From 'black-balling' to 'marking': the suburban origin of redlining in Canada, 1930s–1950s

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Redlining *occurs where institutional mortgage lending is the norm and where lenders decline to loan in specific areas. The term originated during the 1930s in the United States, where it was promoted by federal agencies and acquired racial connotations. Recently, redlining has been uncommon in Canada, but contemporary reports, archival records and parliamentary debates show it was widespread from the 1930s to the 1950s. Contemporaries distinguished the 'black-balling' of remote areas, where it was impossible to make loans, from the 'marking' of districts in urban areas where companies could lend but chose not to do so. Only the latter can be regarded as redlining. As defined by Canadian housing agencies, most 'marked' areas were in unregulated, owner-built suburbs that lacked services. The suburban origin of redlining in Canada had little to do with the distribution of ethnic minorities. As long as it lasted, roughly until the late 1950s, it perpetuated social class diversity in Canadian suburbs.*

L'exclusion systématique (redlining) se produit lorsque le prêt hypothécaire institutionnel est la norme et lorsque le prêteur décline de prêter dans certaines régions. Le terme est apparu durant les années trente aux États-Unis, durant les quelles cette pratique a été encouragée par les agences fédérales et a acquis des connotations raciales. Récemment, l'exclusion systématique est rare au Canada, mais les rapport contemporains, documents d'archives et débats parlementaires démontrent que la pratique était courante des années trente aux années cinquante. Les contemporains distinguaient le « blackboulage *» de régions, où il était impossible de faire des prêts, du « marquage » de districts urbains où les compagnies pouvaient prêter mais choisissaient de ne pas le faire. Seulement cette dernière situation peut être considérée. Tel que comme une exclusion systématique le definissent les agences canadiennes de logement, la plupart des régions « marquées » était dans des banlieues sans reglementations construites par leurs propriétaires, et déparues de services municipaux. L'origine banlieusarde de l'exclusion systématique au Canada a peu de liens avec la distribution des minorités ethniques. Aussi longtemps que la pratique a perduré, approximativement jusqu'à la fin des années cinquante, elle a perpétué la diversité des classes sociales dans les banlieues canadiennes.*

The Canadian Geographer / Le Géographe canadien 47, no 3 (2003) 338–350

In Canada, redlining is a concept that should be handled with particular care. The term was imported during the 1960s from the United States, where it had been developed during the Depression by federal housing agencies that wished to warn lending institutions away from risky neighbourhoods by circling them in red on maps (Jackson 1980; Metzger 2000). U.S. agencies flagged all sorts of low-income neighbourhoods, including those that lacked services and those with large minority populations, assuming that these considerations spelt trouble for the local property market. By the 1960s, however, the racial connotations of redlining had become overwhelming. Indeed, today U.S. scholars use this term in the same way as they do 'segregation' and 'inner city', to denote a powerfully racialised urban setting and experience (e.g., Agelosto and Listoken 1977; Marcuse 1979; Smith, Caris and Wyly 2001). This freight of meaning has often overwhelmed the core meaning of the term, which refers to any situation in which mortgage institutions discriminate in a blanket fashion against all potential borrowers in a particular area.[1] It is important to retain this general meaning since, both in principle and as a matter of fact, an institution may redline a neighbourhood for a variety of reasons. If we are to use the term in Canada, then, we must be prepared to set aside its racialised connotations.

Even when redlining is defined broadly, its relevance to the Canadian urban scene remains unclear. In 1962, David Mansur, ex-president of the Central Mortgage and Housing Corporation, testified to the Royal Commission on Banking and Finance that institutional lenders discriminated against older homes and hence against the inner residential districts (Canada Royal Commission 1962, 6129–6130). Since then, anecdotal evidence indicates that redlining has been an issue in at least some Canadian cities. In Hamilton, for example, local opinion is that in recent years, redlining has contributed to the deterioration of the property market in and around the downtown core (Hughes 2001; Pettapiece 2002). Systematic evidence has rarely been gathered, however, and where researchers have documented variations in the incidence of institutional lending in Canada, they have raised questions as to whether this has amounted to redlining (cf. Wolfe, Drover and Skelton 1980). In the most exhaustive study of the issue, Robert Murdie (1991) has shown the existence in Toronto of areas of immigrant settlement that contain few institutional mortgages, but his evidence suggests that this reflected the preferences of borrowers rather than the discrimination of lenders. From Murdie's study, coupled with circumstantial evidence, we may reasonably conclude that in recent decades redlining has been much less common in Canadian than in U.S. cities. But what of earlier decades, in particular the period that extended from the Depression through the late 1950s, when the practice of redlining was being codified and promoted by federal agencies in the United States? In Canada, too, this was a formative period for federal housing policy, specifically for the passage of legislation governing mortgage finance (Bacher 1993). Did redlining exist in Canada at that time, and did Canadian agencies follow U.S. precedent by promoting the practice? Drawing on the evidence of parliamentary debates, and on the archival records of those agencies that were responsible for the administration of housing policy through the late 1950s, this paper sets out to answer these questions.

In tracing the origins of redlining, we must be careful not to commit an anachronism. Use of the term implies that institutional mortgage lending is the norm, and specifically that most people depend on mortgages to acquire homes and that most borrowers rely on lending institutions for mortgage credit. Clearly, this has not always been the case. Redlining became possible—and hence the term became meaningful—in a progressive fashion as mortgage credit and lending institutions came to dominate the housing scene. In Canada, the period between the Depression and the mid-1950s was critical in this regard. At the beginning of that period, home buyers in Canada relied less on mortgage credit than did their U.S. counterparts, and when they sought finance they were much more likely to go to another private individual than to a lending institution (Harris and Ragonetti 1998). Hence, even if it is true, as Oberlander and Fallick (1992, 18) have claimed, that during the late 1930s '[L]enders discriminated against low-income urban neighbourhoods and

1 Some argue that the term should be used more narrowly, only where there has been 'an arbitrary denial of financing not justified on the basis of economic criteria such as risk or rate of return' (Agelasto and Listoken 1977, 80; cf. Benston 1978). I follow common practice in using the term in the broader sense.

remote cities and towns', this does not, in itself, justify a claim of redlining. It may be that, in at least some of these areas, such discrimination reflected absolute limits on the capacity of the lending institutions to make loans. The latter suggestion is not fanciful. Until 1954, the chartered banks—the only financial institutions to have national branch networks—were not allowed to make mortgage loans. In this situation, was it reasonable to regard institutional mortgage lending as a ubiquitous norm? If not, in what areas and in what manner did redlining occur?

In order to address such questions, it is necessary to trace the emergence of institutional mortgage lending (see first section below). In so doing, and because of the acknowledged role of the federal government in restructuring mortgage finance from the mid-1930s onwards, I pay particular attention to manner in which federal agencies judged the importance of the geographical setting in assessing mortgage risk. Canadian policy was influenced by initiatives in the United States, though circumstances and some important details were unique. For these reasons, and in order to clarify the distinctiveness of the Canadian experience, in the first section of the paper I interweave and compare developments in both countries. In Canada, federal judgements about mortgage risk reinforced the inclination of lenders not to lend in certain types of areas, but, as I show, contemporaries distinguished between 'black-balled' areas, in which lenders could not realistically be expected to be active, and 'marked' areas, in which they could (see second section below). Accepting this distinction, I argue that in Canada, the first areas to be redlined were the suburbs, and that, indeed, for a period in the late 1940s and early 1950s, the redlining of suburbs was more the norm than the exception. I conclude by discussing the implications of this finding for our understanding of the historical geography of the Canadian urban areas in the twentieth century (see third section below).

The Emerging Norm of Institutional Finance

In North America, the modern system of mortgage finance was created between the 1930s and the 1950s. Until the Depression, most homebuyers paid cash or borrowed from other individuals—sometimes friends or relatives, but more commonly people who preferred to invest in real estate, usually through the agency of brokers, lawyers or real-estate agents (Doucet and Weaver 1991; Harris and Ragonetti 1998). In the case of older homes, vendors often 'took back' a mortgage from the buyer. Even when buyers did go to a lending institution, they were usually able to borrow little more than half of the purchase price, and they obtained a short-term 'balloon' mortgage. Commonly, this ran for five years and entailed interest payments every six months. During the life of the mortgage, none of principal was repaid, so that borrowers had to plan a separate savings regimen. By the 1920s, savings and loans (S&Ls) had begun to implement a version of amortization by which borrowers repaid some principal during the term of the mortgage, but the system was primitive, rare among other lenders and unavailable in Canada.

Until the Depression, institutional lenders did not dominate the mortgage market. Nominally, in the United States, at the onset of the Depression lending institutions held about three-fifths of all nonfarm residential mortgage debt (Grebler, Blank and Winnick 1956, table N3). Because institutional loans were, on the average, significantly larger than those provided by private individuals, however, their share of all loans was not much more than half, and may have been less (published statistics underreport second mortgages and omit unsecured loans). Because buyers were unable to borrow much more than half of the value of their home, they often took out second, or junior, mortgages to help cover the down payment.[2] Institutions avoided junior loans, and in Canada they were compelled to do so (Maclean 1946; Case 1955; Kinnard 1956). A further complication was that, to save money, many private loans were not secured against title, a practice that financial institutions would not countenance. These 'equitable mortgages' were legally enforceable, but absent from the published statistics derived from land registry records (Falconbridge 1931, 61–75; Woodard 1959, 51–52). All in all, it is likely that even in the United States, lending institutions accounted for barely half of all mortgage loans on the eve of the Depression.

2 In the event of foreclosure, the holders of junior mortgages have a lower priority than the holder of a first mortgage. In compensation, they usually require a higher rate of interest.

The institutions' share of the mortgage market in Canada was lower, and did not rise until the 1950s. There, as late as 1953, the financial sector held barely half of the residential mortgage debt in Canada, fewer than half of all registered mortgages and virtually none of the equitable mortgages that, according to one observer, accounted for about 10 percent of the total (Morrison 1979, 5; Harris and Ragonetti 1998, 229–233). Its share was low because banks, the main repository of personal savings, were prohibited from making mortgage loans and because the Canadian building and loan companies had waned after British capital dried up in the wake of World War I (Margolius 1953; Canada Royal Commission 1964, 173–174; Poapst 1993). A decisive step was taken in 1954, when a new National Housing Act, coupled with revisions to the Bank Act, brought banks into the mortgage market. In the late 1950s, the institutions' share grew, and by the early 1960s, a Royal Commission on Banking and Finance claimed that individual lenders were playing only a 'supplementary or residual' role (Canada Royal Commission 1964, 273). The claim was premature. In a background report that he prepared for the Commission, Poapst (1962, 26) had estimated that in 1960, about one-third of all mortgage loans were still being made by individuals. In Canada, then, institutional mortgages did not become the norm until after World War II, and even then their advance was comparatively slow.

The impact of the state

In both Canada and the United States, the mortgage system was transformed from the mid-1930s by the actions of the respective federal governments (Smith 1974; Hulchanksi 1986; Poapst 1993). In the United States, the importance of the Federal Housing Administration (FHA) has long been recognised (Colean 1950; Stone 1973; Bradford 1979). The FHA offered insurance through approved institutions, mandated longer-term, amortized mortgages and encouraged lenders to offer loans for a higher proportion of market price. At a time when many loans were turning sour, and when many lending institutions were folding, lenders were sceptical of these higher ratio mortgages. The FHA reassured them by establishing a new method of property appraisal that, according to Ernest Fisher (1936), director of the FHA's Division of Economics and Statistics, turned appraisal from an art into a science. Lenders had previously made loans based on current property value; they had evaluated future risk largely in relation to the borrower. Under the guidance of its chief appraiser, Frederick Babcock, the FHA made risk the central issue, and shifted the focus to the property and neighbourhood (Babcock 1936). By 1938, this system was embodied in an underwriting manual that became the FHA bible (USFHA 1938; cf. Weiss 1987, 146). The largest part of this thick volume dealt with 'mortgage risk rating', of which the main section concerned the 'rating of location'. Location had a broad aspect, as Homer Hoyt (1937, 24) emphasised in the consulting work that he did for the agency: he argued that the securest areas were those in or close to the more affluent residential sectors. Location also had a local aspect, which the FHA defined as the neighbourhood. The safest neighbourhoods, the manual declared, were those that were homogenous. Much has been made of the way that the FHA promoted discrimination against racialised minorities and ethnically diverse areas (Bradford 1979; Jackson 1980, 435; Metzger 2000). More generally, however, it abhorred mix or 'non-conformity' of any kind, whether of social composition, dwelling type or land use (Clark 1936, 47; Taylor 1937, 9; cf. May 1953, 332). For this reason, it was wary of suburbs whose character was not firmly established, cautioning lenders against making loans where fewer than ten percent of all lots were developed (USFHA 1935, 4). In implementing these criteria, it adapted a rating system developed by a sister agency, the Home Owners Loan Corporation (HOLC) (Jackson 1980, 430).[3] This system rated neighbourhoods for risk using four categories, the bottom two of which (C and D) implied, in varying degrees, caveat emptor. With scientific authority and official sanction, then, redlining was built into the foundation of the FHA's new institutional mortgage system.

The actions and influence of the FHA are generally appreciated. What has been overlooked is that for many years, a major segment of the institutional sector in the U.S. remained outside the FHA system. Many S&Ls were reincorporated under the

3 Jackson (1985) points out that although the HOLC, which refinanced homes, made investments in all types of areas, its maps were used by the FHA and lending institutions in order to justify redlining.

Federal Home Loan Bank Board (1932) and bailed out by the HOLC (1933) (Fish 1979). They were sceptical of the FHA, which helped competitors to become active in the mortgage market, but were influenced by the FHA's new system of risk rating. The Bank Board exhorted its members to assess risk and to rate neighbourhoods (*Federal Home Loan Bank Review* 1936a). Soon, 'several hundred' of its members reported that by using 'scientific analysis' they had adapted the HOLC's 'security maps' (*Federal Home Loan Bank Review* 1936b, 389). It might seem that the Bank Board had persuaded the S&Ls to sing from the FHA's psalter, but this was not so. The thrifts declined to make FHA loans and were slow to discriminate against the older, inner-city neighbourhoods in which so many were based. In 1937, the U.S. Building and Loan League undertook two large surveys of its members, receiving 1,271 replies, and an additional 202 responses from the managers of what it considered 'outstanding' institutions across the country. The consensus was that it was poor strategy to invest *exclusively* in older neighbourhoods, but only 10 percent of respondents 'definitely stated that they preferred a new subdivision', while half reckoned that areas more than 20 years old offered perfectly satisfactory business (U.S. Building and Loan League 1937, 65). Through the 1940s and into the 1950s, the S&Ls pursued an investment strategy that was shaped by the FHA, but that was independently articulated.

The system devised by the Canadian government also bore an ambivalent relationship to the FHA's. The Canadian government was slow to become involved in the housing field, and when it did so it was greatly influenced by the FHA model. In 1935, it passed the Dominion Housing Act (DHA), the main section of which provided for insured, higher-ratio, long-term amortized loans from approved lenders (Hulchanski 1986; Anderson 1992; Bacher 1993). The difference from the FHA was that these were jointly structured: the government usually provided a quarter of the loan itself. This provision reflected a shortage of private capital and the reluctance of Canadian lenders. Hardly any trust company or building and loan was interested in the new type of loans. In September 1936, the administrator of the DHA loan program got a report that at a DHA booth at the Canadian National Exhibition in Toronto, his employees had received complaints from those who were seeking a home. Their enquiries had been turned back by loan companies that did not like the red tape, the way that new mortgages tied up capital for ten years or more or the extra clerical work involved in managing monthly payments (Perry 1936).

For the next two decades, during which time the DHA was incorporated into a new National Housing Act (NHA) of 1938, later revised, most joint loans were offered through insurance companies. When, in 1946, a separate federal housing agency, the Central Mortgage and Housing Corporation (CMHC), was established, its first head, David Mansur, was plucked from the mortgage division of Sun Life, the largest insurance company in the country. At first, however, even the insurance companies were slow to participate in the DHA. 'Joint loans' leveraged their involvement and, after 1946, these were complemented by 'direct loans', under which the CMHC provided the full mortgage amount on properties located in areas where approved lenders were not active (Bacher 1993, 177). The entry of the banks into the market eased the shortage of credit, but only slightly. In 1954, the joint-loan system was replaced by FHA-style insured loans, and banks needed encouragement to participate (McLaughlin 1955, 61; Shepherd 1956, 24). The system of direct loans was continued, and temporarily expanded in 1957 when another credit shortage loomed. More than in the United States, the Canadian government had to cajole the lending institutions into playing a leading role in the mortgage field.

The role of the neighbourhood in mortgage lending

In both countries, federal agencies tried especially hard to encourage institutional lenders to finance the purchase of new homes.[4] In the United States, the FHA favoured new homes because they were more likely to conform to their design guidelines and to be in areas that met the new subdivision standards that supported homogeneity of dwelling type and price. FHA lenders—notably insurance companies—preferred new subdivisions because they were perceived to minimise risk (Hanchett 2000, 317–318). In Canada, the bias was even stronger. Herbert Woodard (1959, 351), the

4 Construction financing was, surprisingly, a lower priority.

CMHC's assistant secretary, has observed that administrative procedures in Canada were very similar to those of the FHA, and this almost certainly included the methods of assessing mortgage and neighbourhood risk. Moreover, DHA/NHA financing was *only* available on new homes. This meant that the impact of federal policy had a strong suburban bias. In the United States, this was deplored by some contemporaries and by many later observers (Swan 1944, 201–204; Jackson 1980; Metzger 2000). Miles Colean, the FHA's first technical director and its assistant administrator from 1937 to 1940, later conceded the point (Colean 1975, 105–106). What commentators have missed, however, is the possibility that, within this context, there was plenty of scope for federal initiatives to have a differential impact *within* the city and *among* the suburbs.

Some U.S. suburbs had always been less attractive to lenders than others. In the 1920s, for example, a leading appraiser warned lenders in Los Angeles to avoid 'unsound subdivisions' which contained non-residential uses and lacked services (Kennedy 1925, 66). In New York, lenders discriminated not only against older districts in Manhattan, but also against 'numerous large areas' in every borough (Swan 1944: 193). The FHA encouraged lenders to continue this practice. The HOLC's risk maps gave C and D ratings to many suburbs in every major metropolitan area[5] (cf. Nicolaides 1999, 554–6). Outside Chicago, for example, most of the districts that lay to the south, south-west, and west of the city of Chicago received low ratings. Hoyt's advice was to avoid low-income areas wherever they might be found, and the FHA's early guidelines warned lenders against areas that were not covered by zoning or private deed restrictions, lacked utilities or were still undeveloped and the potential of which was unproven (USFHA 1935, 3–7; Hoyt 1937). The agency itself refused to insure loans on property in areas that lacked subdivision regulations or a master zoning plan. A case study of Flint, Michigan, showed that for this reason it avoided unincorporated areas (Dinell, 1952). Since these accounted for 94 percent of suburban Flint, the FHA's policy amounted to a strong bias in favour of the city. More generally, and early analysis of the largest U.S. metropolitan areas found that the FHA's rate of acceptance on applications for mortgage insurance was higher in cities than in suburbs, and much higher than in outer fringe areas (Cornick 1941). The FHA insured more homes in the suburbs than in the cities, because that was where most new homes were being built. But for many years the agency's lending criteria actually favoured the cities.

Lenders paid attention. Soon after the war, the Housing and Home Finance Agency sponsored case studies of home financing in various cities. The study of Jacksonville, Florida, provided the greatest detail on the geography of investment. Its authors found that FHA lenders freely acknowledged that they redlined suburbs. Typical comments were that one lender placed loans 'only in first-rate subdivisions', while another declared that it avoided areas 'where there is a shortage of the required amenities' (Hurff *et al.* 1952, 90). Parallel criteria were promoted by the Bank Board, which warned members off areas that were undeveloped or lacked services (*Federal Home Loan Bank Review* 1936a, 358; *Federal Home Loan Bank Review* 1936b, 391). It is unclear, however, whether the thrifts followed this advice. In Peoria, Illinois, for example, First Federal, the leading local S&L, was at first wary of new, unserviced and unregulated fringe areas such as El Vista and Robein. These were 'red circled . . . not because they were old, but because, in a sense, they were too new' (Theobold 1974, 164). Very soon, however, it was making loans in these areas, even to owner-builders. Significantly, it continued this policy after 1945 under the leadership of A. D. Theobold, ex-secretary of the U.S. Building and Loan League and coauthor of the leading contemporary textbook for the industry (Bodfish and Theobold 1938). In the United States, many institutions were strict about redlining some suburbs, but others were more flexible.

Canadian lenders also discriminated carefully among suburbs. A case study of five subdivisions in the Toronto area, for example, has shown that in the first 40 years of this century there were wide geographical variations in the share of mortgages held by lending institutions (Paterson 1991). The range extended from a low of virtually zero in a working-class district of owner-builders to a high

5 This statement is based on a review of HOLC maps for the metropolitan areas of Los Angeles, Chicago, Detroit, New York and Pittsburgh as well as for the smaller industrial cities of Peoria, Illinois, and Flint, Michigan. These maps are located in the National Archives in Washington, DC.

of 30 percent in an affluent enclave. Federal legislation reinforced the tendency to discriminate. Belec's (1997) study of the Toronto area between 1935 and 1938 showed that DHA loans were highly concentrated in affluent areas, these being located in both the city and the suburbs. Very few were placed in lower-income areas, city or suburban.

Federal agencies in both countries did favour the suburbs, but they encouraged lenders to make their sharpest distinctions within the city and among the suburbs. Since they initially established institutional finance as a norm on new homes, it is in the suburbs that we may find the first examples of redlining. This is especially true in Canada, where a shortage of credit encouraged institutions to pick and choose, where the state was vital in promoting institutional finance and where its assistance was available only on new dwellings. The evidence is scattered and circumstantial, however, and this line of argument is no more than a series of plausible hypotheses. To test them, I examine more closely the evolving geography of mortgage lending in Canada.

The Geography of Mortgage Finance in Canada, 1935–1954

The companies that were engaged in the mortgage business in Canada in the 1930s and 1940s avoided making loans in the greater part of the country. This was a matter for intense public debate, and elected representatives from places as diverse as rural British Columbia and suburban Montréal periodically took the opportunity to condemn lenders for their social irresponsibility. Although the distinction was not always made explicit in these debates, the situation in remote communities requires a different judgement—and label—from those that lay within or near the major urban centres.

The 'black-balling' of remote communities

The market for credit has expanded in the same way as all other markets—in a geographically uneven fashion. It developed first in the centres of commercial activity and only later expanded into more remote areas of settlement. In Canada in the 1930s, there were still extensive regions of the country where mortgage-lending institutions had never been active. This macrogeography of credit was constituted jointly by the character of the main lenders and by the immobile character of real estate. The leading institutions were large insurance companies, based in a handful of the major urban centres, chiefly Montréal and Toronto. Like their U.S. counterparts, the Canadian insurers had few branches. To make safe mortgages, they required local knowledge, and for this they had developed an extensive network of correspondents (Saulnier 1950, 31–32; Klaman 1959, 6; Hatch 1975, 99). Most of these were independent real-estate men, lawyers or, in Québec, *notaires publiques* (Bloomfield 1990, 131–132). Canadian companies also used the services of the Retail Credit Company, an Atlanta-based service that in the mid-1930s claimed to maintain a network of 53 reporting stations (13 full-time) and a total of 5,700 part-time or occasional correspondents across Canada (Retail Credit Company c.1935; Richards 1935). Especially in the smaller centres, however, it was difficult to obtain reliable advice, and the lending institutions preferred to confine their activities to the larger centres, where business conditions were more stable and predictable. Pleading 'cost of administration', they avoided service centres and resource communities such as Nelson, British Columbia or Thunder Bay, Ontario (Rowland 1936).

If anything, passage of the DHA reinforced the credit shortage in the more remote settlements. Until the 1930s, some of the smaller urban centres had been served, in a spotty way, by trust companies or building and loans. The DHA favoured the insurance companies, whose operations were more centralized, and as the insurers' share of the mortgage market grew, so did the complaints. The problem was predicted in 1935 by D'Arcy Leonard, solicitor for the Dominion Mortgage and Investment Association, who warned W. C. Clark, the deputy minister of finance, that the DHA would not help areas where 'our institutions do not operate' (quoted in Bacher 1993, 90). Mansur, then chief inspector of mortgages at Sun Life, offered a similar warning. After the DHA was enacted, F. C. Nicholls, the administrator of the program, reported to Clark that 'considerable injustice' was being done by the 'black-balling' of certain areas (Bacher 1993, 90).

In the late 1930s, Clark and Nicholls handled a stream of petitions and complaints from local chambers of commerce and members of parliament on this issue (Casgrain 1938; Dunning 1938; Herrity 1938; Howe 1939). The government responded in two ways. It reduced the lenders' risks by agreeing to assume a higher proportion of the loan on cheaper properties in remote areas (Hulchanski 1986, 34). The Ministry of Finance also agreed to reimburse companies up to Cdn$25 for the extra costs of appraisal and inspection in cities other than the one in which the company was headquartered (Clark 1935). These measures had little effect. One notary complained to Sun Life that $25 was a wholly inadequate sum for title searches, especially in the smaller centres of Québec, where registration practices had been erratic (Bourke 1939). Robert Stanger, the manager of Guardian Trust—one of the few trust companies approved to make DHA loans—drafted a form letter that the company sent to applicants outside Montréal, where its head office was located. It read, in part, '[W]e do not see how we can take care of your application without considerable cost' (e.g., Stanger 1935a). Lending institutions were not eager to expand their mortgage business and saw no reason to put themselves out.

The lack of mortgage credit in remote areas persisted into the postwar period, as Mansur conceded after he was made president of the CMHC in 1946 (Anderson 1992, 22). In the United States, this sort of problem was minor enough that it was handled on a voluntary basis. Title VI of the U.S. Housing Act of 1954 provided funds to staff the office of a Voluntary Home Mortgage Credit Program, this being run by the companies themselves (U.S. National Voluntary Mortgage Credit Extension Committee 1955). In Canada, the government had to act directly. From 1946, the CMHC could make direct loans in centres of less than 5,000, but in 1952 there were still 75 larger places where institutions were inactive. The exact number was always difficult to determine. As Woodard noted in 1949, the agency had tried to persuade lenders to show on a map the areas in which they would not lend, to no avail. Lenders liked to keep their options open, even though 'in outlying areas the utopian application never materialises' (Woodard 1949). In 1952, the CMHC was given the power to make its own, direct loans in towns with populations of up to 50,000 as long as it did not compete with private lenders (Mansur 1952; Bacher 1993, 199–200).

The following year, a credit shortage encouraged lenders to be even more selective. In his role as president of the National Home Builders' Association, W. H. Grisenthwaite, one of Hamilton's largest builders, led a campaign to persuade the government to seek a permanent solution by bringing the banks, with their extensive branch network, into the mortgage market (*Hamilton Spectator* 1953). The entry of the banks eased, but did not solve, the problem (Anderson 1992, 22). In the late 1950s, the associations of builders and lumber dealers both felt compelled to launch credit agencies to make loans on inexpensive properties in underserviced areas, and in 1957 the system of direct loans was again expanded (*Hamilton Spectator* 1957; *Hamilton Spectator* 1959). After a quarter-century of effort, the federal government was still struggling to establish the modern norm of mortgage finance from coast to coast to coast.

The 'black-balling' of remote areas was a concern, but it was not redlining in the true sense. Here, lenders had never been active, and there was no immediate expectation that they would be. The approval of direct loans acknowledged that fact. Urban areas—especially the larger centres—were another matter. Here lenders were already active, and after 1935 they were expected to provide DHA/NHA loans. If they failed to do so, it could only be because they were withholding their credit. They would lay themselves open to criticism for violating a social norm, and the policy response—notably in terms of the government's reluctance to offer direct loans—would be very different.

The 'marking' of suburbs

From the beginning, complaints from remote areas were mixed with comments about how lenders also avoided districts within major urban centres (Bettison 1975, 70). In 1936, the representative of a Toronto-based sash and door maker complained that lenders were only interested in 'better class modern homes in the popular districts where... easy re-sale is more certain' (V. G. Moore 1936). Judging from a joint petition submitted by local politicians in the same year, it seems that preferred suburbs were in a minority (Reeves of York Township, East York Township and Scarborough Township 1936). Institutions showed a distaste for unserviced subdivisions that went beyond economic calculation. Speaking about the suburbs of

Québec City, a representative for Sun Life was clearly puzzled that '[L]ocal people do not seem to care very much' about the lack of 'proper streets, sidewalks, and other improvements' (H. M. Moore 1936). There were issues here of class experience as well as of company policy. In some cases, the policy was clear-cut. Speaking of Montréal, Mansur commented that '[E]ntire working-class communities were regarded as "undesirable districts" for mortgage lending', confessing that Sun Life concentrated its activity in Westmount and the Town of Mount Royal, two affluent suburbs, making only one or two loans in the whole of the city's east end (Bacher 1993, 92).

The clearest distinctions did not lie between city and suburb but between affluent and poor districts. The East End of Montréal extended from the centre to the fringe. If Sun Life invested in some suburbs, along with Guardian Trust it was just as careful to avoid others, such as Rosemont (Stanger 1935b). Indeed, contemporaries regarded the poorer suburbs as the prime examples of neglect. In testimony before the Commons committee that debated the framing of the 1935 Housing Act, Leonard was asked how lenders 'marked' certain areas of the city. He responded that there were 'subdivisions growing up on the outskirts' of Toronto that some lenders might avoid; he made no reference to the inner city (Canada House of Commons 1935, 341).

The 'marking' of some suburbs grew more apparent after 1945; the term 'redlining' was still not used. CMHC correspondence shows that institutions were 'adamant' in their refusal to lend in many suburban areas of the capital, Ottawa; in Edmonton they would not go 'one foot beyond the city limits'; in Montréal they created 'dead spots' in new districts south of the St. Lawrence River in Longeuil, St. Lambert, Mackayville and Ville Jacques-Cartier, as well as in Montréal North and Pointe-aux-Trembles (Paradis 1950; Hignett 1950; Hodgson 1952; Black 1953). The absence of services was probably the key issue: in 1950 a CMHC loan official observed that lenders were avoiding the fringe areas of Toronto like the plague 'unless there is at least one major service installed' (Grant 1950). Typically, however, lenders perceived that in such areas the problem was 'aggravated' by the fact that many amateurs were building their own homes (Mansur 1949; cf. Hodgson 1949; McClaskey 1950). As a manager at Manufacturer's Life commented, 'do-it-yourselfers' required 'unusual vigilance' from the appraiser and lender (McCutcheon 1957, 22).

The issue was brought to the attention of federal representatives. Hamilton was a case in point. Frank Lennard, the MP for Wentworth East, which included the eastern suburbs of Hamilton, lobbied the minister responsible for the CMHC on behalf of suburban constituents who could not obtain loans (Lennard 1953; cf. Winters 1953). Nowhere was the issue more pressing than on Montréal's South Shore, where extensive unregulated development took place after 1945 (Gray 1954, 10–11; Vallières 1971, 98–114). August Vincent, a Liberal in Longeuil, put 'heavy' pressure on his old acquaintance J. C. Paradis, CMHC's branch manager in Ottawa. A confidential memo reported that Vincent was threatening to take the issue to 'high levels' (Black 1953). Vincent's demand, echoed by Lennard, was that CMHC provide direct loans in the marked suburbs. Instead, the agency defined and defended a new administrative guideline that prevented it from making a loan within five miles of any metropolitan centre. Its argument was that, in principle, these were areas in which lenders should be active. CMHC was concerned that, if it competed with lending institutions on their home turf, their limp support for the NHA would weaken further. The policy was comprehensible in its own terms, but unfortunate. Doubly spurned, poorer suburbs were worse off than the most remote of communities. Their problems were further compounded because the government's encouragement of lending institutions stemmed the flow of individual lending, at least in some communities (Sampson 1953). Areas that might once have managed adequately with private funds now found themselves left behind, in both relative and absolute terms.

Vincent and many others pressed their argument for direct loans in the Commons when a major revision to the NHA was debated in 1954. The issue of credit-starved districts was raised by Alfred Ellis, a representative from Regina, who suggested that direct loans be made available in 'sections of a city in which the established lending institutions will not make loans' (Canada House of Commons 1954, 2757). Significantly, the subsequent discussion focused entirely on suburbs. Ellis's argument was echoed by representatives from suburban districts in each of the major urban centres (Canada House of Commons 1954d, 2756–2757; see also Canada House of Commons 1953b, 4493). These included Hector Dupuis and Vincent from Montréal, with Vincent claiming that 80 percent of his constituents on the South Shore were unable to obtain mortgage credit (Canada House of Commons 1954a, 1391–1392; Canada House of Commons 1954b, 1436; Canada House of Commons 1954c, 2734–2735).

In the correspondence with the CMHC, and in the Commons debates, there was a consensus that lenders should be making loans in all parts of the major urban centres. In failing to do so, as David Croll, a Liberal from Toronto, observed, they were failing 'to discharge their responsibilities in their eagerness for greater profit', a matter that he regarded as a 'national concern' (Canada House of Commons 1953a, 2406). There was disagreement as to how the issue should be handled. Many viewed direct loans as a necessary stopgap. In resisting this claim, the government effectively asserted that institutional lending had been established as a social norm, if only in the major metropolitan centres. Although contemporaries did not yet use the term, their actions and expectations allow us to speak of the emergence of redlining.

Discussion

In Canada, redlining took shape during the 1930s as institutional lending emerged as a social norm. Contemporaries distinguished between situations in which insurance and trust companies could not lend and those in which they chose not to do so. Until 1954, no institutional lender had a national branch network. To make loans far from head office, a lender had to make special arrangements that were very costly in thinly populated rural areas and the smaller urban centres. Lenders 'black-balled' such places until at least the 1950s, but they had little choice. Their limitations were acknowledged by the federal government, which offered its own 'direct' loans in such remote areas. The government took a different view of the 'marking' of specific districts within or near the larger urban centres. Here, lenders had the necessary appraisers and loan officers, and there was a social expectation that they should lend. 'Marking', then, represented the emergence of redlining by another name.

The Canadian government helped to shape the emergence of redlining, although in a different way than in the United States. The federal agencies that were responsible for administering successive housing acts were not, apparently, as systematic in delineating areas of mortgage risk as were their U.S. counterparts. However, the peculiarly Canadian practice of joint loans gave them a powerful tool for discrimination, at least in new subdivisions. In the United States, institutions could make loans in areas that the FHA deemed risky, and some S&Ls did so. In Canada, once the joint-loan system was established, hardly any institution would lend except in a CMHC-approved subdivision. The early forms of redlining were more absolute in Canada, then, than in the United States. It also appears that they were also more extensive.

From the 1930s to the 1950s, in urban areas across Canada, contemporaries believed that extensive areas were being avoided by institutional lenders. No major urban centres, and hardly any of the lesser ones, escaped the practice of redlining. Apparently, the worst-affected districts were suburban. Lenders, and later the CMHC, avoided poorly planned areas that lacked basic services. Since these areas contained cheap land and attracted little finance, they were developed largely by owner-builders, whose homes grew as family finances allowed. Such areas were largely confined to the suburbs, where they were (and remained) extensive until the late 1950s. This, at any rate, is what the available, qualitative evidence would suggest, and it is confirmed by a recent study of Hamilton in which I participated (Harris and Forrester forthcoming). There is clearly a need, however, for other case studies of the geography of mortgage finance in this period to confirm and perhaps qualify these conclusions.

Although some details remain obscure, it is clear that the social connotations and impact of redlining were different in Canada than in the United States. In his autobiography, Québec separatist Pierre Vallières (1971) claimed that in the early postwar years, only Francophones were compelled to settle in the sort of unplanned, redlined suburbs that characterised much of Montréal's South Shore. He was wrong. The origins of redlining in Canada have little to do with the distribution of ethnic minorities. Instead, it reflected—and, for a time, helped to reinforce—a political landscape that nurtured a gendered geography of class. In an earlier study of Toronto, I (1996) show that working-class suburbs—unregulated and, for many years, unserviced—were common in the early decades of the twentieth century, largely because of extensive owner-building. Here, men worked hard to build the dwellings that women laboured long hours to run and keep clean. The emergence of de facto redlining in the 1930s, and its persistence into the mid-1950s, ensured that many suburbs continued to be developed and settled in the same fashion into the early postwar period. The east end of Hamilton, the south shore of Montréal and perhaps south Vancouver extending into Richmond and Surry contained the largest areas of such development, but every urban centre of any size included suburbs of the same kind (cf. Evenden 1991). As Sileika (1997) has described so vividly for Weston, at Toronto's northwestern fringe, modest frame dwellings were erected in stages as finances allowed, giving such areas an individualistic, even anarchic appearance. Such suburbs were once common and, although piecemeal redevelopment has replaced many cottages with modern monster homes, their original character can still be discerned. The effects of early redlining may not be indelible, but decades have only begun to erase them.

What I have described here was only a phase of suburban settlement in Canada. By the late 1950s, redlining in the suburbs was on the wane. Municipalities were now requiring land developers to install hard services before house-building could begin. Building regulations had been standardised and were more consistently enforced. Packaged, corporate suburbs had emerged as the norm, and institutional lenders were becoming accustomed to financing them—even eager to do so. It has often been supposed that such financing eventually helped to bring suburban homes within the reach of a wider cross-section of Canadians. Arguably, however, the opposite was true. Institutional loans were not available to the sorts of lower-income families who had, in earlier years, built their own very modest dwellings with little or no recourse to credit. By raising the price of entry, then, the emergence of corporate finance made suburbs more homogenous, and also more socially exclusive. Canadian suburbs, once socially diverse, have become more uniform (Harris forthcoming). It would be an indulgence simply to lament the redlined suburb, but it is nevertheless true that with its passing, an affordable housing option was lost.

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