan I propose for your

consideration, is to arouse our city from its deathlike apathy, from its reproachable lethargy, from its slumber of industrial and social death. Static does not apply to men or things of God's creation. St. John's must progress or retrogress. It cannot stand still. The processes of retrogression are too much in evidence to be denied. No worthwhile attempt by either the general Government or the Municipality has been made in recent years to minimize the demoralizing and devitalizing effect of existing conditions upon the morale and stamina of the people of this city. Prolonged destitution, the concomitant of unemployment, is corroding the foundations of our social structure. Its virus is eating into the very vitals of our manhood and womanhood — the youth of the city, the young men and young women, the fathers and mothers of tomorrow's citizens. It is sapping and demoralizing the very nerve centres of trade and industry which constitute the foundation of every city's prosperity. No government, city or national, with a true conception of its duty to state, city and people, can afford to remain passive and indifferent in the face of so wide-spread calamity as that under which we now suffer; and they can less afford to refuse to give the means to relieve it when that means is theirs to give.

ADEQUATE BUILDING PROGRAM ESSENTIAL

An adequate building programme will go far to assist in the transition from the present soul-benumbing, spirit-deadening despair and despondency to social uplift and comparative comfort. Common sense demands; common effort by National and Municipal governments can and must accomplish it. The capital outlay for such undertaking is beyond the reach of private builders. Only by large scale, co-operative undertaking can it be accomplished. For these reasons, I am submitting a house building scheme which may receive the endorsement of this Council, the approval of the Government, and general and generous support of the public.

ESSENCE OF THE PLAN

The essence of the plan is the construction of a sufficient number of houses to meet the demand of wage-earning, industrious citizens for modern homes within their means, which will become their own at the expiration of a stated period, during which the unvarying monthly payments will have liquidated the total cost of the houses.

Is such an undertaking practicable? I am satisfied that it is. Can it be accomplished without burdening the low-income home purchaser beyond his capacity to pay? I believe it can. Can it be financed without undue demands upon either the General Government or the Municipal Government? I feel confident that it can.

But the will to help must exist in both Governments, or success cannot be achieved. And I have reason to feel hopeful that such will to help does exist.

The benefits of the scheme will not be confined to any particular class or calling, nor will it exclude any; but at the outset it must of necessity be restricted to meeting the needs of that class of citizens who may be unable to undertake a house-buying venture because of their inability to make even a minimum down-payment for the desired home. That is why I am proposing State and Municipal assistance. No effective large-scale Housing Scheme for this city can be undertaken with any hope of success without such assistance in some form. The form that assistance will take, whether direct loan from the Government or a Government guaranteed loan through the country's financial institutions, is for the Government to determine. But such assistance is as necessary as the need for the work contemplated is imperative, and weighty and cogent reasons will have to be advanced to justify the refusal of assistance.

There is no suggestion that either the Government or the Municipality should enter the real estate field by undertaking house building. That would be calamitous.

THE PLAN OUTLINED

This building project calls for the expenditure of one million, two hundred and fifty thousand dollars¹⁰ (\$1,250,000) within two years from the date of laying the first foundation, which I trust will be during the current year.

1. It envisages the construction of 500 family units.
2. The cost of the houses will range from \$1,800 to \$3,600.
3. The amortization period will be fifteen years from date of occupancy.
4. The \$1,800 houses will be in blocks of four, and will cost in rental purchase \$16 per month.
5. The \$2,000 houses will be double-semi-detached and will cost \$20 per month.
6. The \$3,000 houses will be double semi-detached, and will cost \$30 per month.
7. The \$3,600 houses will be single, and will cost \$35 per month.
8. The monthly rents are applied to cover interest on capital, city taxes, insurance, maintenance and operating cost over the full period of amortization, and the balance will be applied as an equity for the tenant each year which will be sufficient to liquidate the total cost at the end of the amortization period, when the house will be released to the tenant-purchaser.

Of course it will be understood that the foregoing is but a tentative lay-out, details of which it is not my intention to submit here, nor is it necessary that I should occupy the time of this body in doing so. The proper place for that will be when we sit around the Finance Minister's table to discuss the financing of the plan and

the practical working out of the details of the scheme. Here I would be labouring the subject to no useful purpose were I to inflict upon you the working out of the details. But I may inform you and those who may be interested that the details have been worked out carefully and systematically worked out, and under this plan the objective can be attained. And I believe I can convince Hon. Mr. Penson¹¹ and His Honour the Mayor that the scheme is feasible and practicable. That done, the financing will be assured and the building project launched.

GOVERNMENT AND MUNICIPAL ASSISTANCE

Now I come to the crux of the whole undertaking. I am going to propose that both Government and Municipal Council co-operate in financing the project. And I am not going to leave either in any doubt as to the method and extent of such co-operation on the part of both. As I have stated at the opening, the Government must provide the money, must give us one and a quarter million dollars to build these houses. This I am sure they will do when they have scrutinized the plan and ascertained from their financial experts that it is a sound, economic proposition. If it is not, I for one will not blame them for refusing my request.

I am asking the government to provide the money at not more than three per cent per annum to the Building Organization which will be entrusted with the practical operations of the scheme. If they comply with this request, the scheme will not cost the Government nor the taxpayers one dollar under that head.

If, however, they cannot provide the money at three per cent per annum, then they must assume responsibility for the payment of interest over and above the rate of three percent per annum.¹²

THE MUNICIPAL COUNCIL'S CONTRIBUTION

I now come to the subject which more intimately concerns this Council than anything I have so far said, and that is the Council's contribution to the financial structure.

The prevailing rate of taxation on the generality of low-cost houses in this City may be placed roundly at 1.6 percent on the capital investment therein. Of course this does not apply in all cases. But it is sufficiently general to serve as a basis for the making of calculations on a general average. The 1.6 percent of cost of a house allows for deduction of the 10 percent allowed for prompt payment, and represents the net taxation paid to the Council on the class of houses I have in mind.

In this scheme I propose to ask the City Council to make a reduction in the prevailing rate of taxation to be applied to the new houses which this plan comprehends. That allowance will represent a special reduction of approximately

six-tenths of one percent of present rate of taxation, based on the sixteen percent of rental. I am proposing that this Council will place a maximum rate of taxation on these new houses of one percent of cost per annum. To illustrate: a house costing \$2,500 will pay an annual city tax of \$25.00 for the whole period of amortization, and after that date be subject to the then prevailing rate of taxation.

Such a house renting to-day for \$25.00 per month pays \$43.20 per year taxation on the basis of sixteen percent of annual rental, less ten percent for prompt payment.

That rate of reduction applied to the whole of the houses that may be built under this scheme would represent a sum of roundly \$7,500 per annum, or a total over the whole period of amortization of approximately \$112,500. Why do I ask this concession from the City Council? I ask it because it is necessary for the success of this building scheme that the Council should contribute in some measure to its financing. I ask it because I consider that a margin, over and above statistical computations for a period of fifteen years operations on such a project, is essential to ensure success, and it may be that margin which will secure the venture against failure and contribute to its success.

I ask it because I conceive it to be the duty of this City government to contribute from its general fund towards a project which aims at the social amelioration of its citizens. Should the council grant this concession? I think so. Indeed, I do not think it can fairly and decently refuse, if the granting of it will contribute to the success of the proposed House Building Scheme. That, however, is for this body to decide.

The foregoing briefly outlines the financial proposals which this project involves. If, upon examination by experts in the building and financial fields it is impracticable, its rejection is inevitable; but, on the other hand, should it prove feasible and practicable, its acceptance by both Government and Council should follow quickly. In such [an] event, it would be their bounden duty to endorse and adopt it, and its rejection by them, or either of them, will merit and doubtless receive public condemnation.

IMPACT OF SCHEME ON CITY'S FUTURE

A city's buildings, especially its homes, are the index of its character and growth as a city, and are a reflex of its social progress and character and ideals of its citizens.

Whatever we do in the matter of civic undertakings we should bear in mind that we are laying the foundations of its future advancement.

The future of St. John's as a modern city will be largely influenced by the class and variety of the housing facilities it affords its citizens. What will be the appearance and character of the city should present conditions continue for another ten years? Will we be able to point with pride to the increasing number of modern, attractive homes, on well-kept streets, and in healthy and attractive surroundings? Rather will we have to look upon a broad area of dilapidated, ramshackle shelter,

housing thousands of human beings in between the business and shopping centre and the residential sections to the North, the East and the West. Shall we accept as a permanent irremediable condition of our City's social and economic life a slum core in its very centre? Many dwellers in ramshackle sections would gladly avail of more suitable decent abodes, but they are helpless because the City cannot offer them an alternative choice between what they have and better. To erect new houses here and there in some sections would be like building a new overcoat around a hole in the old one. To improve conditions in such areas, whole streets must be cleaned out. Legislation, if none already existing, should be enacted for condemnation of property in areas marked for demolition by duly authorized authority, which would be enabled to operate under a certificate of public necessity, giving the right to buy, lease, rent or otherwise acquire buildings and building sites for the purpose of a broad-gauge, progressive building scheme.

SHOULD BUILD WITHIN CITY LIMITS

I am visualizing the selection of building sites within the city limits and under no consideration beyond the reach of such city water and sewer services as at present exist. I do not think home building should be extended over a wider circumference than the present limits until all available desirable spaces nearest the centres of employment and social institutions — churches, schools, places of amusement and playgrounds — have been occupied. We should aim at creating better residential quarters in a compact form, thus precluding the necessity of carrying water works, sewers, sidewalks, power lines, lighting services and transportation facilities over an ever widening area, which eventually will increase civic taxation. These are some of the problems associated with such an enterprise as I propose, the solving of which is only a matter of pooling the experience and applying the thought which men of practical knowledge can bring to bear upon them. The co-operation of landowners, landlords and the general public in solving these problems is confidently anticipated.

CREATION OF NEW ORGANIZATION UNNECESSARY

This scheme comprises a plan of construction by a public or quasi-public utility organization, and direction and operation to the end of the amortization period. This provision is imperative. Agencies which I consider well qualified and adapted for the undertaking already exist. I have in mind the building associations now operating in the City.

It is extremely important to the success of this enterprise that the knowledge and experience which these organizations have already gained in the very field we propose to enter should be availed of, if obtainable.¹³

For the Government and the Municipality, or either of them, to set up a new public or quasi-public organization to supervise operations which this scheme will necessitate, would entail considerable overhead expenses which I do not consider justifiable for a short-term building project. But during the construction period, and over the period of amortization, some responsible authority must be entrusted with supervision and management, and the cost of such must be provided for within the framework of this scheme. It is so provided in the schedules I have worked out, and these are based on anticipated co-operation of the Building societies referred to. Their most valuable function is the dependable advice and practical experience which they are qualified to bring to bear upon our problems, not the least of which will be guidance and advice to prospective buyers who may be timid and reluctant to enter upon a home-purchasing undertaking on a small-scale income, which in the majority of cases may be due to lack of knowledge of how to proceed. They will be qualified to show the prospective home-buyer that under the rental-purchase plan the man whose earnings are sufficient for his present-day family maintenance can become a home-owner without incurring a burden beyond that of his present-day family expenditure. They will be able to show him how by paying his monthly rent he will be paying for his house. They will help him choose, indeed direct him how to choose the kind of house he wants, and the amount he can afford to pay for it. They will be able to make decisions best suited to meet the varying conditions and needs of clients, which will inevitably confront any managing directors of building ventures from the very beginning.

Most important of all would be their experience and facilities for supervision of purchasing material, direction of construction and the collection of monthly instalments throughout the amortization period. This set up would command public confidence from the beginning, and public confidence is an indispensable requisite for success. Economy also would suggest availing of these agencies' services, because no Government or municipal organization set up specially for this work could operate at so low a cost as these societies, and the new organization may have to pay dearly for the experience which the associations in question have already acquired.

THE PLAN ECONOMICALLY SOUND

The success of the scheme depends entirely upon its economic soundness and financial set-up, and the reasonable assurance of capital liquidation within a stated period. It must be such as to convince financial experts and Government authorities that it is economically sound, free from unusual hazards and possible of accom-

plishment. When financiers, Government or private banks are asked to provide one and a quarter million dollars for a project, they must be shown that the investment will create tangible assets, that the sinking fund or amortization payments will be sufficient to meet all charges and liquidate the original capital within the amortization period. These are indispensable conditions which must be complied with. I confidently look forward to the Government acceptance of the schedules I have set out in this plan as complying with each and all of these conditions.

UNLIKELY THAT DOLLAR MONEY ADVANCED WILL BE LOST

I firmly believe that not one dollar of the money that may be advanced to finance this Building Scheme will be lost. It is not proposed to give something for nothing. It is not paternalism. It is not socialism. It is not commercialism. Philanthropy does not enter into the picture. The money asked will be used in experimenting. Co-operative Home Building has passed the experimental stage in this City. People must know the cost of anything they wish to buy before they make their purchase. The same rule will apply under this scheme. A price tag will be placed on each house before the prospective buyer contracts to purchase it. He will be shown what he will get for his money, and how much money he will have to pay for it, and how long it will take him to become outright owner.

DEMAND FOR NEW HOMES GREAT

It has been estimated by men qualified to speak authoritatively on the subject that one thousand family units are required today to provide people now living in undesirable surroundings and decaying residences with decent, modern and sanitary habitations. To meet that demand would require at least three million dollars capital and a building period of four years. That is what I wish I could propose today, but I shall content myself with a moderate beginning. To ask the maximum may wreck our chance of securing the minimum. We must not be too ambitious.

Replying to my inquiries regarding the demand for new homes and the success of their Building Scheme, Mr. J. V. Ryan, to whom I am indebted for valuable advice and suggestions says, "speaking for the Railway Employees Welfare Association and the Newfoundland Permanent Building Association, I would say their programmes have been a success.¹⁴ The demand for the class of dwelling contemplated in your plan does exist. One hundred and twenty-four (124) occupants of new homes in new surroundings, as a result of our efforts, bear convincing testimony that new homes are in demand and wage-earners are prepared to purchase them. In addition, two hundred and fifty others, who were formerly struggling to be relieved of mortgages and awaiting opportunity to improve their homes, can also bear

testimony that Co-operative Building has been a boon to them. Each family occupying a new home leaves room in the vacated area for people who live in worse houses, and considerably helps towards the solution of the slum question.”

BROAD-GAUGE PLAN NECESSARY

The proposed undertaking is of greater magnitude than any previous building scheme. To solve the housing problem calls for a broad-gauge plan, Government and Municipal assistance and public co-operation.

It has much to commend it to both Government, Council and people, not the least important feature being the wide-spread remunerative employment that would result throughout the regular channels of business and industry. It will in a great measure revitalize the building industry, and to no small extent strengthen the city's sagging economic structure. We are aware that industry in this City is lagging, is in an anaemic condition, needing new blood and invigorating stimulant. The wheels of industry and commerce have slowed down. Business people and those with capital invested are becoming jittery. Over the grey horizon of depression and gloom they are, hopefully but fearfully, scanning the future for signs of returning prosperity. Private capital is timorous. It has practically abandoned industrial fields and sought after safer investment, even if at lower profit, in tax-free Government bonds and gilt-edged industrial securities in other countries, to the great loss, detriment and stagnation of this City's and Country's industrial and commercial pursuits. Capital is not investing in home building for the masses because it is uneconomic to do so, because it holds out no hope of profit commensurate with the risk entailed. If we hope to promote recovery from the present deadening, despair-breeding depression, we must not ignore the immutable economic fact that reasonable profits in every industry are essential to the prosperity and progress of any community, city or country. Private capital must have profit on investment or private capital will cease to exist.

This is the most-far-reaching industrial, labour-giving enterprise proposed for the City's progress and social amelioration of our people during the last twenty years. The expenditure involved will diffuse its vitalizing force through many avenues of the country's industries, reaching far beyond the limits of St. John's city. It will stimulate the flagging energies of the building trades and allied industries. It will immediately benefit the workingmen and tradesmen, and in some measure relieve long-standing unemployment, which is becoming a malignant canker within the social order of our City.

The City of St. John's had been awarded limited self-rule in 1888, but had not been accorded the full jurisdiction over civic finance that was common in most Canadian cities. Council was still subject to Government approval in all aspects of its financial affairs, and was prohibited from raising loans on the strength of its own credit (Baker, 1983b: 23). Thus any substantial expenditure on slum clearance had to be approved by the Government, necessitating a debate about the merits of the scheme as well as its affordability. The amount of strain that existed between the two levels of government, and the animosity which was the inevitable result can readily be imagined.

Thus it was that after Meaney's proposal was adopted by the Municipal Council on May 4, it had to be sent to the Secretary of the Commission of Government with the request that it be placed before the Commissioners for approval. On 11 May the Commissioner for Finance (J.H. Penson) acknowledged receipt of the proposal, and then, as far as the City was concerned, a two-year-long silence ensued. The silence finally ended in 1941, but only after the Council had decided to write to the Government reminding it that no reply had yet been received. The Government's swift response then was to reject the City's proposal, inadvertently providing the catalyst for the development of Churchill Park. But that is another story.

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64 Sharpe

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Notes

¹For contemporary accounts of this fire and its aftermath, as well as an excellent map of the area affected, see the dispatches reprinted in *British Parliamentary Papers* (1971), pp. 278-83.

²The density of occupation in this inner-city area is demonstrated by the fact that when a fire destroyed the area south of the Congregational Church, between Duckworth and Bond Streets known as 'Tarahan's Town' in 1855, 2,000 people, the members of only 400 families, were rendered homeless. It is interesting to see that this event, so tragic for so many desperately poor people, was typically looked at by some observers as a desirable one:

"Deplorable as is the fact of individual suffering ... we cannot but regard the destruction of Tarahan's Town as a great public benefit. While it existed, danger to the whole Town from Fire was imminent; and to purge it from pestilence seemed utterly impossible. The site is now capable of conversion to purposes of public safety and health." (*Newfoundlander*, 18 October, 1855)

³Scottish-born Arthur Dalzell worked for 14 years in Halifax, England before his qualification in 1897 as an English Sanitary Inspector. In 1908 he took up the position of assistant city engineer in Vancouver, and remained there until 1918 when he was appointed assistant to Thomas Adams. Adams, one of the most prominent planners in the world, had been appointed Town Planning Advisor to the Canadian Commission of Conservation in 1914. (see Simpson, 1985). At the time he came to St. John's, Dalzell was one of the very few men in Canada devoting their full-time attention to matters of city planning. (See Baker, 1983, and Sharpe, 1999).

⁴This excerpt from the Ingpen report was quoted in a memorandum from the Commissioner for Finance (J.H. Penson) to the Commissioner for Public Health and Welfare (W. Puddester), 1 August, 1939. (Public Archives of Newfoundland and Labrador (hereafter PANL) GN 38 S5-2-1, Box 1, File 9).

⁵Frederick G. Todd was a native of New Hampshire who had apprenticed in the Brookline, Mass., office of Frederick Law Olmsted Jr. during the 1890's before moving permanently to Montreal in 1900 where he developed his own practice following completion of his work on Mount Royal Park (see Jacobs, 1983). One of his employees was Rudolph H.K. Cochius, a Dutch-born landscape architect who came to St. John's in 1912 to lay out Bowring Park following Todd's design, and then stayed on in the City.

⁶One of the members of the Town Planning Commission was Rudolph Cochius who had been Superintendent Engineer of the Newfoundland Highways Commission since 1925. It may have been Cochius who brought Todd's name to the attention of the Chairman of the Commission.

⁷No trace of Todd's plan survives, but one Jonas C. Barter of the City prepared some approximate calculations of the cost of Todd's proposals. This hand-written document is entitled "Valuation of land and buildings and rebuilding of territory as laid down by Mr. Todd and those on plans as submitted by him and generally known as Todd's slum area and submitted to City council 1930." (PANL GN 2/5, Box 92, File 550). The total cost of acquiring the site, the boundaries of which are unspecified, clearing it of 490 buildings and building 200 new houses to replace them is estimated to be \$1,732,500. A pencilled notation across the bottom of the sheet sums up Mr. Barter's view which, we might imagine, was shared by the members of the City Council: "this proposition is too rediculous (sic) to be considered seriously. JCB."

⁸Todd left St. John's after giving his Rotary address, but he did not forget the City. On March 28, 1941 he wrote to Sir John Puddester, Commissioner of Public Health, from his office in Montreal, saying:

It is just over ten years since I spent a few pleasant weeks at St. John's in connection with the replanning of the city. Unfortunately I believe that little was done at the time to alleviate the slum conditions. Now, however, I understand that there is the possibility that something may be carried out.

I remember the thing that impressed me the most was the fact that the very centre of the city, where values should be the highest, was really wasted and that it should be possible to replan that portion and not only greatly increase the healthfulness, beauty and safety of the city, but to do this at a very considerable profit.

The public-spirited and progressive work which you have carried out in your Department is well known here, and I hope that you will be able to add to that the credit of improving this slum section, and if I can be of any help to you I shall be pleased to do what I can.

(Letter, Puddester to Woods, 5 April, 1941. Todd's letter is attached. PANL GN38 s5-2-1)

⁹Apparently no original copies of this document have survived. Certainly none can be found in the Archives of the City of St. John's. However, the text of Meaney's speech and the resolutions he introduced in the Council on 27 April, 1939 were reprinted *verbatim* on page 3 of the *Daily News* of 28 April under the headline "City Housing Scheme". A copy can also be found in the PANL. The document was circulated to the other Commissioners by J.H. Penson, Commissioner of Finance, on 10 May, 1939, as document F.53 - '39. (See PANL GN 38 35-2-1 Box 1 File 9).

¹⁰In the original document this dollar amount was capitalized for emphasis.

¹¹John Hubert Penson (1893-1979). Born in Gloucestershire, England, he was admitted to the bar in 1919. In 1920 he went to work with the British Treasury from which he was seconded to the Newfoundland government in 1931. He worked here for three years, and at

the time of his departure in 1934 was acting deputy minister of finance. He returned in 1937 as Commissioner of Finance. He impressed the Governor with his ideas and abilities, but was not well-liked in the Dominions Office and there was consideration of replacing him in 1940. The intervention of the Governor prevented that from happening. However, upon the expiration of his first term in 1941 he was appointed to the staff of the British Embassy in Washington.

¹²A lengthy section has been deleted here. It lists the interest rate subsidy that the Government would be required to provide as the rate at which the money was borrowed exceeded the 3% target. It also contains an estimate of the amount and type of material that Meaney estimated would be necessary for construction of the 500 houses, and the request that the Government agree to grant a rebate of the Customs Duties on all the material that needed to be imported. He estimated this rebate would amount to no more than \$35,000.

¹³The Dominion Co-Operative Building Society built 30 houses on Merrymeeting Road in 1920. (See *The Newfoundland Magazine*, November 1920: 7-8; Baker (1982); and Sharpe (1999)). During the Thirties the Railway Employees Welfare Association, the Newfoundland Permanent Savings Investment and Loan Association, and the Newfoundland Building and Loan Association provided amortized mortgages in the manner of building societies and between them constructed 310 houses. Both J.V. Ryan, president of the first two organizations, and T.A. Lench, secretary-treasurer of the third were members of the Commission of Enquiry into Housing and Town Planning in St. John's, appointed by the Commission of Government in 1942 to investigate the feasibility of implementing a scheme like that proposed by Meaney. They urged the Commission chairman, Mr. Justice Brian-Dunfield, and the Government to follow a policy similar to that already pursued by their institutions, preferably by creating a housing finance corporation which would work through the existing building associations (Shrimpton and Lewis, 1984: 221).

¹⁴The fact that Ryan was President of both of these organizations may have had something to do with his positive appraisal of their activities!