TORONTO'S FIRST APARTMENT-HOUSE BOOM: AN HISTORICAL GEOGRAPHY, 1900-1920

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ABSTRACT

Using contemporary news accounts, city directories and assessment rolls as sources, the paper explores the origins, early history and geography of apartment housing in Toronto before the First World War. In particular, it examines the controversy surrounding the construction of apartment houses which led first to their regulation and then to their virtual prohibition from established residential districts. The construction of apartments challenged the growing orthodoxy that owner-occupation was the most appropriate form of housing tenure; it also reflected a shifting of priorities away from long-term investment ownership into more speculative forms of activity.

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TORONTO'S FIRST APARTMENT-HOUSE BOOM: AN HISTORICAL GEOGRAPHY, 1900-1920

Contemporary Toronto has a reputation as a "city of neighbourhoods," many of them—like the Beaches, Cabbagetown and The Annex—maintaining the external appearance of being districts of single-family dwellings (although, in practice, they have long been characterized by high levels of multiple occupancy). Yet, at the same time, Toronto is increasingly a city of apartments: the 1960s witnessed a boom in suburban high-rise apartments, while the 1980s have seen the rise of luxury condominiums downtown—at Harbourfront and along Bay Street, north from City Hall to Yorkville, for example—threatening to squeeze out lower-income groups in a process that is familiar in cities throughout Europe and North America.

In 1951 only 22 per cent of housing units in metropolitan Toronto were apartments; by 1966 that proportion had reached 33 per cent (Simmons 1974). By 1967 apartments constituted nearly 73 per cent of *new* housing units (Bourne 1968), and throughout the 1970s and early 1980s, they made up approximately 60 per cent of new home construction. So the proportion of the total housing stock made up by apartments has continued to increase: in 1971, 41 per cent, and in 1981, 47 per cent of all housing units in metropolitan Toronto were duplexes or apartments (Metropolitan Toronto Planning Department 1987a,b).[1]

More recently the balance in these areas has again shifted to single family housing and luxury apartments" (p. 39). The defenders of single-family dwellings see high-rise apartments as destructive of local community and family life; the advocates of apartments stress their potent symbolism of Toronto's rise to the status of "world city."

Yet this tension is by no means new. The purpose of this paper is to explore the origins, early history and geography of apartment housing in Toronto before World War I, and in particular, to examine the controversy surrounding the construction of apartment houses which led, first, to their regulation and, very soon afterwards, in May 1912, to their virtual prohibition from established residential districts. In practice, many developers found ways of circumventing or gaining exemption from the new by-laws; but the establishment of an elaborate

procedure for adjudicating on each application for exemption means that the minutes of the City Council and Board of Control contain a substantial correspondence for and against apartment housing, and that local newspapers and architectural journals also provide a rich source of editorials, letters and reports of speeches centred around the new regulations.

SOME SOURCES AND THEIR PROBLEMS

For the purposes of this study, the files of four Toronto daily newspapers have been searched: the *World* and *Evening Telegram* were scanned from November 1911, approximately six months before the critical by-laws were passed, until the summer of 1912; the *Globe* and *Daily Star* were consulted over a shorter period through the spring and early summer of 1912. These papers of course varied in their politics, in the priority they gave to local issues, and the particular axes they had to grind. The *World* was vigorously boosterish, urging the Council to promote the growth of the city by annexing suburban districts and improving public transport. Politically, it is best described as "Independent Conservative". Like many radical Tories, it was happy to advocate government intervention where it was a kind of municipal paternalism, or where it provided the infrastructure for private enterprise to flourish. Every subject, including apartment housing, was seen in this light. The *Telegram* was strong on local news, and each issue contained several pages of property advertisements for individual houses for sale and to rent, whereas the *World* included both advertising and news stories (often, the advertisements recycled a few issues later!) for new subdivisions on the urban fringe. The *World* opposed apartment *prohibition* on the grounds that this was "landlord legislation;" like votes against annexation, or the building of an underground railway, or of the Rosedale Viaduct, which would eventually open up East York to suburban development, the apartment laws were interpreted by the *World* as restricting the supply of new dwellings and hence allowing landlords to raise rents in the face of increasing demand. The *Daily Star* reported the passage of the by-laws in a less partisan manner, but meanwhile was campaigning in favour of reforms in the assessment system, which was said to work to the advantage of land speculators, and provided a disincentive to builders. The *Globe* was a Liberal paper, controlled by a Liberal senator, Robert Jaffray, who was deeply involved in business in Toronto, as a property owner in his own right,

as the president or director of numerous land and trust companies, and as the president of the Imperial Bank of Canada (Dennis 1987). Unlike the *World*, the *Globe* advocated restraint and caution with regard to annexation, although it was more boosterish about the prospects of western Canada (where its president had several major shareholdings). There was less *local* news in the *Globe*, but when it took up a local issue—as it did in the case of apartments, and the housing and land questions more broadly—it provided an authoritative voice. All the newspapers favoured some kind of regulation of apartments, on sanitary grounds, but the *Globe* was exceptional in supporting the strict regulation of location that actually materialised.

Two Canadian architectural journals also offered news and comment on the building of apartments. The *Canadian Architect and Builder*, founded in 1888, was published monthly until 1911, when it was transformed into the weekly *Contract Record*. During the early 1900s very little on the subject of apartment housing was reported, and what editorial comment there was, was strongly opposed to their construction. But by 1912 the journal had adopted a more conciliatory position. *Construction*, founded as a monthly in 1907, was more progressive from the outset, running several articles in favour of new forms of housing.

There are three further sources for charting the chronology and geographical diffusion of the apartment-house boom: city directories, building permits and assessment rolls. From 1907, Might's City Directory contained a listing of "apartment houses," recording the names and addresses, but not the number of units, in each block. Cross-checking with the street-by-street section of the directory usually reveals the number and names of occupiers (whose occupations can sometimes be traced in the alphabetical listing of the city's inhabitants and businesses), and sometimes also indicates vacant flats, but also uncovers some of the problems of classifying and enumerating apartments and their residents.

In the early years of apartment housing, some buildings were really residential hotels, or even rooming houses, calling themselves "apartments" to cash in on the new fashion. In these cases, the names of individual occupants are rarely recorded, either in directories or in assessment rolls, although the latter at least record the *number* of inhabitants. Perusal of the street listings also indicates that, in some cases, one name covered a group of adjacent small blocks—maybe four separate buildings, each with six suites of rooms; but in other cases, each

house might be listed separately. And some buildings which certainly appear to have contained apartments, from their street listing, were *not* included in the supposedly comprehensive list at the back of each year's directory. Most of these were apartments over stores or offices. While "apartment houses" were a new creation in turn-of-the-century Toronto, rows of shops with apartments on one or two upper floors had been built for several decades previously. In general, they served a very different function, and appealed to a very different clientele, from apartment houses; occupiers would have included the owners or managers of street-level stores, shop assistants and working-class tenants. In effect, they were row houses which happened to be on top of other buildings.

Once apartment houses began to be built, they too might contain shops or offices on lower floors, but the intention was clearly different. Either the shops offered useful services for the middle- and upper-class residents above, or they provided a means of subsidizing lower-income tenants, as occurred also in the construction of philanthropic block dwellings in late nineteenth-century London (Tarn 1973; for a Toronto example, where ground-floor stores were intended to subsidize upper-floor flats, see the illustration and discussion of Wineberg Apartments, in "The Ward," in *Construction* vol. 1, November 1907). Even without recourse to photographs, plans or field evidence, it is usually possible to distinguish between "stores-with-apartments" and "apartment blocks with ground-floor shops." The intention of this study is to exclude the former, which were never the object of controversy, and this is best achieved by relying on the directory listings of apartment houses. A listing under this heading indicated how the owner or manager of apartments wanted to advertise his or her property, and the kind of tenant they hoped to attract.

Directories provide no indication of property *ownership*, so city assessment rolls were consulted. Assessment rolls listed not only the owner's name (and usually their address), but also the occupation, age and sex of tenants, and the number of persons in each household. Searching the entire assessment roll for the City of Toronto would obviously be a mammoth undertaking, and while it is being done for at least two years (1890, 1910) as part of ongoing research on broader aspects of house ownership and management in the city (Dennis 1987), for this study the search has been restricted to the names and addresses of apartments already identified from directories. Nonetheless, this limited search facilitates

analysis of the frequency with which apartment houses changed hands, the degree of concentration of apartment ownership, the vacancy rate and characteristics of population turnover, and the demographic and socio-economic composition of tenants in different types and locality of apartment house.

Building permits provide a further indication of the progress of the apartment-house boom. Permits recorded the name of the person or company applying for permission to build (not necessarily the prospective owner, given the speculative nature of much apartment-building), the architect and builder (not always given, perhaps because the use of a standard pattern-book plan obviated the need for a qualified architect, or because architect and/or builder had not yet been contracted), the number of storeys proposed, and the estimated cost of the building, the latter a valuable surrogate for the number of suites or rooms, which was *not* recorded.

Of 537 permits issued between 1899 and 1914 for the construction, alteration or conversion of apartment houses, rooming houses, stores-with-apartments and two-family dwellings, 433 (81 per cent) recorded the name of the architect, but only 254 (47 per cent) gave the builder's name. In more than half of cases, the "builder" was the same as the person to whom the permit had been granted. This might indicate a contractor erecting dwellings on speculation, but in many cases it is more likely that a "gentleman builder" subsequently subcontracted the actual work of construction once he had obtained the necessary permit. Indeed, one function of *Contract Record* was to list recently granted building permits and to invite tenders for construction. In some cases, it should prove possible to link such announcements with both building permits and subsequent assessment records, a linkage which will be particularly useful where further details of the proposed development (e.g. specifying the fitting of elevators, heating systems, telephones, refrigerators, etc) or of the subcontracting process were recorded.

Evidently, building permits must be used very cautiously, especially if the aim is to reconstruct the scale of developers', builders' or architects' activities; but at the very least they indicate the identity of the principal actors in the development process and, in conjunction with other biographical or quantifiable sources, may allow us to estimate the extent and diversity of at least some building and architectural businesses. And, by comparing the names of permit "owners" with those of owners subsequently listed in assessment rolls, it is possible to make

some estimate of the proportion of construction that was clearly speculative in nature.

It is sometimes difficult to match a particular permit to a building subsequently listed in assessment rolls or directories: only an approximate address may be recorded on the permit, since no street numbers had been allocated to vacant lots and, at this stage, the building had no name; and not all buildings for which permits were granted were actually built. But in the majority of cases it *is* possible to link each of the sources to provide a detailed history of the construction and subsequent ownership and occupancy of each apartment house.

A BRIEF HISTORY OF NORTH AMERICAN APARTMENT HOUSING

Before going on to discuss in detail what these sources tell us about the history and characteristics of Toronto apartment houses, it is important to establish two scales of context: a brief account of apartment housing elsewhere in North America, which will help to demonstrate why Torontonians were both attracted to and fearful of their construction in their own city; and an outline of the demographic, economic and political circumstances prevailing in the city at the turn of the century.

The earliest purpose-built apartments in North American cities took the form of "apartment hotels," such as the Hotel Pelham, erected in Boston in 1857, or so-called "French Flats," of which the earliest example was Stuyvesant Flats, built in New York in 1869. In the latter, suites with between 6 and 10 rooms each let for $1200-1800 per annum (Wright 1981). These two types of building were intended for bachelor businessmen or well-off families: they provided accommodation for servants just like a conventional upper-middle-class family house, or they offered centralized services such as restaurants, recreational facilities and laundries. Partly to enhance the rental income of buildings erected on valuable central sites, and partly because the clientele of such luxurious apartments did not want to live at street level, many apartment houses included offices and retail shops—especially services like barbers and dentists, or luxury goods, like florists—on their lower floors (Hancock 1980). Wright (1981) records nearly 200 sets of French flats erected in New York between 1869 and 1876, and 108 apartment hotels in Boston by 1878, all evidently very profitable ventures.

Stuyvesant Flats cost $150,000 to erect, but yielded a profit of $23,000 in their first year; returns of 10-30 per cent per annum were commonplace.

The term "French Flat" indicates the sophisticated, cosmopolitan image that their developers hoped to create. Girouard (1985, pp. 315-6) quotes Moses King, writing in 1893:

> Apartment-life is popular and to a certain extent fashionable. Even society countenances it, and a brownstone front is no longer indispensable to at least moderate social standing. And as for wealthy folk who are not in society, they are taking more and more to apartments.

Gradually, apartment-living extended down the social hierarchy, from what Hancock (1980) terms "palatial apartments for the rich," to "luxury apartments for the affluent," to "efficiency apartments for the middle-class (median to moderate incomes)." Wright (1981) observes a gradual abandonment of centralized services, including public kitchens which provided meals to order, a shift away from a communal lifestyle to one which was more conventionally domestic, each apartment completely private, separate and self-contained.

Nevertheless, apartment-living was frequently condemned. Having all rooms on one floor provided "architectural incentives to immorality" (Wharton 1920, quoted in Wright 1981, p. 146). Apartments were also unsuitable places in which to bring up children, even assuming that landlords were prepared to accept noisy youngsters in places of quiet sophistication; hence apartments were deemed a threat to family life. To counter these impressions, one Milwaukee apartment owner erected "baby flats," designed for families with small children, and offered a prize of two months' rent for every baby born in the flats. To encourage matrimony among the tenants of his "bachelor flats," the same owner offered one month's rent for every marriage contracted by his tenants (*Construction* vol. 1, November 1907). Yet the subversive impact of an apartment lifestyle continued to attract criticism: "A woman who lives in an apartment-hotel has nothing to do. She resigns in favor of the manager," commented a contributor to *Architectural Record* in January 1903 (quoted in Wright 1981, p. 149). Apartments promoted marital discord: "it is a shortcut from the apartment house to the divorce court" (Newman 1917, in Wright 1981, p. 150).

Apartments also threatened North American ideals because their occupants were almost always *tenants*. There were a few schemes for co-operative ownership, similar to the subsequent development of condominium tenure, but otherwise the only owner-occupiers were apartment-house owners who chose to live in one of their own apartments. Hancock (1980, p. 152) comments that apartment tenants were "considered by society to be in an at best transient social state." The proliferation of apartments held up progress towards universal home ownership.

Apartment-living may have been economically necessary in Manhattan, where land was scarce and expensive. In Chicago there was less economic pressure to build upwards, yet apartments began to go up in the rebuilding of the city following the great fire of 1871. The same redevelopment process occurred in San Francisco in the 1900s (Ford 1986). Chicago apartments included the palatial and luxury varieties, especially along the Gold Coast, north of the Loop (Westfall 1985), but also middle-class efficiency apartments, usually in small walk-up buildings, erected by contractors from standard plans without the aid of an architect. Hancock (1980) notes that in just one year, 1883, 1142 apartment houses were built in Chicago, and by 1900 three times as many apartments as single-family dwellings were being built there. And Girouard (1985, p. 316) claims that:

> They were undoubtedly built under New York influence, and possibly with New York capital. Chicago was always torn between a desire to imitate New York, and the desire to be different from it.

The example of Chicago is instructive when we consider the situation in Toronto. As in Chicago, it is difficult to argue that Toronto apartments were essential on economic grounds, even allowing for the contemporary prominence given to the difficulties of suburban expansion without the co-operation of a reluctant streetcar company; and the inhabitants of infant Toronto, like those of adolescent Chicago, cultivated a love-hate relationship with New York, admiring its spectacular commercial architecture and envying its prosperity, but fearful of its tenement-house slums. Indeed, the problem for developers everywhere was how to keep the two categories of multi-storey living—apartments and tenements—separate in people's minds, and how to prevent the former from degenerating physically into the latter.

Chicago is also a useful model for understanding Toronto because, as Westfall (1985, p. 21) comments, early Chicago apartments "were primarily instruments for making money." Speculative builders were not usually highly capitalized and they required a rapid turnover of capital, so they erected small blocks, rarely more than three or four storeys, with perhaps a dozen separate apartments, which could be finished quickly, and which were cheap enough to sell to landlords who themselves had only limited capital resources. Builders and owners of apartment houses were invariably private individuals rather than companies. And small middle-class blocks were reckoned more profitable than either high-class luxury flats or working-class tenements. Weaver (1987) quotes a survey of 1912 reporting rates of return on Chicago apartments: 4 - 5.5 per cent on "high-class old style," 4 - 5.2 per cent on tenements, but 6 - 6.8 per cent on "less expensive" apartments, perhaps reflecting the more reliable character of respectable middle-class tenants, less likely to move and more regular in rent-paying than working-class tenants, and more numerous than the rich, so that apartments were less likely to remain vacant for long periods.

By the early 1900s, Weaver (1987, p. 27) notes, "apartment living had established a foothold in the shelter market of every North American city." The earliest apartment houses in American Great Lakes cities date from the 1890s and 1900s—Detroit 1892, Cleveland 1896, Buffalo 1907—so it is not surprising that the phenomenon had spread to Toronto by 1899, the date of the first building permit for construction of purpose-built apartments.

In general, Canadian cities were slow to adopt apartments. The only examples illustrated in the *Canadian Architect and Builder* were in Montreal, but in the two years following its transformation into *Contract Record* in 1911, the journal carried reports, plans and photographs of apartments in Vancouver, Winnipeg, Calgary and Toronto. *Construction* more often featured articles on apartment life and design, including a substantial account in only its second issue (November 1907) of "Sociological and Economic Advantages of the Apartment House," covering both luxury and efficiency apartments in Toronto, Winnipeg, Milwaukee and New York; and subsequent reports described developments in Regina, Edmonton and Montreal. *Construction* noted that Montreal and Winnipeg were more advanced than Toronto in apartment-house building, but that Canadians generally had been less expert in their design than Americans. In

Winnipeg, apartments helped overcome the problems posed by the severity of the climate: heating could be more efficiently provided on a communal basis; shops and services on the ground floor could provide convenience goods without residents having to venture outside; high-density housing meant that more people could live close to work or services in the CBD. And, as elsewhere, efficiency apartments, with labour-saving kitchens, easy to keep clean, and with no gardens to tend, helped their occupants to circumvent "the servant problem"—the shortage of domestic servants in a society that offered more independent, attractive and better-paid jobs to young women as office workers, shop assistants or factory operatives (*Construction* September 1910, April 1912).

In other respects, debate in Canada replicated the arguments employed in the United States. Writing in the *Canadian Architect and Builder* (May 1903), W.A. Langton thought that apartments could never be "homes." He claimed that the apartment "is little more separate or self-contained than a suite of rooms in a boarding house would be; and proprietorship in an apartment, even if held by purchase, cannot compare with the proprietorship which extends down to the ground and includes some portion of it." Inside a house, functions and people could be kept apart, especially by the separation of upstairs and downstairs activities; but segregation was more difficult to achieve in a flat. Children could never be happy: "Large families are in themselves the making of a home; but what is to be done with a large family in a flat?" And apartment life contributed to the emancipation of women from domestic life in a way which the author clearly disliked: "with soup in paper boxes and fried potatoes in a bottle, a woman has little to think of now if she has credit and a telephone ..." Women would become idle busybodies: "The woman who is most envied is she who has the least care. Not only is pride in their families vanishing but pride in their housekeeping as well; and apartment life will complete the process."

In contrast, *Construction* was quite sympathetically disposed to apartment life, noting that, although for the wealthy "it is merely a fad, and the whim may be ephemeral," it could prove permanently beneficial for lower-income groups. Writers concurred in condemning design faults in early buildings, which located sitting rooms facing toilets, or servants forced to use the same entrances and stairs as their employers. Too often, apartments had been built without architects. But these faults were fast being rectified (*Construction* April 1912, July 1913). For

Construction, it was "the age of the apartment house" (November 1907): apartments were quickly becoming an integral part of modern life. Even *Contract Record* conceded by 1912 that "The apartment building movement can no more be checked than that for automobiles; both have caught the people and both have come to stay and to gather force with passing years" (31 July 1912).

TORONTO

In Toronto, a particular set of demographic and political circumstances combined to make apartment-building an attractive commercial proposition. Toronto's population had grown only slowly during the 1890s, but between 1901 and 1911 increased from 208,000 to 377,000, and by 1921 had reached 522,000. Part of the increase is attributable to suburban annexations, but most was the consequence of in-migration: from rural areas of Canada, from Britain, and increasingly from eastern and southern Europe. Jewish, Greek and Italian migration was of especial concern to Toronto's British establishment, partly because of the unfamiliar habits and lifestyle of the newcomers, but mainly because they concentrated in the city's poorest housing areas, such as "The Ward," a district of wooden shacks lacking any private sanitation, and boarding houses and old family homes, now converted into tenement houses, again with grossly inadequate sanitary facilities, all uncomfortably close to City Hall.

The early 1900s also witnessed a dramatic speculative boom, as land values and house rents rapidly escalated. Moore (1978, p. 114) shows that the rate of population increase, varying between 5 and 10 per cent per annum, outstripped the rate of increase in the number of single-family dwellings (4-7 per cent per annum) each year between 1906 and 1913. The shortfall could be accommodated either by an increase in multiple occupancy or by the construction of purpose-built multi-family dwellings. Using information from advertisements in the *Evening Telegram*, Chambers (1984, 1985) has shown that rents increased by 70 per cent between 1900 and 1905, and had more than doubled by 1913, while a contemporary economist, Professor James Mavor of the University of Toronto, estimated from surveys of working-class budgets and returns from real estate agents that rents increased by 95 per cent between 1897 and 1906. Given that wages were also increasing, the situation was not quite as desperate as these figures might suggest, but there is little doubt that unskilled workers faced a fall in their living standards

and were obliged to double-up or move into lodgings. Skilled workers and middle-class households were more likely to move to suburbia, where they built or bought their own homes. Research by Harris (1987; Harris and Choko 1988) has revealed a substantial rise in rates of home ownership between 1900 and 1913, from about 28 to 46 per cent (although these figures refer to owner-occupied *dwellings* and take no account of the increasing level of multi-occupancy). Yet, as indicated above, there were still not enough new houses to satisfy demand, nor did everybody want to move to the suburbs.

Several reasons may be offered for the shortfall in the supply of new houses. During a period of rising land prices, speculators preferred to invest in land rather than working-class housing for rent; the property taxation system was judged to deter building, since land with "improvements" incurred a much higher level of taxation than vacant, undeveloped land; and the reluctance of the streetcar company to extend its routes beyond limits established in 1891 also acted as a disincentive to residential development in remote suburban districts.

There was, therefore, some interest in intensifying residential development in the existing built-up area, either in districts within walking distance of the CBD, or close to the "belt line" of the street railway. There was a keen demand for middle-class apartments to let at around $40 per month, double the rent for a working-class dwelling. Markets for the two kinds of property were therefore quite distinct, and there was no danger that the provision of middle-class rentals would reduce scarcity and deflate rents in the working-class sector of the market.

Even critics of apartment houses recognized their desirability for as long as low-density suburban expansion was inhibited. Everybody *preferred* the option of garden suburbs, which would maintain Toronto's reputation as a "city of homes." But the Council could not justifiably prohibit apartment housing without at the same time facilitating suburban growth. It is worth quoting at length from the *World* for 28 March 1912:

INTENSIFYING CONGESTION

But Civic Authorities Are Making No Effort to Remedy

Conditions That They May Make Worse

> ... The people cannot spread out the way the council would have them. Settlement has got so far past the car lines now that the civic roads under construction will materially help only a small portion of those who must walk miles for a car...
>
> Now the city fathers are thinking of legislating against more apartments without taking any steps to remedy the conditions that have caused such an extraordinary number that have been built and are building now and will be built if permitted.
>
> Toronto is essentially a home city, that is its great civic spirit. The one-family-one-house idea has been one of most potent factors in giving Toronto the prominent place it occupies. Its home-city ideals have brought the attention and admiration of everyone, and are the envy of other municipalities.
>
> Citizens say that the apartments are driving away this home-life.They are afraid of them for that reason. They have some foundation for their fears. But they do not realize that if Toronto had a broad civic policy of advancement, that if the transportation questions were handled in a way befitting a city of Toronto's size, there would be no congestion and no apartment houses.

APARTMENT HOUSING IN TORONTO

Yet the earliest apartment houses in Toronto were not middle-class efficiency apartments, but large-scale, luxury blocks, more reflective of the desire among professionals and businessmen for metropolitan status for their city than of speculative builders' sensitivity to the local market. The first building permit for an apartment block was granted on 23 September 1899 to A.W. McDougald, for permission to erect a 5-storey "pressed brick and Bedford stone residential apartment building" on the south-west corner of St George and Harbord Streets, in the heart of what is now the main campus of the University of Toronto, but was then a district of substantial detached villas. The building was estimated to cost $100,000. In fact, McDougald was applying on behalf of the company of which he was president, The Improved Realty Co. of Toronto Ltd., and this company was listed as the owner of the building in assessment rolls for 1905, 1909 and 1911. By 1913 (in the assessment for 1914), the ownership of St George Mansions had passed to The St George Mansions Ltd. (A.H. Stratton, pres.). Despite the specification on the original permit, the completed building contained six storeys of apartments, 35

units in all, valued for assessment purposes at $80,000. In August 1904, approximately one year after completion, there were no vacancies, and subsequent assessments indicate four vacancies in 1908, only one in 1913. Among 34 households listed in 1904 (i.e. excluding that of the building manager), the average household size was 2.9 persons, none of them children. Six tenants were widows or spinsters, whose ages were never recorded; of the male tenants, the average age was 44. Their occupations included three barristers, two professors, two bank managers, a director of Canada Permanent, and several other managers, directors, brokers and agents.

The next building to be completed, the Alexandra, on University Avenue, was on an even grander scale. It was promoted by the Union Trust Company, but subsequently owned by the specially constituted Alexandra Palace Co. Ltd., and opened in 1904. The building, of stone, brick and steel construction, comprised 72 suites on seven floors; it also included dining rooms. In 1905 more than a quarter of its suites were vacant, mainly on the upper floors (although the very top floor was fully occupied); its tenants included a leading judge, two barristers, a professor, a doctor and a prominent real estate agent, but otherwise its social standing did not quite match that of St George Mansions. In 1915 occupants included Professor James Mavor. There were more tenants aged in their thirties than in St George Mansions, but overall the average age of 42 and household size of 2.6 was not dissimilar (Table 1).

By 1907, when the first list of apartment houses was published in the city directory, eight buildings were listed. Two more substantial blocks had been built on the west side of the city, both of which still exist: Sussex Court (6-storey, opened in 1905) and Spadina Gardens (4-storey, 1907), both owned by Alfred and James Hawes, although for the latter, they went under the name of Apartments Ltd. To the east of the city centre, there was the beginning of a chain of apartment houses along Jarvis Street, but as yet these included more upstart boarding houses and converted hotels than newly built blocks. Walnut Hall, for example, was really three mid-nineteenth-century town houses knocked together under common ownership; but the assessors regularly returned it as a "rooming house," accommodating in different years between 65 and 104 inmates. The Bristol Apartments, on the corner of Jarvis and King Streets, had been built in the early 1890s as a hotel; they were owned by the Synod of the Anglican Diocese of Toronto,

TABLE 1: POPULATION STRUCTURE OF EARLY APARTMENT HOUSES

Name:	St George Mansions	Alexandra	Sussex Court	Bristol Apts
Address:	1 Harbord	184 Univ.	380 Huron	163 King e.
Date:	1904	1905	1905	1906
No. of persons	99	134	65	53
No. of households	34	51	23	20
Persons per hhd.	2.9	2.6	2.8	2.7
Average age of male tenants	44	42	45	40
No. of male householders aged:				
20-29	1	2	1	4
30-39	8	17	5	5
40-49	11	15	7	2
50-59	7	8	2	2
60-69	1	1	2	2
70+	-	1	1	-
No. of female householders	6	8	7	5

Source: City of Toronto Assessment Rolls

and let in 1906 to Harry Doe, described as resident caretaker (Doe was subsequently recorded as janitor of Nordica Apartments, built the next year on nearby Sherbourne Street, and owned by Robert Pyne, Ontario minister of education). In the Bristol Apartments residents could rent any number of rooms: in May 1906 most occupants took one or two rooms, but an engineer occupied five, and a bookkeeper four rooms. Other occupations represented in the building in 1906 included barber, butcher, machinist, piano finisher, seedsman, tailor and waiter, evidently a very different clientele from the purpose-built luxury apartments to the west. In 1912 the building was sold by the church to a private owner, changed hands at least twice more during the next two years, and ceased to be listed as an apartment house after 1914, when it stood empty. It serves as a reminder that apartment houses were being closed and demolished, even as large numbers of new buildings were going up.

After 1907 there was a slow but steady growth in the number of apartment houses, but the average size of scheme, as measured by estimated cost, diminished. Many projects cost only about $10,000, barely enough for a 2-storey + basement block of five or six units. Table 2 records the numbers of apartment houses listed in annual directories, Table 3 charts progress through the issue of building permits, and Table 4 compares the estimated costs of new apartment-building with total expenditure on building in Toronto prior to World War I. While the proportion attributable to apartments is very small, the sharp boom of 1911-12 is clearly evident; and it should be remembered that the total figures include expenditure on office blocks (see Gad and Holdsworth 1984, 1987), department stores, public buildings (e.g. the new Toronto General Hospital), and industrial premises, as well as a mass of alterations to existing structures. Apartment figures in Tables 3 and 4 also exclude estimates for buildings where apartments formed only part of the structure (e.g. described as "stores + apartments"), and for buildings recorded as boarding or rooming houses, but which may actually have functioned as apartments. In the wake of the 1912 by-laws, several building permits were refused because, on detailed investigation, "rooming houses" proved to be apartments, but it is clear that at least a few cases slipped through the Board of Control's net. *Contract Record* (15 January 1913) calculated that in the boom year of 1912, $2.2 million was spent on 80 apartment blocks in Toronto, compared to $13.5 million on 5675 dwellings, i.e. apartments accounted for 14 per cent of expenditure on new housing.

TABLE 2: NO. OF APARTMENT HOUSES LISTED IN TORONTO DIRECTORIES

Date	New Entries	Losses*	Total
1903	2		2
1904	1		3
1905	1		4
1906	1		5
1907	3		8
1908	6		14
1909	9		23
1910	14		37
1911	30		67
1912	26	1	92
1913	38	1	129
1914	78		207
1915	47	4	250
1916	26	4	272
1917	18	3	287
1918	8	5	290

* e.g. conversions to hotels or boarding houses; demolitions (Rosedale Viaduct, Teraulay [Bay] Street widening)

Dates refer to year of publication of directory.

TABLE 3: CITY OF TORONTO BUILDING PERMITS FOR APARTMENT BUILDINGS

Year	No. of new apartment buildings authorised, estimated cost:						
	<$5000	$5001-10000	$10001-20000	$20001-40000	>$40000	Total	Cumulative Total
1899	-	-	-	-	1	1	1
1900	-	-	-	-	-	-	1
1901	-	-	-	-	1	1	2
1902	-	-	-	-	-	-	2
1903	-	-	-	2	-	2	4
1904	-	-	-	-	-	-	4
1905	-	-	-	1	1	2	6
1906	1	2	1	1	1	6	12
1907	2	1	1	1	-	5	17
1908	-	5	5	2	2	14	31
1909	4	-	5	4	-	13	44
1910	2	7	8	6	-	23	67
1911	7	23	20	9	2	61	128
1912	2	19	23	16	8	68*	196
1913	-	14	5	7	3	29	225
1914	-	9	10	5	-	24	249

* of which 45 granted between 1 January and 13 May (date of by-law 6061), 23 granted between 14 May and 31 December

Conversions, extensions and 'stores + apartments' excluded.

TABLE 4: ESTIMATED COST OF APARTMENT BUILDING AS A PROPORTION OF ALL BUILDING

Year	Estimated cost of new apartment buildings (a)	Estimated cost of all building (b)	a/b (%)
1903	59	4356	1.35
1904	-	5896	0.00
1905	95	10348	0.92
1906	115.5	13160	0.88
1907	74	14226	0.52
1908	294	13157	2.23
1909	234.9	18139	1.29
1910	377	21128	1.78
1911	904.8	24375	3.71
1912	1802.5	27402	6.58
1913	772	27039	2.86
1914	371.8	20694	1.80

Figures in (a) and (b) in thousands of dollars.

In addition, the cost of 'alterations to apartments', 'rooming houses' and 'stores + apartments' adds $50-200,000 p.a. to the figures in (a).

The shift towards smaller projects is most clearly illustrated in Table 5, which shows the number of units in each apartment block, as recorded in the assessment rolls for 1909, 1911 and 1914, reflecting the situation as it existed in the summer of each preceding year. Between mid-1910 and mid-1913 130 new apartment buildings were erected, but they provided only about 1300 new units. The average number of units per building declined from 25 in mid-1908 to 12 only five years later.

TABLE 5: APARTMENT BLOCK SIZE

No. of suites per block	No. of blocks listed in assessment for: 1909	1911	1914
3		1	7
4			10
5		1	15
6		6	32
7		1	11
8		4	17
9	1		6
10-19	5	14	49
20-29	5	10	12
30-39	2	3	9
40-49			
50+	1	1	3
Total no. of suites	355	701	2016
Total no. of blocks	14	41	171
Average no. of suites per block	25.4	17.1	11.8

Dates refer to the years for which assessments were made, i.e. '1909' refers to blocks in existence in mid-1908, etc.

Apartments where each unit was not listed separately (e.g. in apartment hotels and rooming houses) are excluded.

Source: City of Toronto Assessment Rolls.

TABLE 6: (1) TORONTO APARTMENT HOUSING, 1931, BY BLOCK SIZE AND DATE OF CONSTRUCTION

Block size (no. of suites)	Number of blocks (suites) in 1931, built: Pre-1912	1912-21	1922-31	Total
1-9	20 (137)	182 (1161)	178 (1132)	380 (2430)
10-24	29 (419)	67 (1030)	217 (3709)	313 (5158)
25-49	9 (276)	14 (478)	120 (4137)	143 (4891)
50+	1 (85)	7 (496)	24 (1692)	32 (2273)
Total	59 (917)	270 (3165)	539 (10670)	868 (14752)
Average no. of suites per block	15.5	11.7	19.8	17.0

(2) POPULATION STRUCTURE OF NEWLY-OPENED APARTMENT BLOCKS

Name	% Vacant Suites	% Female Tenants	Social Status of Tenants (%): Social Classes 1 & 2	3,4 & 5	Widows	Not Known
Athelma (81 suites) (1915)	12	35	29	27	19	25
15 small blocks (122 suites) (various dates 1910-17)	15	15	27	34	10	30
Total	14	23	28	31	13	28

Source: Toronto City Directories; information courtesy of Dr Richard Harris, Dept of Geography, McMaster University

Evidence of the shift, not only in size but also in character, is also provided by information in Table 6, derived from Richard Harris' ongoing research on housing in twentieth-century Toronto (Harris 1988). Harris' method of calculation is slightly different from my own: starting from a base in 1931 he traces apartments back in time through the city directories, classifying them into three categories—those erected before 1912, those built between 1912 and 1921, and those built between 1922 and 1931. He therefore omits apartments existing in 1912 which had been demolished or closed in subsequent years. He also draws on the street-listings rather than using the alphabetical list of apartment houses at the end of each directory; in some cases this means that he records groups of small apartment houses as separate blocks where I have counted them as one large development; on the other hand he has omitted some very small buildings where it was not clear whether they were apartment buildings or pairs of duplexes. Nonetheless, the message is clear: among blocks built before 1912, their average size in 1931 was 15.5 dwelling units, but blocks built during the teens and war years averaged only 11.7 suites each. Only 15 per cent of pre-1912 blocks contained fewer than 10 suites, compared to 37 per cent of blocks built between 1912 and 1921. In the subsequent apartment-house boom of the 1920s, not only the number of blocks but also their average size increased very substantially.

For a small sample of buildings, Harris has also recorded their occupants on the first occasion on which they were listed. His sample includes 16 buildings first listed between 1910 and 1917: 15 blocks were small in size, ranging from 4 to 16 units; the remaining building was the Athelma, in Grosvenor Street, facing onto Queen's Park, first listed in 1915, and widely publicized as Toronto's most expensive and elaborate apartment building. *Contract Record* (30 October 1912) carried an illustration of the plans and a description:

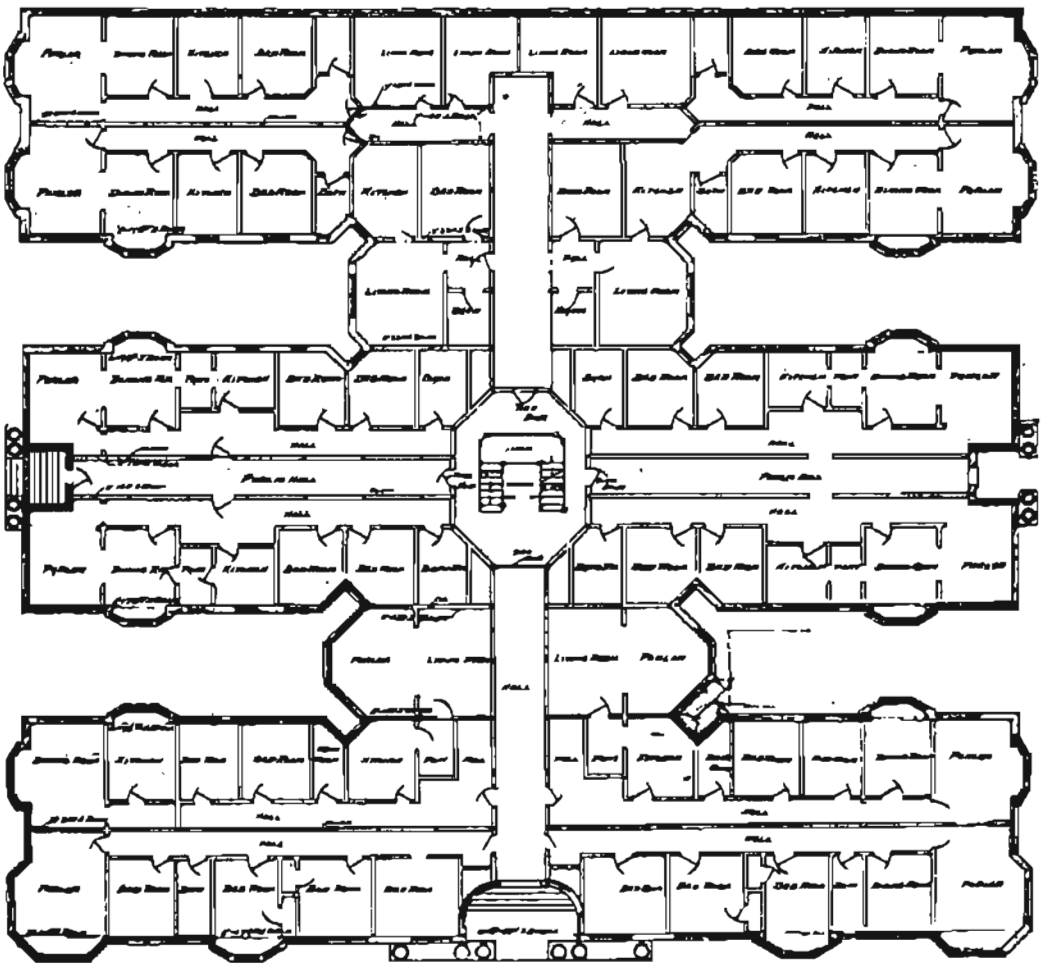
> This building has been designed to be absolutely fireproof and noiseless ... Two passenger elevators and one freight elevator will be installed ... A portion of the basement will be set apart as a cafe and amusement rooms ... The cost will be approximately $400,000.

The *World* (24 March 1912) waxed even more lyrically about the plans:

> .. 500 rooms, magnificently appointed, divided into 85 suites, of from three to seven rooms each, with what is said will be one of the most magnificent entrances of American apartment houses, billiard room, bowling alleys and swimming bath, and with lavish decorations.

PLATE 1: ATHELMA APARTMENTS, NEAR QUEEN'S PARK, TORONTO, FROM *CONTRACT RECORD*, 30 OCTOBER 1912.

Perspective View and Typical Floor Plan of Apartment House to be erected on Grosvenor Street, Toronto, at an estimated cost of $400,000. Architects, Messrs. Mallory & Thatcher.



TYPICAL FLOOR PLAN

The owner was Robert H. Bullen, who had already built the Maitland Apartments, a 52-suite building on Maitland Street, just east of Yonge Street. But Bullen's spectacular enterprise was exceptional in the climate of modest speculation that prevailed in 1912. Nor does it appear that the reality was as grand as the rhetoric. Of 81 flats listed in 1915, ten were vacant, eight were let but their tenants were recorded as 'absent', and 22 were let to female tenants, 12 of whom were widows. Most of the tenants for whom occupations were listed fell into the higher socio-economic groups, but few of them were in the same class as the first tenants of St George Mansions. On the other hand, they do seem to have been of generally higher social status than the occupants listed in the other blocks in Harris' sample (Table 6).

As in Chicago, the proliferation of small buildings reflected the demands of relatively small-scale landlords. The building of apartments appears to have been more concentrated than subsequent ownership; at least, there were several builders and "owners" whose names recurred in building permits, but relatively few landlords who owned more than one apartment house. For example, W.B. Charlton featured on 16 applications to build apartments or 2-family dwellings (i.e. duplexes) between 1907 and 1914; he was listed as developer on 11 occasions, architect on four, builder on nine; but most projects were small in scale: 2- or 3-storey blocks estimated to cost between $5000 and $35000. Nor did Charlton retain ownership of what he built. For most of the period he lived in Close Avenue, Parkdale, a popular area for apartment-house builders; but in 1913-14 he moved to the vicinity of High Park, perhaps seeking a more secluded environment, free from the kind of high-density development which he had personally helped to create.

Another example of a speculative builder regularly engaged in the development of apartment houses was A.B. Coleman. Coleman became a leading spokesman on behalf of apartment builders at the time by-laws were introduced in 1912; and his notepaper carried the description "Real Estate, Lumber Dealer, Apartment Houses a Specialty." He was involved in at least ten developments between 1906 and 1912, including one $100,000 scheme in Parkdale, and several other $30,000+ apartment houses. Unlike Charlton, he did retain ownership of some of his buildings, although by mid-1913 he owned only his most recent development.

TABLE 7: THE OWNERSHIP OF TORONTO'S LARGEST APARTMENT BUILDINGS AS RECORDED IN THE CITY ASSESSMENT FOR 1914

Name	Address	Owner	Assessed Building Value	No. of Suites
Alexandra	184 Univ. ave.	Alexandra Palace Co. Ltd.	$120,000	75
Wellsboro	414 Jarvis	Deeth & Sons Ltd.	$100,000	59
Parkview	150 Fermanagh	The Union Life Assurance Co.	$95,000	32
St George Mansions	1 Harbord	The St George Mansions Ltd.	$80,000	34
Maitland	40 Maitland	Robert H. Bullen, 79 Wilson ave.	$70,000	52
Spadina Gardens	41 Spadina road	Apartments Ltd. (Jas. Hawes)	$60,000	16
Hampton Court	21 Avenue road	C'line & Fredk J.A. Davidson, trustees of Joseph Davidson	$57,000	39
Lonsdale	621 Avenue road	John J. Walsh, 37 Adelaide st. e.	$56,000	24
Sussex Court	380 Huron	Alfred & James Hawes	$55,000	32

TABLE 8: APARTMENT OWNERSHIP AS RECORDED IN THE CITY ASSESSMENT FOR 1914

No. of apartment blocks per owner	No. of owners	Total no. of apartment blocks
1	123	123
2	16	32
3	3	9
4	3	12
5	2	10
	148	186

Of course, it was easy for a developer or builder to be involved in successive projects, as the same limited capital recycled through each scheme; by comparison, few investors had access to sufficient capital to own more than one or two apartment houses at the same time. Nonetheless, the relative absence of limited-company ownership is notable, especially given the extent of such companies' activities in the land market. In mid-1913 only ten *primarily* residential apartment buildings (i.e. excluding apartments associated with banks) were company-owned, but this figure included all of the four most highly valued blocks (Table 7). In total, 186 apartment buildings listed in the assessment for 1914 (including "apartment hotels" and "rooming houses") were owned by 148 individuals or consortia (Table 8).

Most owners with more than one building owned quite small blocks. John W. Walker, builder, owned four small sets of apartments, two in the East End, one in Yorkville, and one close to his own home on Palmerston Avenue, west of the city centre. But in aggregate, his four blocks included only 41 flats, with an assessed building value of $45,500, far less than any of the larger single buildings. It is also worth noting that Walker did not own his own home, a characteristic that applied to about a quarter of Toronto housing landlords during this period (Dennis 1987).

The executors of Jacob Singer's estate also had responsibility for four blocks, accommodating 40 tenants, but assessed for only $28,000. Singer had died in 1911, the owner of almost 200 separate properties throughout the city, including shops and vacant suburban lots, altogether valued at nearly $600,000 (*Evening Telegram* 29 February 1912). It is probable that others among the city's major private landlords, with interests in every kind of residential and commercial property, and in land, included one or two apartment houses in their portfolio. For example, J.J. Walsh, "estate broker and valuator: estates managed, rents collected, property bought, sold and exchanged; money to loan on farm and city property," and—like many apartment developers—a resident of Parkdale—owned five blocks, 72 units assessed for $154,000. But between 1905 and 1912 he was responsible for 50 building permits, to a total value of $574,700, of which less than a quarter was accounted for by four apartment buildings.

Figures 1-3 chart the geographical spread of apartments, as reflected in directory listings. By 1912 several concentrations of development were evident:

FIGURE 1: APARTMENT HOUSES IN TORONTO FIRST LISTED IN THE CITY DIRECTORY IN OR BEFORE 1911.

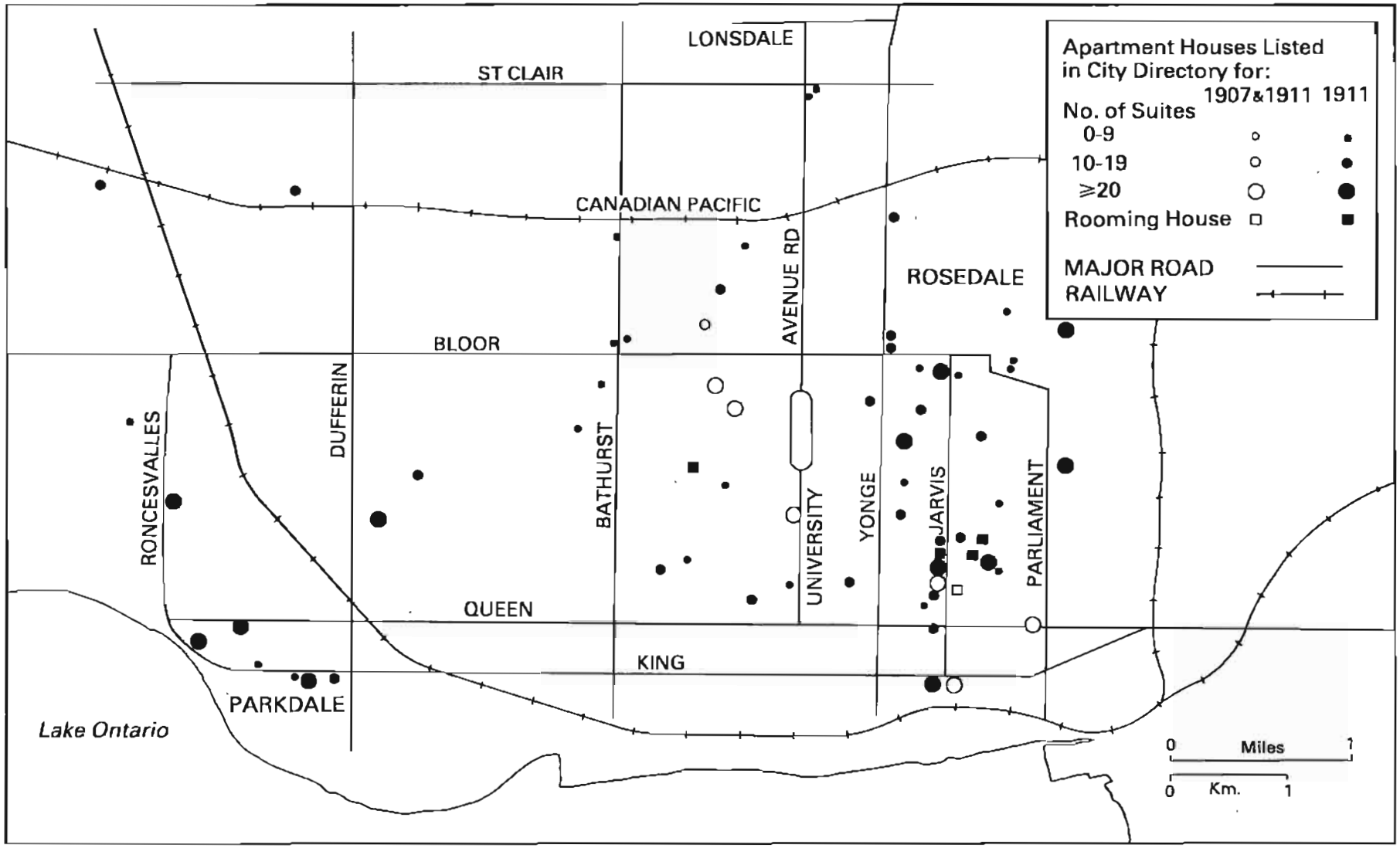


FIGURE 2: APARTMENT HOUSES IN TORONTO LISTED IN THE CITY DIRECTORY FOR 1913 BUT NOT FOR 1911.

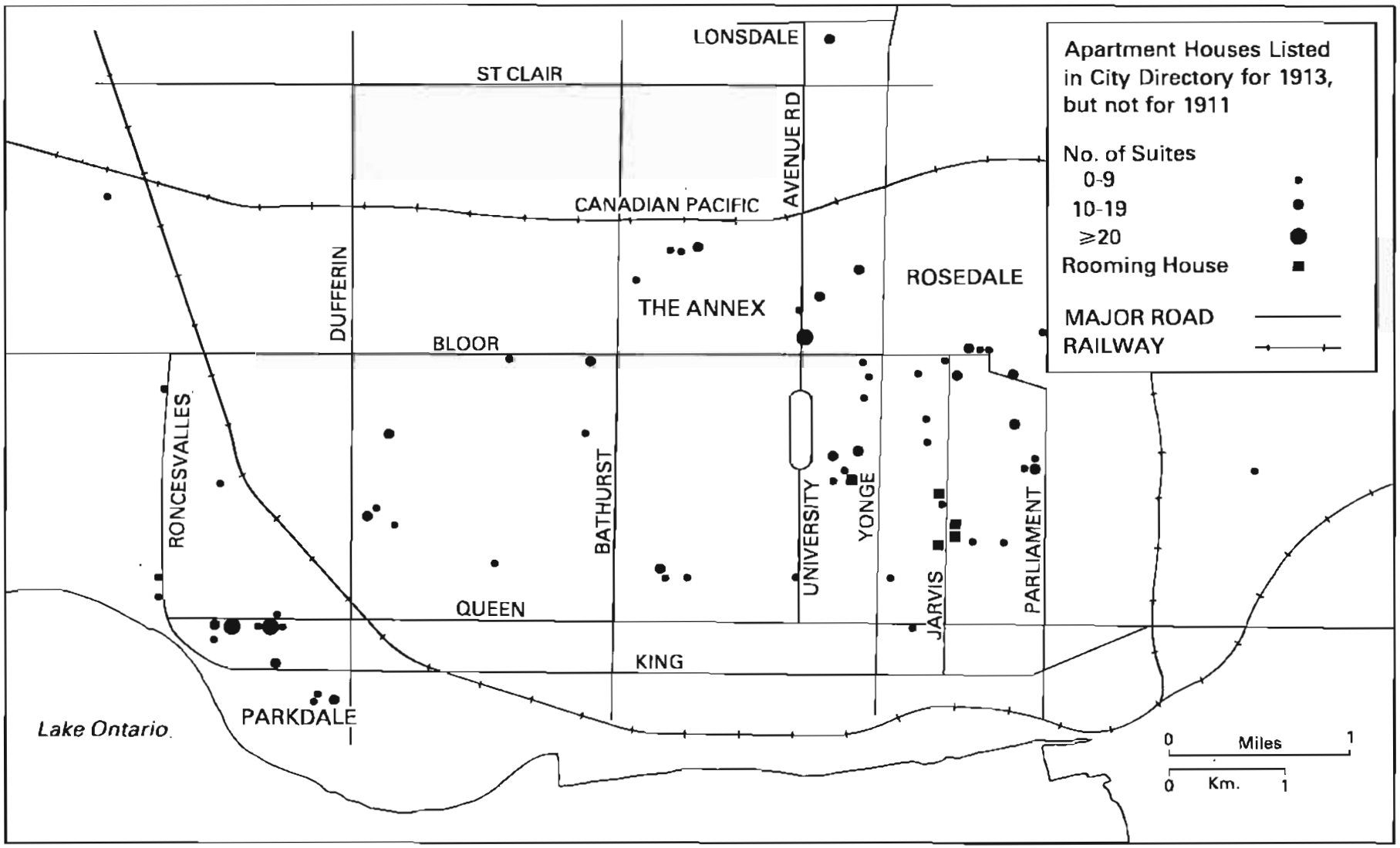
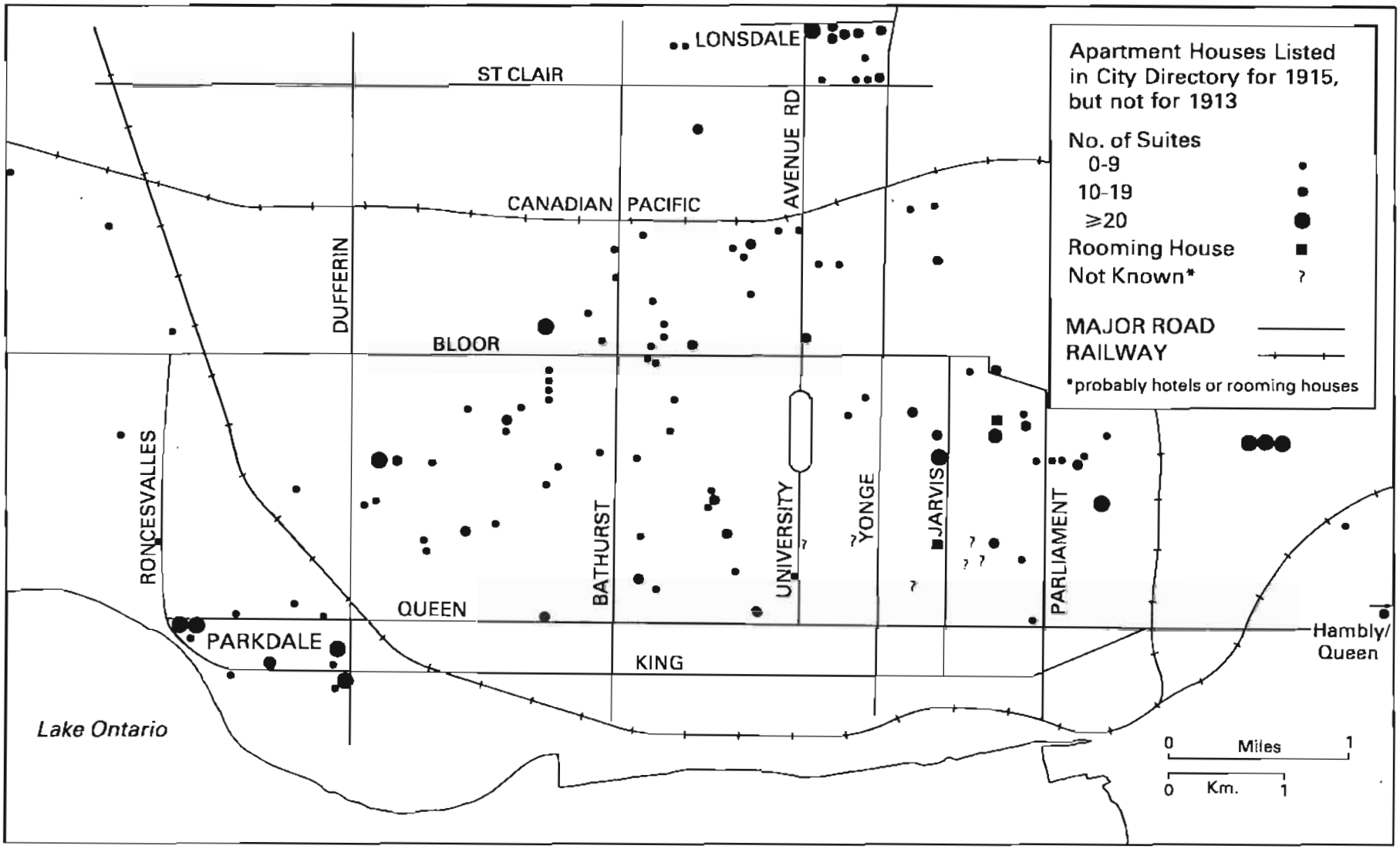


FIGURE 3: APARTMENT HOUSES IN TORONTO LISTED IN THE CITY DIRECTORY FOR 1915 BUT NOT FOR 1913.



(1) along Jarvis Street, east of the city centre. As the rich abandoned the area for Rosedale, the Annex or more distant upper-middle-class suburbs, so a new servantless professional and business bachelor class moved in, especially to luxury apartments, such as Queen's Court, King Edward and Wellsboro, all on Jarvis Street, and the Maitland, Royal George and—rather more "bohemian" in image—La Plaza and Manhattan, all on cross streets between Yonge and Jarvis Streets. Most spectacular were the Traders' Bank (subsequently Royal Bank) Apartments, situated above a branch of the bank on the north-east corner of Yonge and Bloor Streets. The building comprised six storeys and a basement, with bank, shops and palm garden on the ground floor, professional offices on the second floor, capped by four floors containing 15 large apartments and four bachelor apartments. Rents ranged from $500 to $1200 per annum. The top floor also included a cafe for 100 guests and a roof garden (*Construction* November 1907).

(2) an equivalent inner west side middle-class district, along Huron and St George Streets and Madison Avenue, intermixed with substantial romanesque mansions; and with a cheaper end along Grange Avenue, extending west of Spadina Avenue.

(3) the beginnings of a suburban apartment district in Parkdale. Many of the city's most prominent speculative builders themselves lived in houses in Parkdale, e.g. on Jameson, Close and Dunn Avenues, while promoting apartment buildings, usually fronting the main streets (King and Queen Streets), and especially located on corner sites, which served as a convenient "foot in the door" for subsequent extensions into the purely residential side streets.

THE MOVEMENT TO PROHIBIT APARTMENTS

Another district in which apartment developers attempted to gain a foothold was to the north of the city, where Avenue Road intersected St Clair Avenue. This was an exclusive high-status district of large detached houses, many of them owner-occupied by Toronto's business and professional elite. At least one resident, a University of Toronto professor, claimed he had "sold out his house on Huron Street and came up to Forest Hill Road with the express purpose of escaping apartment houses being near him" (Board of Control Correspondence, Box 68, no. 1758, 20 May 1912). Apartments were perceived as threatening not only privacy but also property values. There were some justifiable grounds for

complaint since, in the rising boom of apartment-house construction during 1911, many developers attempted to pack the maximum amount of building onto the minimum amount of land: reducing yard space, building right up to plot boundaries, and extending development forward to the sidewalk, regardless of any established building line. During the winter of 1911-12 a succession of cases came before the Board of Control or the courts, as developers were accused of contravening existing building by-laws.

On 30 January 1912, Controller J.O. McCarthy submitted a petition to the Board of Control on behalf of residents in Jameson Avenue, a residential street extending north from King Street, in Parkdale. They were concerned that a proposed apartment building on the north-east corner of King and Jameson would extend far beyond the existing building line, which had been *voluntarily* agreed by all the other property owners on Jameson Avenue, and which allowed for a 100-feet-wide boulevard. The City Architect was instructed to withhold a permit for the development, pending further investigation; but in mid-February, the developer, Solomon King, obtained a court order, forcing the Council to issue a permit. King had not contravened any city by-laws, merely a gentlemen's agreement. Nonetheless, the judge delayed the order for three days to give the residents time to apply for an injunction, on the grounds that insufficient yard space had been allocated around the proposed building. But this depended on an unlikely interpretation of the existing building by-law, that a 15-suite apartment house constituted 15 separate houses and therefore required yard space for 15 houses. Rather than pursue this reasoning, the Council agreed to pass a by-law expropriating part of the site, provided that the residents themselves paid the cost. In fact, the developer agreed to sell the land direct to the residents, and the by-law was promptly repealed (Board of Control Minutes, 30 January 1912, no. 257; *Evening Telegram* 20, 28 February 1912).

Although the residents had preserved their boulevard, they failed to prevent the building of an apartment house. In early April, King applied again and received permission to erect three-storey brick apartments on what remained of the site; and in July he was allowed to add an additional storey. In effect, therefore, King managed to fit in as many if not more flats than he had originally planned, but at a lower cost for a reduced area of land.

The case had also created a dangerous precedent, suggesting that developers might be able to hold local residents to ransom, obliging them to pay for what was effectively wasteland in front of buildings. Certainly this was the interpretation made by David Henderson, solicitor, when he wrote to Mayor Geary in May 1912, objecting to the first application for exemption from the new zoning by-law. J.A. Mackenzie had requested a permit for an apartment house on Forest Hill Road (in the Avenue/St Clair district). Henderson concluded: "I cannot understand why Mr Mackenzie should have selected this lot, unless he may have hoped that some of the neighbours might buy his land at profit, as I understand has been the practice in some other localities" (Board of Control Correspondence, Box 68, no. 1758). It was also adduced by the *World* (8 March 1912) as one reason why the Council wanted to control the erection of apartment houses. In reporting the introduction before the Ontario Legislature of a bill to "control and prevent the erection of buildings ... that are a detriment to surrounding property," the newspaper noted that "It is argued that there have been several cases where thousands of dollars have been extorted in this way from the adjoining property owners."

Meanwhile, on 18 January 1912, the *World* had reported that J.J. Walsh & Co. had bought 155 feet of land and obtained a building permit to erect two blocks of 3-storey apartments on the corner of Avenue and Lonsdale Roads. The paper commented that "The erection of an apartment house in this district will surely raise a storm of protest from the present residents." Indeed, "The present plans have been rushed thru and a permit issued with the idea of starting work at once in order to forstall any protests that may be made." Sure enough, one local resident promptly wrote to the Mayor:

> I am informed that a By-Law was passed by the City Council, restricting the erection of any buildings within 40 feet of the Street line on Avenue Road between St Clair Avenue and Lonsdale Road. I have built a fifteen roomed residence on my lot, and am of the opinion that if an apartment house is allowed to be built almost opposite to it, that my property will be materially depreciated in value, more especially if the builder of the apartment house is allowed to build out to the Street line in direct opposition to the By-Law above referred to (Board of Control, Correspondence, Box 66, no. 344).

But the protest was to no avail. In this and several other cases, builders were able to exploit a loophole whereby "restrictions to keep buildings back from the street line could not be applied to lots fronting on the cross streets" (Board of Control Correspondence, Box 67, no. 781). Provided Walsh's development was deemed to front on Lonsdale Road rather than Avenue Road, there was nothing the Council or the local residents could do.

However, another Avenue Road householder, H.H. Williams, one of the city's most respected real estate dealers, was prepared to attack the apartment-house problem in a more radical way.

During 1911, the Legislation Committee of the City Council had begun to consider an approach to the Provincial Legislature for an amendment to the Municipal Act (which applied to all city authorities in Ontario), authorizing local governments to "prevent, regulate and control the location and erection of apartment houses and garages." The Committee duly recommended this to the full Council in their report on 12 January 1912. On 15 January, H.H. Williams wrote to the Council proposing two amendments to the wording of the application. On the one hand, he asked for it to be strengthened to prevent "the erection of new buildings or the conversion of existing dwellings for or into anything other than a dwelling house for one private family." On the other, he suggested that the legislation should be restricted to cities of over 100,000 (i.e. currently, only Toronto) as he anticipated objections from smaller cities.

He followed up his letter by leading a deputation of real estate dealers to the Board of Control on 19 January. The *Evening Telegram* (19 January 1912) reported that:

> Mr Williams instanced the case of a man who, with an investment of $40,000, built a $25,000 house and then, perhaps, had a house next door to his property altered and used as a tenement house. The value of the $40,000 property would be cut in half. "Such people as that" said Controller McCarthy, "should have all the protection we can give them."

It is worth noting that this exchange occurred only two days after Walsh had obtained his permit for a site very close to Williams' own home, and where exactly this kind of reduction in values was anticipated.

On the surface, H.H. Williams and J.J. Walsh appear to have been quite different kinds of real estate dealer, the former anxious to preserve the status quo, and to make his profit by ensuring that middle-class, single-family dwellings maintained their value, the latter more speculative, and eager to cash in on the apartment boom. But reality was not so simple. In fact, Williams had various interests in buying, selling and managing apartments. Most were located downtown, where they did not threaten single-family neighbourhoods, but some seem to have been very much like the kind of building to which he was objecting. Skimming the property pages of the *Evening Telegram*, we find H.H. Williams & Co. advertizing:

> Rosedale Apartment House for Sale: $30,000, annual rental $3060, high class tenants, building in perfect order, most attractive proposition for steady investment (15 January 1912)
>
> Apartment House Site: Special Price for Quick Sale: on north-west corner Bloor & Walmer (18 January 1912)
>
> $17,000 - Apartment house in Parkdale, new, hot water heating, close to cars, rented for $2640 per yr. (24 January 1912)
>
> $50,000 - Apartment house site, vicinity Jarvis and Carlton, 210 x 176, large brick building, could be remodelled to advantage (27 January 1912).

Williams' company also *managed* apartments, e.g. "$60 Pembroke street: 6 apartments in new apartment house ready for occupation 15 March, 6 rooms & bath, sunroom, gas, electric light, gas range, refrigerator, hot water year round" (*Evening Telegram* 24 February 1912). He also offered more modest, less central apartments at between $15 and $35 per month. And through the International Realty Co., of which he was president, he owned a small, 8-unit apartment house in the centre of the city, near the intersection of Carlton and Yonge Streets.

Presumably, therefore, Williams' concerns were place-specific; obtaining legislation that could be applied *anywhere* in the city did not mean that it had to be applied *everywhere*. Alternatively, and more cynically, we might follow the *World*'s argument: that apartment legislation was pro-landlord, designed to protect the interests of those who already owned and managed apartments, to keep rents and prices high by restricting supply (19 May 1912).

The City Council duly applied to the Ontario Legislature along the lines proposed by Williams. The bill was debated during March, before being referred to committee, and finally passed, in emasculated form, in April. The Provincial Secretary, Hon. W.J. Hanna, thought the proposal "decidedly far-reaching ... This practically means, if the bill goes thru, that a private family can't have a boarder. Rather drastic, I believe. It would be pretty hard on some people" (*World* 19 March 1912; *Evening Telegram* 27 March 1912). So the bill was amended back to its 'pre-Williams' state, restricting only apartment houses, tenement houses and garages, and defining the former as houses in which three or more families were living (Moore 1978, pp. 139-40).

An alternative proposal "to clean up tenements" within the framework provided by the Public Health Act fared less well. At the same time as the amendments to the Municipal Act were being debated, Dr Forbes Godfrey, a Conservative member of the provincial parliament, introduced a bill to regulate any buildings occupied by two or more families, living independently but sharing common rights (e.g. using the same staircase, toilet or yard space). He proposed that in future no building should be occupied as an apartment or tenement without the issuance of a certificate by the local authority, confirming that the structure complied with regulations made by the Lieutenant Governor. This gave enormous discretion and power to the governor to introduce whatever building or sanitary regulations he thought appropriate. The bill received a second reading but got no further than a referral to the parliamentary municipal committee (*Evening Telegram* 7 March; *World* 21 March 1912).

A second recommendation of the City's Legislation Committee failed to get even this far. Since 1904, so-called "residential districts" had been established by a series of by-laws; but these did not limit land uses to *purely* residential uses, rather they listed an increasing range of "businesses, trades, and noxious activities" (Moore 1978, p. 135) that were prohibited. Applications to the legislature "to declare districts wholly restricted to use for residential purposes" were rejected in 1909 and 1910, so in January 1912 the Legislation Committee again proposed an amendment to the municipal act, authorizing the city "to set aside streets for residential purposes only, physicians, dentists and music teachers to be exempted" (City Council Minutes, 1912, Appendix A, p. 90). However, the Board of Control

refused to endorse the proposal, presumably because its inclusion in a package of amendments would have lessened the chances of success for less radical measures.

One further control over the development of apartments was less difficult to enact. Altering the regulations with respect to the amount of yard space around each dwelling required no authority from the provincial government, merely an amendment to an existing by-law, which specified a minimum area of 300 square feet, regardless of the number of suites in a building (*Globe* 26 March 1912). During 1911 the City Council had begun to consider a major revision of its building regulations, to encompass changes in fireproofing, building materials, methods of construction, etc. (*Construction* June 1911). Since this was likely to take many months to complete, Alderman McBride, on behalf of the Fire and Light Committee, approached the Board of Control, requesting support for an amendment to the current building by-law, requiring 500 square feet of yard space *per suite*. The *World* observed that this would effectively prevent large apartment houses from being erected in better residential districts. Even the then popular six-suite houses, favoured by local builders with limited capital, would need 3000 square feet of yard space, forcing up rents beyond what the market would bear. "Exit the apartment if this proposal is carried" (*World* 28 March 1912). The Board of Control concluded not only that the proposal was too strict, but also that its wording was ambiguous, and by 1 April, when the amendment was debated in the full Council, the requirement had been reduced to 500 square feet *for each suite on the floor of the building that contained the most suites*. This version was passed on 15 April as By-Law No. 6023, but not without opposition. At the following council meeting, Alderman McBrien, himself a builder, attempted to repeal the law, proposing that 350 square feet per suite would be sufficient to ensure a healthy atmosphere; but without success:

> Ald. McBride slammed the apartment houses as the breeders of slums.
>
> Ald. Maguire - "A gentleman in New York told me recently that if that city were not situated on an island they would never permit the erection of an apartment house."
>
> Controller Church - "The by-law does not go half far enough. There is not enough regulation of these apartment houses in Toronto. They are building these chicken coops all over the city. It would be a retrograde step to reduce the area from 500 to 350."

> Ald. Hilton said that even in New York the requirements demanded that there should be a supply of fresh air and sunshine for each apartment.
>
> "Apartment houses have damaged more property than any other institution in the city," said Ald. Rawlinson, "and I think we should do something to protect the people." (*Evening Telegram* 30 April 1912)

Not surprisingly, after this routing of the opposition, By-Law No. 6061, implementing the amendment to the Municipal Act—"to prohibit the erection of apartment or tenement houses, and of garages to be used for hire or gain, on certain streets"—passed through the Council on 13 May with virtually no debate. The bill received its first two readings, the Council resolved itself into committee, the committee adopted the bill without amendment, the bill was read a third time, and carried by 18 votes to nil (City Council Minutes, 1912, 573). It was just as the *World* had predicted earlier in the day: "No question of outstanding interest is before the city council meeting today" (*World* 13 May 1912). The Council was required to specify individual streets and portions of streets to which the by-law would apply. It decided to list every street in the city that was not obviously "commercial;" the list ran to 18 pages in the printed council record, and so hurriedly was it compiled to prevent builders from rushing through applications for permits in anticipation of the ban, that another by-law (no. 6109) was necessary the following month, specifying all the streets that had been accidentally omitted from the first list! Subsequently, as new streets were constructed, or districts annexed, further by-laws were passed, usually coupling the prohibition of apartments with the creation of "residential districts" from which trades were excluded. The aim was to create or preserve whole districts of single-family dwellings, and restrict apartments to commercial streets.

WHY THE COUNCIL ACTED

Having described the course of events leading up to the passage of the two by-laws, it is necessary to reconsider the reasons for the Council's action.

The economic reasons for restricting apartments—whether to maintain the values of single-family dwellings, or to allow landlords to charge monopoly rents

on those apartments which already existed—were obviously vulnerable to the accusation that they reflected the interests of a tiny number of property owners and their agents, at the expense of the vast majority of citizens who would have to pay more for their accommodation in future. But apartment construction might also have been regarded as challenging the promotion of homeownership, not only because apartments themselves were invariably rented, but also because their construction threatened the value of nearby owner-occupied houses. Why bother to invest in homeownership if there was no guarantee that your home would at least retain its value? As today, waverers needed to be cajoled into investment (whether in owner-occupation or, more recently, share ownership) by the assurance that their investments could only increase in value.

However, the opposition to apartments in Toronto was also given moral respectability at a critical moment by the publication in July 1911 by the city's medical officer, Dr Charles Hastings, of a report on "Recent Investigation of Slum Conditions in Toronto." Hastings was undoubtedly right to expose the insanitary conditions in which many poor and newly arrived citizens were obliged to live in inner-city slums such as "The Ward," but he also blamed builders who were erecting new tenements for exacerbating sanitary problems, and he denied any difference between "tenements" and "apartments." He identified 92 tenement houses (where at least three families lived independently under the same roof) in six slum districts and strongly opposed the construction or conversion of existing buildings to tenements, fearing that Toronto might follow New York in succumbing to the "scourge" of the tenement house (Hastings 1911). He continued (p. 20):

> The apartment house really belongs to the same class as the tenement, and we have information that even in Rosedale and College Heights there are apartment houses having one or more dark rooms with no outside ventilation. These should not be permitted.

Hastings continued his attack on apartments-cum-tenements in a speech at the Metropolitan Church in February 1912, where he denounced tenement houses as "human packing cases" (*Evening Telegram* 12 February 1912), and in a health department bulletin issued shortly after the passage of the new laws, in which he described apartment houses as "wretched substitutes," "ugly structures," "money-making devices" and a "menace" (*Daily Star* 29 May 1912). Hastings' views were

reinforced by Dr Helen MacMurchy who argued that the erection of tenements and apartments "had only aggravated the trouble and provided no solution to the problem" of poor housing. She advocated a permanent system of house inspection and, like Hastings, urged the development of garden suburbs rather than block dwellings (*World* 5 February).

Perhaps the most widely read and persistently expressed views were those of a succession of editorials in the *Globe*: "Space Around The Tenement" (5 March 1912), "Tenement Houses in Toronto" (4 April), "Where Toronto is Drifting" (27 April) and—following the passage of By-Law 6061—"The Apartment House Problem" (29 May), first demanding and then applauding the introduction of legislation. Citing evidence from San Francisco which, before the great fire of 1906 had been a city of homes, but now had become a city of "high wooden tenements filled with dark rooms, and often occupying 100 per cent of the lot;" from Glasgow, where there was a correlation between number of rooms occupied and the height and weight of children living in tenement buildings; and from New York, where there was a campaign to "label the tenement houses" with the names of their owners in order to shame them into more responsible and humanitarian action (26 April), the *Globe* concluded that Toronto was headed down the same road:

> If Toronto becomes a city of closely-packed tenements it will become a city of stunted children and of unhappy adults. Its morals will suffer as well as its health (*Globe* 27 April).

So, "The City Council must get after these tuberculosis breeders" (5 March). There might appear to be the world of difference between a Rosedale apartment house and a Gorbals tenement, but to the *Globe*, "many of the more recently built apartment houses and an increasing number of those projected are in essence tenements" (4 April).

Finally, there was also some working-class antagonism. The *World* (15 February) reported the views of James Simpson of the trades and labour council that the tenement system was bad morally and physically, and the secretary of the Toronto District Labor Council wrote to the Mayor (6 April), informing him that his members were strongly opposed to the erection of tenement houses, on the grounds:

(1) That such houses precipitate a condition of overcrowding.

(2) That mothers with children in the upper flats find it impossible to allow their children to go out for recreation.

(3) That the moving of furniture from one tenement to another is made more difficult and that the tenants become subject to unfair rents and conditions imposed by the landlords.

(4) That the privacy, so desirable in the home-life of the people, is almost unknown.

(5) That immorality thrives more readily in this type of house than in the individual or semi-cottage (Board of Control Correspondence, Box 67, no. 1095).

In a city of such strict Protestant ethics as Toronto, the moral argument lent all-important respectability to objections based on economic self-interest.

Nonetheless, it is clear that the attempted invasion of high-status single-family areas in Parkdale and, more especially, Rosedale and Avenue-St Clair, provided the catalyst to action. For all the moral outrage and sanitary evidence, there was little concern as long as apartments stayed downtown or in lower-status neighbourhoods. This becomes even more apparent when we examine what happened in the months following the passage of the by-laws.

WHAT HAPPENED NEXT?

By the evening after the Council's enactment of By-Law 6061, the *Evening Telegram* was reporting the anger of builders, particularly those who had acquired high-priced land, but had not yet been granted permission to build. In an editorial, the *Telegram* attacked the by-law as "an abuse of power" (17 May).

The *World* called the by-law "landlord legislation," "passed solely in the interests of high rent" and forced upon non-ratepayers by landlords who feared that rents would decline as building costs fell, and if both apartment and suburban housebuilding increased. Indeed, the apartment laws were interpreted as further evidence of a "Wee Yorkie" policy, sponsored by "the big landlord class" to "keep the people in the 'dear' land area. They oppose all movements that will let the people out where land is cheap and where they can have homes of their own ... The majority—the tenants—must meekly sit still and read about the big landlords

as they kill the tubes and annexations and cheap land and boost rents" (19 May 1912).

At the heart of this interpretation was the question of the franchise. Only property owners could vote on money by-laws, such as those involving new street and public railway construction. Only substantial property owners could become councillors. Hence it was very unlikely that local government spending or legislation that favoured tenants more than landlords would ever be approved.

Initially, there was talk of challenging the legality of the by-law, or proposing an amendment designed to reduce its effect. J.A. Mackenzie (who had a very immediate personal interest to declare, having applied for a permit to build apartments on Forest Hill Road) wrote to the *Globe* suggesting a compromise: certain streets and districts could be set apart for apartment houses, the yard space could be increased yet again, buildings would adhere to the alignment of existing houses, and minimum-cost restrictions should be imposed in some neighbourhoods. The *Globe* added its own suggestion that every suite, however small, should include a bath (*Globe* 29 May 1912). But councillors defended their decision, arguing that the legislation was not meant to be totally prohibitive, but "to enable us to discriminate" between reasonable and unreasonable proposals (Controller McCarthy, reported in the *World* 11 June).

More positively, both Mackenzie and A.B. Coleman wrote stressing the attractions of apartment-life, including the financial arguments in favour of renting an apartment as opposed to buying a detached house. Mackenzie thought that apartments were ideally suited to a variety of groups of people: the elderly retired, young single businessmen, newly-weds, widows and their daughters, and commercial travellers and their wives (who would have company close at hand while their husbands were away). Coleman argued that, far from creating new slums, apartment-builders were trying to improve conditions. It was ridiculous to suggest that the luxury apartments of New York were really tenements, and there was no reason to think that the situation would be any different in Toronto. To Coleman, the really dangerous and unhealthy overcrowding lay where two or three families were packed into accommodation intended for only one; the implication was that the banning of *planned* multi-family dwellings would *increase* this kind of *unplanned* multi-occupancy (*World* 31 May). And Coleman, along with several other writers, claimed that well-planned apartments actually

enhanced surrounding property values. It was argued that, because it was in the landlord's interest to maintain his or her property, to ensure that tenants were attracted and retained in a competitive market, apartment houses would be better cared for than many single-family owner-occupied dwellings.

Not only the *World* but even the more sober *Globe* predicted a rise in rents as prohibition created scarcity. As early as 22 May, the *Globe* reported that apartment houses were being advertised for sale at 10-25 per cent above their previous value; by 29 June, the *World* was claiming that apartment rents were due to rise by 10-35 per cent on 1 October, the date on which new apartment leases were usually made, and that house owners were also raising their rents in line with apartment-rent increases. By 16 September, the *World* was speculating that "There cannot be more than a dozen vacant apartment suites in Toronto" and that rents would rise by more than ten per cent, even though owners' expenses had not increased. But the assessment and directory evidence does not bear out such a dramatic decline in vacancies, nor is it likely that rents—if they rose—did so, so soon after the passage of the by-laws. After all, many apartments sanctioned in 1911 and the first four months of 1912 were continuing to be built. By the time the legislation really had any effect—in 1913 and 1914—the onset of a collapse in the property market, followed by war, created very different market circumstances.

One more immediate issue was whether building permits issued prior to 13 May were still valid, especially if building had not yet commenced; and whether buildings authorized prior to April had to conform to the new regulations with regard to yard space. A succession of cases came before the Board of Control, and some continued into the courts. In almost every instance, the builder either was allowed to continue to the original plans, or won compensation from the Council in return for an agreement to abandon construction.

There was also a variety of strategies, legal and illegal, for evading the new regulations. Hotels and boarding houses were not subject to the same restrictions so there was, not surprisingly, a spate of applications to erect "rooming houses," some of which proved remarkably easy to convert to apartments. For example, on 18 May, A.H.C. Proctor received a permit for a 5-storey brick rooming house at 240-2 Jarvis Street, and Home Suite Homes Ltd. were granted permission to erect a 4-storey brick and steel ladies' residence at 160 Huron Street (for "lady teachers, nurses and business women"[*World* 19 May]); the latter subsequently became the

Maples Apartments, and in 1988 went under the name of the Epitome Apartments! Other developers were less fortunate: J.A. Hambleton applied in May 1914 to erect a rooming house on Pembroke Street, but was turned down by the City Architect, who believed that he was really planning an apartment house; and an application in January 1914 for a "lodging house" elicited a letter from a local resident claiming "it is only a misnomer for an apartment house, no doubt done to evade the law" (Board of Control Minutes, 22 January, 1 May 1914).

Alternatively, a builder might simply go ahead without applying for a permit, confident that once his building was erected, it would be very difficult for the Council to force him to demolish it. Matters usually turned on the vigilance of the neighbours in reporting what was going on. On 23 January 1913, the Board of Control learnt that Jacob Samuels was erecting an apartment house in Huron Street, just south of St. Patrick (now Dundas) Street, even though his permit was for a two and a half-storey dwelling house. After some negotiation, Mr Samuels was allowed to go ahead, *provided that he agreed not to use the building as an apartment house*. But a year later, a near neighbour of Samuels submitted a petition signed by local property owners (including Samuels), requesting that their part of Huron Street be exempted from the prohibition on apartments. The request was granted (and presumably Samuels had a head-start on his neighbours, as his apartment house was up and ready!) (Board of Control Minutes, 23 January, 4 April 1913; 3,17 April 1914).

For builders who had planned only small apartment houses with five or six suites, there was little to be lost by opting instead to erect a pair of semi-detached two-family dwellings (Table 9). W.J. Slanker first applied on 13 May, the day that the by-law was passed, asking for permission to erect a three-storey apartment house at 35 Foxbar Road, near the Avenue/St Clair intersection. He applied again on 7 June, and the Board of Control referred his application to the Property Commissioner, with instructions to canvass local owners and residents. This became the standard procedure for considering exemptions from the by-law, although in practice it seems that more attention was paid to owners than to residents. In this case, it was reported back that of 24 owners interviewed, 16 were strongly opposed, 1 favourable, 1 indifferent, 4 were not in the city, and 2 failed to express an opinion. Despite the pleas of Slanker's solicitor—that the site overlooked a cemetery and was therefore "more suitably located for the purposes

of an Apartment House, than for private residences," that his client had already spent several hundred dollars in fees to the architects, and stood to pay compensation to builders whom he had already contracted, and that Slanker and his financial partner both intended to occupy apartments themselves—the Board of Control rejected the application (Board of Control Minutes and Correspondence, May-June 1912). But on 1 October the Board received another letter of protest from the local residents, reporting that Slanker had sold part of his plot and, on the remainder of the land, was proceeding with the erection of "a building which to all intents and purposes would be an apartment house in that it provides a residence for four separate families living independently of one another." But this was perfectly legal: Slanker was erecting a pair of two-family dwellings, which were not prohibited under the by-laws (Board of Control Minutes and Correspondence, October 1912).

TABLE 9: THE DISPLACEMENT EFFECT: PERMITS GRANTED FOR ROOMING HOUSES, TWO-FAMILY DWELLINGS, ETC.

Year	No. of permits for:			
	Alterations/ additions to apartments	Rooming houses (inc. alterations)	Stores + apartments (inc. altns)	2-family dws. (including conversions)
1902	1	-	-	-
1903	1	-	-	-
1904	-	-	-	-
1905	1	-	-	-
1906	1	-	2	-
1907	-	-	2	-
1908	2	-	2	-
1909	9	-	4	1
1910	7	2	5	2
1911	9	1	6	-
1912	16	10	15	-
1913	7	6	10	38
1914	8	4	36	64

One important effect of the "500 square feet" by-law was to reinforce the preference of apartment builders for corner sites. Corners had always been attractive for apartments, since they guaranteed light and ventilation on at least two sides. But they became even more attractive after April 1912 because—having open space on two sides—they were exempt from the provisions of the yard space by-law, and so could be developed much more intensively.

The prohibition by-law provided yet another reason for seeking out corner sites at the junctions of residential roads, where apartments were banned, and commercial streets, where they were still permitted. Provided that building plots could be deemed to *front* on the unrestricted streets, then apartment houses could be built at the back of lots, perhaps behind main-street stores, and perhaps extending several hundred feet along roads where they were officially prohibited. For example, in May 1913, forty-two residents of Quebec Avenue petitioned the Board of Control, protesting against the erection of an apartment house on the rear end of a corner lot at the junction of Quebec Avenue and Dundas Street. They learnt that, as the lot fronted on Dundas Street, it was not covered by the by-law (Board of Control Minutes, May 1913). So today, there are still large numbers of apartments on side streets close to their intersection with, for example, Bloor, Queen, Dundas and Bathurst Streets.

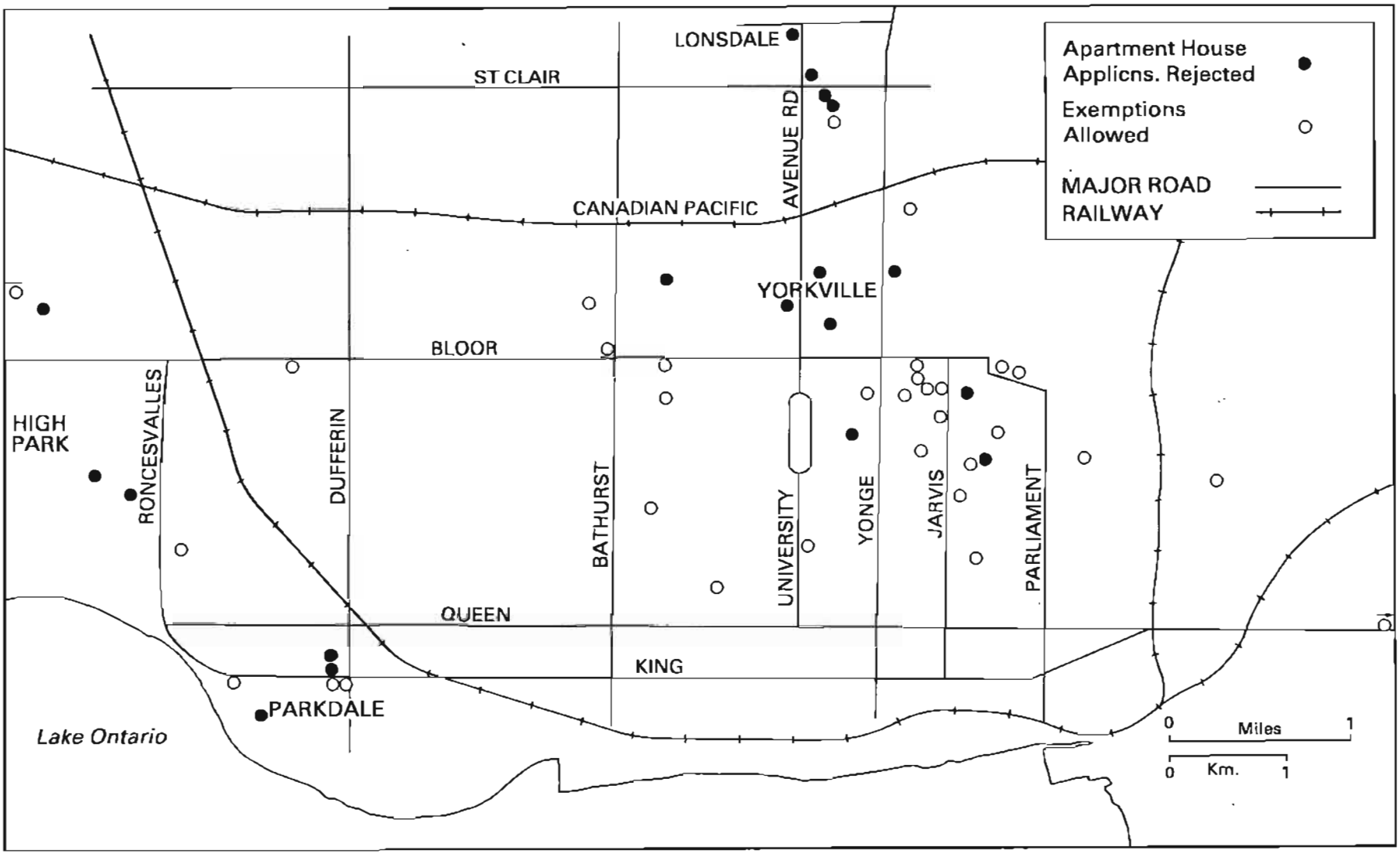
Once a side street had been penetrated in this way, there was every chance that apartment builders would be able to make further inroads, using the procedure that the Board of Control had established for considering exemptions to the by-law. At first, supplicant builders merely requested a permit and waited while the Property Commissioner visited the site, noted current land uses in the vicinity of the proposed apartments, especially any existing apartment or boarding houses, and circulated other property owners for their views. He then reported back to the Board of Control, whose members did *not* always follow his advice, and which in turn made recommendations to the full Council. If the Council decided to allow the exemption, another by-law had to be passed, specially excluding the site in question from the operation of By-Law 6061. This procedure continued until 1941 when the Deputy City Solicitor advised that, in his opinion, it was illegal for the Council to authorize violations of residential by-laws by passing amending by-laws, if such action was taken for the benefit of private individuals, and not in the general public interest. After 1941, the practice

continued, but now whole blocks or streets, rather than individual lots, were specified whenever an exemption was made (City Council Minutes, April 1941, Appendix A; 1942-44, Appendix B, passim).

Very soon after this procedure was created, builders began to realise that they stood more chance of gaining an exemption if they came armed with their own petition of support for their proposal. Builders who had acquired vacant lots, and were therefore "local property owners" signed one another's petitions: James J. Walsh was one of the signatories favouring an apartment house to be built by Deeth & Sons on the corner of Sherbourne and Wellesley Streets; Walsh also supported a proposal to remove restrictions on apartment building on part of King Street in Parkdale; and several builders rallied to the support of Solomon King, when he applied to build on the corner of King Street and Dowling Avenue, also in Parkdale (Board of Control Minutes and Correspondence, January-March 1913). Only one of these applications was rejected, thanks to the efforts of the South Parkdale Ratepayers Association, which was also successful in fending off the building of a detention hospital in its neighbourhood.

Overall, between June 1912 and September 1914, 32 by-laws were passed exempting particular sites or parts of streets from the operation of By-Law 6061. There were 18 applications for exemption that were rejected by the Board of Control. The locations of all these applications are shown on Figure 4. Applications were rejected in Avenue/St Clair, in Yorkville and around High Park; in Parkdale developers could claim some, but not complete success; but elsewhere, and especially on and around the north end of Jarvis Street, there was little resistance to the spread of apartment buildings.

FIGURE 4: APPLICATIONS TO THE BOARD OF CONTROL FOR PERMISSION TO BUILD APARTMENT HOUSES, MAY 1912 - DECEMBER 1914.



CONCLUSIONS

By any standards, Toronto's first apartment-house boom was a modest affair. According to census figures cited by Lemon (1985), there were only 2188 apartment units in Toronto in 1921, making up 2.2 per cent of the city's dwellings. My own and Harris' (1988) figures suggest a rather higher number—of the order of 4000 apartment suites by 1921—but still very modest compared to the 10,000 units added during the 1920s. But the real importance of this study lies not in its scale, but as a way in to understanding the development process and, more broadly, the economic and political geography of the city during a period of very rapid growth. Toronto's housing market can only be understood in the context of the city's wider processes of growth and change—the questions of annexation, municipalization of public utilities, and land taxation, the nature of the franchise, the encouragement of private property ownership, the changing nature of finance capitalism, the character and extent of in-migration, and Torontonians' perceptions of their city's current and future role. Equally, the city's ethnic and sectarian history was critical to the way that apartment-life was perceived: a population that was still principally British in origin, and—in the winter of 1911-12, when the debate over apartments was being waged most fiercely—more concerned with whether or not "Sunday Sliding" (i.e. tobogganing in the city's parks on the sabbath) should be prohibited, was likely to view any threats to its established lifestyle with a degree of suspicion!

In particular, the construction of apartments challenged the growing orthodoxy that owner-occupation was the most appropriate form of housing tenure. Apartment houses were one of the few kinds of rental housing that builders were prepared to construct and landlords to buy during a period when owner-occupation was rapidly gaining ground (Harris 1987). Future research therefore needs to ask *why* some households and some developers and investors favoured this new form of rental housing at a time when homeownership was so popular. Were apartment-tenants distinctive? Who were the developers and subsequent owners of apartments and what were their other financial and business interests? Further exploitation of directories and assessment data should yield answers to these questions in due course.

Contemporaries perceived clear differences between various interest groups: tenants, homeowners, housing landlords, and landowners (including land speculators). In reality, the situation was more complicated than this, because

many people played more than one role: as tenants and landlords, as speculators in both land and housing, as homeowners and apartment owners. But it is possible to see shifting priorities during this period—away from the ownership of working-class housing to rent, and away from long-term investment ownership, into more speculative forms of activity: building on speculation, buying and selling both land and apartment houses with an eye to short-term capital gain rather than long-term rental income. Again, it should prove possible to reconstruct these changes by comparing entries in successive assessments and directories. How frequently did apartment houses (and other kinds of property) change hands? Was there a switch from long-term ownership for investment purposes to short-term trading, of the kind recently investigated in a British context by Hamnett and Randolph (1988)?

Meanwhile, we may note the relevance of this historical analysis to present-day aspects of the housing market. Attitudes to apartments in the years before 1914 parallel more recent attitudes to all kinds of "negative externality." The mentality of "not on our street" or "not in my back yard" cannot be dissociated from the encouragement of private property ownership, inevitably leading to the elevation of self-interest over wider community interests.

The strategies followed by apartment builders also bear comparison with more recent times. Perhaps it is easier with hindsight to identify ways in which building regulations were evaded and the planning system manipulated to personal advantage. Certainly, such "modern" phenomena as "block-busting" are all too apparent in the behaviour of apartment developers before 1914.

Torontonians in the 1980s continue to worry about their city's world image, to seek world status by hosting major international summits and environmental conferences, and to claim membership of the first division of "world cities". Along with that status come new pressures and temptations, making it all the more difficult to maintain Toronto's reputation as a livable city. But, as I hope this study has shown, those pressures were just as evident eighty years ago: how to maintain an image as a "city of homes" and yet to claim metropolitan status as a city espousing the latest in technology, culture and lifestyle. Jim Lemon concluded his contribution to one of the books that celebrated the city's sesquicentennial by noting that "If Toronto is to remain the 'city that works ... a model of the alternative future', then its citizens will need to keep their wits about them"

(Lemon 1984, p. 345). The present study has tried to show how those wits were deployed, for good or ill, in an earlier but equally pressured period of change.

NOTES

1. The proportion of these units which were conversions from single-family dwellings is not known, but it is worth noting that even in Scarborough and Etobicoke, where there are unlikely to have been many conversions, apartments and 'plexes made up 37 per cent and 43 per cent respectively of all housing units in 1981. In summary, the Metropolitan Toronto Planning Department estimated that "More than 50% of Metro's population live in apartment buildings" (MTPD 1987b, p. 97). Moreover, they imply that most conversions occurred prior to the introduction of a complete zoning system in the 1950s: "Rosedale, the Annex and Cabbagetown (to mention a few) moved from exclusively single family occupancy to a mix that included rooming houses and flats.

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Copies of *The Canadian Architect and Builder, Construction* and *Contract Record* are held by the Metropolitan Toronto Reference Library.

Might's Directories to the City of Toronto are held in both the Robarts and Metro Toronto Libraries.

Assessment records for years up to 1915, building permits, printed minutes and appendices to the minutes of the City Council, and the typewritten minutes and correspondence files of the Board of Control are in the possession of the City of Toronto Archives, City Hall, Toronto.

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