

Flattered But Not Imitated: Co-operative Self-Help and the Nova Scotia Housing Commission, 1936-1973

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Flattered But Not Imitated: Co-operative Self-Help and the Nova Scotia Housing Commission, 1936-1973

IN 1938 THE NOVA SCOTIA HOUSING COMMISSION initiated the first in a series of small housing projects that offered a distinctive solution to the problem of housing low-income families. Combining co-operation, self-help and state financing, this solution was codified as a plan which was taken up by groups in various settings.¹ Between 1940 and 1973 the Commission was responsible for the construction of 5,475 affordable homes. Tompkinsville, the original project located at Reserve Mines, received “widespread attention throughout Canada and the United States” and the commissioners claimed that it was “noteworthy as the first enterprise of its kind upon the Continent”.² Many observers held it up as an inexpensive model that should be applied elsewhere. For example, in 1940 one writer claimed that it was “one of the finest co-operative housing schemes to be found on this continent . . . which might well serve as a model for slum-clearance projects everywhere”.³ In retrospect such flattery appears shallow. After 1945 the demand for inexpensive owner-occupied homes was enormous, but the scheme was rarely copied, and after a few years, it was largely forgotten outside the Atlantic Region. By 1956 the author of an international survey of co-op housing could describe the Nova Scotia plan as “successful, but relatively unknown”.⁴ Except for occasional enthusiastic references from partisan co-operators, the same has remained true to the present.⁵

- 1 The fullest description of this plan can be found in a manual written by Joe Laben in 1958, at a time when the programme was fully mature: Joe Laben, *Co-operative Housing Manual: Steps to Cooperative Housing in Nova Scotia* (Antigonish, 1958). Laben was president of the original Tompkinsville project and the provincial programme’s first full-time extension worker. He was later honoured for his activities, receiving the Order of Canada in 1985. See Richard MacKinnon, “Tompkinsville, Cape Breton Island: Co-operativism and Vernacular Architecture”, *Material History Review*, 44 (1996), p. 53. For an account that sets the Nova Scotia plan in an international context see United Nations, Department of Social and Economic Affairs, “Housing through Non-Profit Organizations”, *Housing, Building, and Planning No. 10* (New York, 1956), pp. 83-5. I would like to thank the Social Sciences and Humanities Research Council of Canada for financial assistance. Elizabeth Beaton provided early assistance. Larry McCann, Gail Radford and anonymous referees made useful comments on an earlier draft. Mike Lehman and Ric Hamilton prepared the maps.
- 2 Nova Scotia, *Report of the Nova Scotia Housing Commission [Report of the Housing Commission]* (Halifax, 1939), p. 6.
- 3 Evelyn S. Tufts, “The Co-Operative Movement”, *Canadian Geographical Journal*, 21 (August 1940), p. 103.
- 4 United Nations, “Housing through Non-Profit Organization”, p. 83.
- 5 Race Mathews, *Jobs of Our Own. Building a Stake-Holder Society* (Sydney, N.S.W., 1999), pp. 166-7.

Richard Harris, “Flattered But Not Imitated: Co-operative Self-Help and the Nova Scotia Housing Commission, 1936-1973”, *Acadiensis*, XXXI, 1 (Autumn 2001), pp. 103-128.

How could it be that an innovative, effective and extravagantly flattered programme found so few imitators? Several answers suggest themselves. Perhaps the programme was not in fact original, so that imitators could refer to other models. Perhaps it was less effective than its advocates claimed. Or perhaps it was too original, adapted to conditions in Nova Scotia but not relevant elsewhere. Considering the plan's originality, effectiveness and transferability, this study argues that it was in fact distinctive, cost-effective and potentially portable. What discouraged other governments from adopting the scheme was chiefly its co-operative aspect. For most observers this was its defining characteristic. Arguably, however, the element of owner-construction was more critical to its success. By focusing on its co-operative character, most writers unwittingly did the plan a disservice. Rather, if they had given greater prominence to the element of "sweat equity" it contained, then the programme might have found more imitators.

This argument synthesizes available accounts of the activities of the Commission and draws upon an extensive international literature on housing policy in the post-war period. Most historians have followed the example of contemporaries in focusing upon the Commission's early projects for miners.⁶ Recently, Richard MacKinnon has re-assessed the Tompkinsville experiment, while surveys of Canadian housing policy have alluded briefly to the Nova Scotia plan, but no-one has written a general history of the provincial programme.⁷ In fact, such a history can quite readily be reconstructed from published sources, including the annual reports of the Commission and two extensive surveys undertaken in 1964 and 1973.⁸ It is more difficult to assess the originality of the Nova Scotia plan and its subsequent impact. However, as part of a larger programme of research on the history of Canadian and international housing policy from the 1930s through the 1960s, this author has undertaken an extensive survey of the housing literature. This includes both popular and specialized magazines, as well as House of Commons debates. In addition, archival materials pertaining to the activities of the Central (now Canada) Mortgage and Housing Corporation, the (United States) Housing and Home Finance Agency and the United Nations were consulted. None of these archival sources contain substantial material on the activities of the Nova Scotia Housing Commission. Together, however, and

6 The fullest contemporary accounts of the Commission's activity are Mary Arnold, *The Story of Tompkinsville* (New York, 1940), Alexander Fraser Laidlaw, "Nova Scotia finds an answer to the housing problem", *Canadian Welfare*, 26, 6 (1950), pp. 23-7, Arthur P. McKenzie, "'Co-ops' Sell Fish . . . and Build Houses", *Maclean's*, 15 April 1939, pp. 17, 46-9 and Leo R. Ward, *Nova Scotia: The Land of Cooperation* (New York, 1942), pp. 96-110.

7 MacKinnon, "Tompkinsville"; John C. Bacher, *Keeping to the Marketplace: The Evolution of Canadian Housing Policy* (Montreal and Kingston, 1993), p. 20; Kamal S. Sayegh, *Housing: A Canadian Perspective* (Ottawa, 1987), p. 93. Statistical information and a brief history are included in William R.M. Roach, *Co-operative Housing in Nova Scotia, 1938-1973* (Halifax, 1974). See also Joann Latremouille, *Pride of Home: The Working Class Housing Tradition in Nova Scotia, 1749-1949* (Hantsport, N.S., 1986), pp. 74-7.

8 A.A. MacDonald, A.D. MacLean and W.B. Clare, *Eastern Counties Co-Operative Housing Survey* (Antigonish, 1965); Roach, *Co-operative Housing*. Curiously, judging from Roach's claim to have undertaken "the first careful look at co-operative building since the program started", he seems not to have been aware of the earlier study. Useful data are also reported in J.M. Harding, *The Nova Scotia Housing Commission, 1932-1965* (Halifax, 1965).

sometimes in their silences, they make it possible to frame an international policy context for the Commission's activities.

The plan developed under the auspices of the Nova Scotia Housing Commission was to assist co-operative self-help in order to bring the ownership of decent homes within reach of low-income families. Support was provided from two sources. The Extension Department at St. Francis Xavier University helped groups of workers to organize themselves into study clubs where the purposes and methods of co-operative building could be discussed. When members were ready to build, they turned to the Housing Commission for financing and technical assistance. They were expected to co-operate in the building process and share the tasks of management and construction. When the building was completed they also shared a mortgage, receiving clear title when this was paid off.

Those who administered the plan emphasized that co-operative housebuilding served social purposes. Those from St. Francis Xavier, most notably two priests, James Tompkins and Moses M. Coady, saw co-operation as a way of building stronger, more democratic communities.⁹ Those who worked for the Commission itself, notably its chairman, sociologist Samuel Prince, also recognized wider social ends. In the Commission report that he wrote in 1958, for example, Prince asserted that "always in the forefront of its efforts is the task of building a community structure composed of closely integrated and happily related homes as in closest keeping with Canadian ideals". This, he suggested, distinguished the work of the Commission from that of "housing loan companies and real estate organizations".¹⁰ That may be true, but in different ways, Tompkins, Coady and Prince believed that wider social goals must be built step by step upon immediate material improvements. In the context of a housing programme, co-operation and self-help were means to an end.

Prince, Tompkins and Coady were not the first to praise or to provide assistance to co-operatives and owner-builders. By the late 1930s, housing co-operatives already had a long tradition. During the interwar years the most effective and best-known examples were European, particularly Scandinavian. These involved the construction and management of multi-unit structures in urban settings. The few housing co-operatives in North America, several of which were located in New York City, shared these features.¹¹ This type of project might provide inspiration for miners living in scattered communities, but not a template. During the 1930s, however, other forms of co-operation emerged that were more relevant since they often involved "sweat equity".

In the years after the First World War, many European governments provided financing to families that were willing to invest their own labour in their homes.¹² Some also offered technical assistance, in the form of housing plans, materials and advice. The most comprehensive of these was the "magic house" programme begun

9 Alexander Fraser Laidlaw, ed., *The Man from Margaree: Writings and Speeches of M.M. Coady* (Toronto, 1971).

10 *Report of the Housing Commission*, 1958, p. 11.

11 Gail Radford, *Modern American Housing* (Chicago, 1997), pp. 117-19; Richard Plunz, *A History of Housing in New York City* (New York, 1990), pp. 151-62.

12 Richard Harris, "Slipping Through the Cracks. The Origins of Aided Self-Help Housing, 1918-1953", *Housing Studies*, 14, 3 (May 1999), pp. 283-90.

by the city of Stockholm in 1927 – magical because in the normal course of events the Swedish owner-builders would not have been able to afford such houses.¹³ It was an immediate success and by 1936 was being widely discussed in North America, most notably in M.W. Childs’s influential book *Sweden: The Middle Way*.¹⁴ Its profile in Canada seems to have been raised by Willson Woodside. In January and March 1937, Woodside described and praised the Stockholm plan in articles for *Saturday Night* and *The New Outlook*, a United Church weekly.¹⁵ His account inspired J. Clark Reilly, general manager of the Canadian Construction Association, to endorse the scheme to W.C. Clark, Deputy Minister of Finance, who was responsible for designing and administering the first federal housing legislation, the Dominion Housing Act of 1935.¹⁶ Reilly singled out the element of sweat equity for special emphasis. Clark’s reply reveals that he was already aware of the Stockholm plan, as many others were too. Indeed, a *Maclean’s* article in early August of that year referred to the “Magic House” scheme as “famous”.¹⁷

In North America there was nothing like the Stockholm plan; the closest equivalent was a miscellany of homestead projects that emerged in the United States after about 1932. The best-known of these, Penn-Craft, was initiated by the Quakers with assistance from US Steel, but most were sponsored by the federal Works Progress Administration.¹⁸ The purpose was to resettle unemployed workers by helping them to supplement low and irregular wages with subsistence living. These initiatives arose out of a resurgent back-to-the-land philosophy that was most influentially expressed by William Borsodi in *Flight from the City*.¹⁹ For Borsodi, housing was only one of several concerns, and the homestead schemes that he helped to inspire were not housing programmes as such. However, quite a number were located in mining districts, and their achievements, apparent by 1937, might have recommended them to Cape Breton miners who were intent upon house-building.

Although the American homesteads and earlier European initiatives had some

- 13 Ibid., pp. 289-90. For contemporary descriptions of the Stockholm plan, see Axel Dahlberg, *Cottage Building at Stockholm* (Stockholm, 1939) and A.H. Oxholm, *The Small-Housing Scheme of the City of Stockholm* (Washington, D.C., 1935). Dahlberg was the director of the agency that administered the programme.
- 14 Marquis W. Childs, *Sweden: The Middle Way* (New Haven, 1936), pp. 60-5. In that year the scheme was strongly endorsed by Ernest Fisher, director of research for the Federal Housing Administration: Ernest M. Fisher and Richard U. Ratcliff, *European Housing Policy and Practise* (Washington, D.C., 1936), p. 100.
- 15 A search of the Canadian periodical literature identified no references to the Stockholm plan before 1937. Willson Woodside, “Stockholm’s ‘Build-Yourself’ Housing Scheme”, *Saturday Night*, 2 January 1937, pp. 9, 16; “Sweden: School for Democracy”, *The New Outlook*, 5 March 1937, pp. 200-1.
- 16 J. Clark Reilly to W.C. Clark, Ottawa, 12 March 1937, RG 19, vol. 710, 203-1a-1 to 25, National Archives of Canada [NAC]. Reilly enclosed a copy of Woodside’s article with his letter.
- 17 Helen Marsh, “Sweden Builds Houses”, *Maclean’s*, 1 August 1937, p. 17.
- 18 Harris, “Slipping through the Cracks”, pp. 293-7. For a comprehensive survey see Russell Lord and P.H. Johnstone, eds., *A Place on Earth: A Critical Appraisal of Subsistence Homesteads* (Washington, D.C., 1942). See also Alison K. Hoagland and Margaret M. Mulrooney, *Norvelt and Penncraft, Pennsylvania. Subsistence Homestead Communities of the 1930s* (Washington, D.C., 1991).
- 19 William Borsodi, *Flight from the City: The Story of a New Way to Family Security* (New York, 1933). See also Borsodi, *This Ugly Civilization* (New York, 1929).

influence on the evolution of the Nova Scotia plan, serendipity – and a nimble response to local conditions – played a much larger role. The financial framework was established by the Nova Scotia Housing Act of 1932, though a Commission was not appointed until two years later.²⁰ Co-operation and self-help were not part of its original mandate. Rather, the goal was “to arouse the interest of private enterprise in low-cost housing”.²¹ At any time this would have been ambitious; in the depths of the Depression, as the Royal Commission on Provincial Development and Rehabilitation commented in 1944, it proved to be “impossible”.²² Efforts to promote development in association with a citizens’ group in Halifax also came to nothing. By 1937 the Commission had undertaken some research and promotional activity, but it had built nothing and was running out of ideas. The new chair, Samuel Prince, was aware of European housing initiatives, which he had discussed in a book published in 1936.²³ He overlooked the self-help schemes, however, including the Stockholm plan. Later, in the Commission’s report for 1940, he referred to the “miracle houses” in Tompkinsville, perhaps an allusion to Swedish precedents.²⁴ But there is no indication that in 1937 and 1938, when financing for Tompkinsville was being arranged, the commissioners derived inspiration from any existing housing programme.

At that time the co-operative movement was gaining ground in Nova Scotia. By the mid-1930s various types of co-operatives had been established, primarily for farmers and fishermen.²⁵ These included some for stores and credit unions, but none for housing. The need for action in the housing field was clear, especially in Halifax and in the mining communities of the northeastern part of the province.²⁶ The co-op movement had begun to find converts after 1933 in the mining areas, where a good deal of the housing stock was company-owned, poorly maintained and a source of resentment.²⁷ Initiative for co-operative housing came from the grass roots, and was not a part of the broader strategy of the leaders of the movement who were associated with St. Francis Xavier, Fathers Tompkins and Coady. A housing study group emerged in 1937 in the small coal-mining community of Reserve Mines, Cape Breton Island. It first met at the home of Joe Laben, one of the three people who had

20 John Bacher, “From Study to Reality: The Establishment of Public Housing in Halifax, 1930-1953”, *Acadiensis*, XVIII, 1 (Autumn 1988), pp. 122-3.

21 Nova Scotia, *Royal Commission on Provincial Development and Rehabilitation*, XV, “Report on Housing” (Halifax, 1944), p. 15.

22 Ibid.

23 Samuel H. Prince, *Society and the Housing Crisis* (Toronto, 1936), pp. 73-87. Prince replaced Fred Pearson as chair of the Commission in 1937. The Rev. Dr. Samuel Prince has been described as an “innovative, activist Anglican priest” who was also “a professor of sociology at King’s College in Halifax”: Jim Lotz and Michael R. Welton, *Father Jimmy: Life and Times of Jimmy Tompkins* (Wreck Cove, 1997), p. 138.

24 *Report of the Housing Commission*, 1940, p. 8.

25 E.R. Forbes, “The 1930s: Depression and Retrenchment”, in E.R. Forbes and D.A. Muise, eds., *The Atlantic Provinces in Confederation* (Toronto and Fredericton, 1993), pp. 290-4.

26 “Report on Housing” (1944), pp. 13-4. On conditions in Halifax, see Jay White, “Conscripted City: Halifax and the Second World War”, Ph.D. thesis, McMaster University, 1994, pp. 123-93.

27 Forbes, “The 1930s”, p. 292; Latremouille, *Pride of Home*, pp. 55-64; Deryck Holdsworth and Peter Ennals, *Homeplace: The Making of the Canadian Dwelling over Three Centuries* (Toronto, 1998), pp. 216-18.

established a local co-operative credit union.²⁸ In the usual manner the group approached the Extension Department at St. Francis Xavier for assistance, but found that it “had no information . . . and every step had to be improvised”.²⁹ Indeed the department was skeptical of the group’s idea. In 1942 Leo Ward, an American visitor, reported Duncan Currie, one of the members of the local group, as saying that “St. F.X. wouldn’t back us; housing was new to them, and they wouldn’t do a thing”. He counterbalanced this claim by suggesting that “some of the St. F.X. people advocated co-operative housing before Tompkinsville was projected”, but it is clear that the initiative was local and that the Extension Department’s housing expertise was minimal.³⁰

It is likely that the study group in Reserve Mines was exposed to information about the Stockholm plan. One of the articles in *Maclean’s* or *Saturday Night* would surely have come to their attention. They were introduced, or introduced themselves, to technical manuals that covered topics such as light frame construction.³¹ The strongest influence, however, seems to have been that of William Borsodi. Ward observed that “Joe Laben and Dunc Currie have been through Borsodi”, and reported Currie as saying that “This Borsodi i-dee – we was reading these experiments from the beginning: ‘how to economize’; and we read his book *Flight from the City*, and we think those ideas can be geared down to fit our income”.³² It is not clear whether the group knew details of the homestead experiments that Borsodi had helped to inspire, but they appear to have been thinking on a parallel track.

At this juncture a fortuitous event provided a catalyst; in the summer of 1937, the Cooperative League of the United States ran a tour of co-ops in Nova Scotia.³³ One of the participants was Mary Arnold, a past treasurer and director of the league, who had been involved with a co-operative housing project in New York. The group visited Reserve Mines to see the credit union on 14 August 1937. In the course of conversation, Arnold learned about the housing study group and resolved to help them. She moved to Reserve Mines, staying about a year. As everyone, including Father Coady, acknowledged, her leadership proved decisive. In his introduction to Arnold’s book about Tompkinsville, Coady recalled that “we introduced Miss Arnold to our troublesome group of miners at Reserve and sat back with a feeling of intense relief”.³⁴ There is more than a suggestion here that, without Arnold, the Extension Department would have been unable or unwilling to help the study group to organize a housing co-op.³⁵

Under Arnold’s guidance a plan of co-operative self-help emerged. The group had

28 Arnold, *Tompkinsville*, p. 13. Tompkins had been in Reserve Mines since 1935: Rusty Neal, “Mary Arnold (and Mabel Reed): Co-operative Women in Nova Scotia, 1937-1939”, *Acadiensis*, XXVIII, 2 (Spring 1999), pp. 58-70.

29 International Friends of the Antigonish Movement, *How the People Can Work Their Way: A Study of the Antigonish Movement* (New York, 1948), p. 45.

30 Ward, *Nova Scotia*, p. 98.

31 Arnold, *Tompkinsville*, p. 14.

32 Ward, *Nova Scotia*, p. 107.

33 Cooperative League of the U.S.A., *A Tour of Nova Scotia Cooperatives* (New York, 1938).

34 Arnold, *Tompkinsville*, p. 3.

35 This is also implied in the comments of a reporter for *Maclean’s* who noted that until Arnold arrived the group was “unable to find anyone who was technically qualified to handle such a project for them”: McKenzie, “‘Co-ops’ Sell Fish”, p. 46.

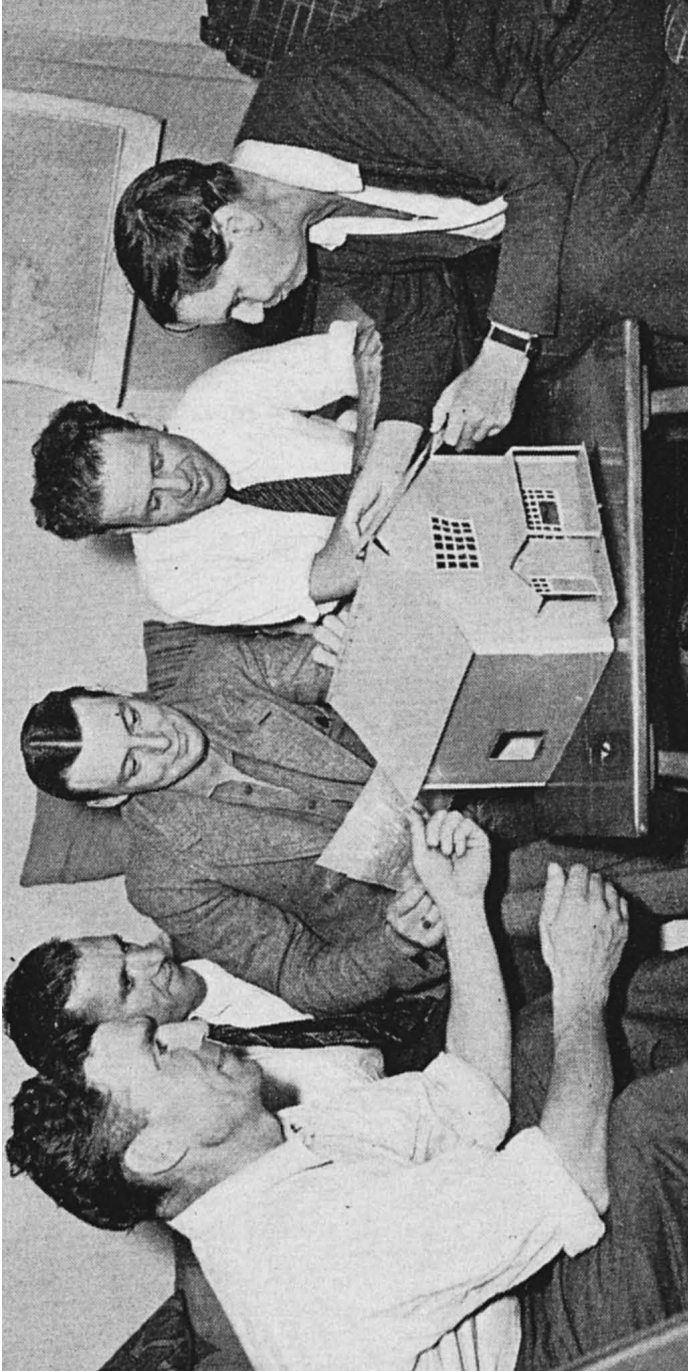


Figure One

Mary Arnold and Co-operative Housing Study Group

The first co-operative housing project to be funded by the Nova Scotia Housing Commission was facilitated by Mary Arnold at Tompkinsville, Reserve Mines, Cape Breton Island. Here Arnold discusses house plans with four members of the study group. Under the guidance of the Extension Department of St. Francis Xavier University, study groups often met for months before beginning construction.

Source: Mary Arnold, *The Story of Tompkinsville* (New York, 1940).

studied the relevant federal and provincial legislation, and concluded that the Dominion Housing Act (DHA) offered them no help.³⁶ It required much larger down payments than the miners could provide, and the institutions authorized to make DHA loans were not interested in rural areas.³⁷ The Nova Scotia Housing Commission offered better prospects, but could make construction loans only to companies building at least ten dwellings. At Arnold's request, the terms of reference were amended to include co-operatives. In this context, then, the self-help element emerged as a compromise. The Commission required a cash down payment of \$500, which was more than miners' families could afford. It was persuaded to accept \$100 in cash and the balance as labour-in-kind.³⁸ In this ad hoc fashion, the Nova Scotia plan of incorporating self-help into the financing of small building co-ops was born.³⁹

Operating procedures were also improvised. Arnold's account makes it clear that she had not brought many precepts about how the group should proceed. The New York co-op with which she had been involved had contracted out the construction work; her involvement had been with its later management. Indeed, in all of North America there were few people who had had experience with a building co-op. If they had known where to look, the group might have benefited from an account of the "magic house" scheme that was prepared for the American Bureau of Foreign and Domestic Commerce in 1935.⁴⁰ The report discussed, for example, the important supervisory role of building inspectors. Instead, the group learned through trial and error. Thus Arnold gives a vivid account of how, when enthusiasm lagged, the group eventually concluded that it should designate someone as construction supervisor.⁴¹

The Nova Scotia plan emerged in stages and in an ad hoc fashion. It was tinged by a co-operative philosophy and drew some inspiration from the ideas of William Borsodi. Mary Arnold, the miners in Reserve Mines and the commissioners in Halifax may have had some of their hard-won insights confirmed by media reports of Stockholm's "magic house" scheme, and perhaps of homestead experiments in the United States. But it was not a deliberate blending of these other initiatives. It was truly an original.

36 Ibid.

37 A recent analysis of who received DHA loans in Halifax between 1935 and 1938 shows that 44 per cent were owners, managers or professionals, groups that comprised only 16 per cent of the city's labour force: John Belec, "The Dominion Housing Act", *Urban History Review*, 25, 2 (1997), p. 59. See also Richard Harris and Doris Forrester, "The Origins of Redlining in City and Suburb: A Canadian Story" (paper presented at the Annual Meetings of the Canadian Association of Geographers, Quebec City, June 2001).

38 Arnold, *Tompkinsville*, pp. 31-2, 34.

39 At this distance, the gendered dynamics of the local group appear intriguing, but are largely inscrutable. Arnold came to Tompkinsville with her lifetime companion, Mabel Reed. She was discreet about their relationship but, according to Rusty Neal's recent account, did not get on with other women in the Extension Department. The men in the group apparently accepted her leadership but, typical of the times, were less willing to acknowledge input from their wives. An account from the early 1950s suggests that "the wives were consulted, too, and together they studied their cardboard models at night". In the end, however, Neal observes that "not a single man included his wife's name in the deed of his house". See Rusty Neal, *Brotherhood Economics: Women and Co-operatives in Nova Scotia* (Toronto, 1998), pp. 129-30. See also Neal, "Mary Arnold" and George Boyle, *Father Tompkins of Nova Scotia* (New York, 1953), pp. 195-6.

40 Oxholm, *The Small-Housing Scheme*.

41 Arnold, *Tompkinsville*, p. 21.

If the Nova Scotia plan was original, it also proved to be very effective in making home ownership much more affordable to a variety of Nova Scotians. Despite an early hiatus during the Second World War, between 1939 and 1973, at least 5,475 homes were built under its auspices. In 1973 it was effectively shut down, not so much because of any perceived failures but because it was folded into a new, ill-fated, national scheme to subsidize home ownership.⁴² Still, as the following account shows, its achievements were mixed.

Certain limitations of the plan had been apparent from its inception. An early judgement was passed by the authors of the report on housing that was prepared for the provincial Royal Commission of 1944 in which they concluded that “the work of the N.S.H.C. is deserving of the highest praise”, but pointed out that “it has yet to be demonstrated that the same technique could be used to erect, say, 100 houses (instead of 10) for a mixed group of workers” while it was clearly “useless to single individuals”.⁴³ Only the latter proved to be a handicap. Over the course of the 20th century, in Canada and the United States, the trend in land development has been towards increasing scale.⁴⁴ In the post-war period a scheme that was incompatible with planned subdivisions could have been dismissed as anachronistic. In fact, the Nova Scotia plan was not vulnerable on this count: a federal-provincial land assembly project in the 1960s would demonstrate that the plan could work at a larger scale. Unfortunately, no attempt was ever made to adapt it to single persons, or indeed to families wishing to build homes on their own. At best, the Commission developed a waiting list. This was circulated regularly to everyone on the list, who were then encouraged to contact one another with a view to forming a group.⁴⁵

What soon attracted complaints was the unfamiliar provision for pooled mortgages. When a family had repaid its share of the co-op’s mortgage, clear title was acquired. In principle, this could be done at any time. In practice, however, most families had to wait many years unless they could refinance, and this was difficult. The Commission was sensitive to this issue; in 1955 Prince noted that many “desire to obtain individual mortgages in preference to the present system of continuing group ownership and membership”.⁴⁶ He recommended that CMHC help families opt out of the pooled mortgage when the building stage was complete, but nothing came of this. Families continued to buy themselves out of pooled arrangements when they could, and by 1964 the Extension Department at St. Francis Xavier perceived that this trend was contributing to a “lack of confidence” in the plan. The department undertook a survey confirming that this was one of the least popular elements of the scheme.⁴⁷ Nine years later a larger survey underlined the fact: 95 per cent of those interviewed preferred an individual to a pooled mortgage.⁴⁸ It was only in 1970-71 that this option

42 Roach, *Co-operative Housing in Nova Scotia*, p. 5. The number of homes was calculated from the list of projects in Roach, *Co-operative Housing in Nova Scotia*, Appendix B.

43 “Report on Housing” (1944), p. 17.

44 Michael Doucet and John Weaver, *Housing the North American City* (Montreal and Kingston, 1991); Marc Weiss, *The Rise of the Community Builders. The American Real Estate Industry and Urban Land Planning* (New York, 1987); Richard Harris, *Creeping Conformity? Canada Becomes Suburban, 1900-1960* (Toronto, forthcoming 2002).

45 Nova Scotia Housing Commission, *Co-operative Self-Help Housing Program* (Halifax, 1971), p. 3.

46 *Report of the Housing Commission*, 1955, p. 6.

47 Macdonald, MacLean and Clare, *Eastern Counties Co-operative Housing Survey*, pp. 1, 20.

48 Roach, *Co-operative Housing in Nova Scotia*, p. 20.

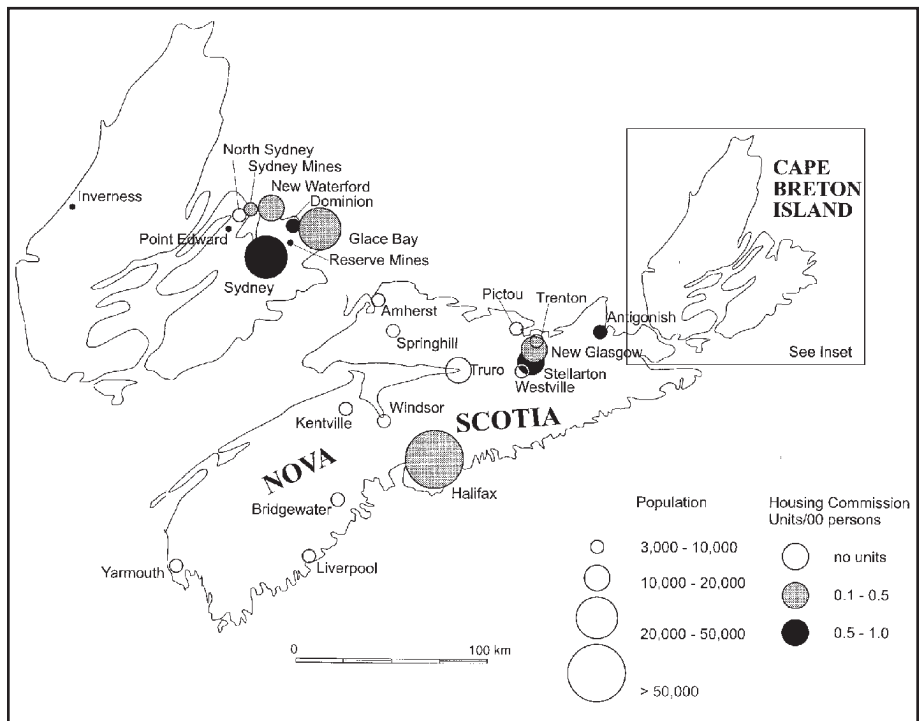


Figure Two

Urban Centres and Nova Scotia Housing Commission Activity, 1938-1952

Source: Based on W.R. Roach, *Co-operative Housing in Nova Scotia, 1938-1973* (Halifax, 1974), Appendix B.

was finally offered. It is not clear how many people were deterred from the programme because of the pooled mortgage provision, but there may have been quite a few. Elizabeth Beaton documented a case in Sydney where a group of workers combined to build 15 homes, but deliberately chose not to obtain financing from the Housing Commission because they wanted individual mortgages.⁴⁹ It is likely that, frustrated by this provision, many more found other ways of building a home without public assistance.

The dislike of pooled mortgages was the most focused element of a broader erosion of support for co-operative activity. The prosperity of the post-war era soon brought “a sharp decline in the number of study groups and in attendance at meetings”.⁵⁰ As late as 1959 a partisan observer referred to the “present intensity” of interest in co-ops, but this was more wishful thinking than accurate reportage.⁵¹ In the same period, and especially in the late 1940s and early 1950s, many Canadians were building without any government assistance, relying on lumber dealers for materials, advice

49 Elizabeth Beaton, “Slag Houses in a Steel City”, *Material History Review*, 44 (1996), pp. 64-78.

50 Harold Lewack, *The Quiet Revolution: A Study of the Antigonish Movement* (New York, 1955), p. 17.

51 M.E. Schirber, “Antigonish Today”, *Commonweal*, 23 January 1959, p. 436.

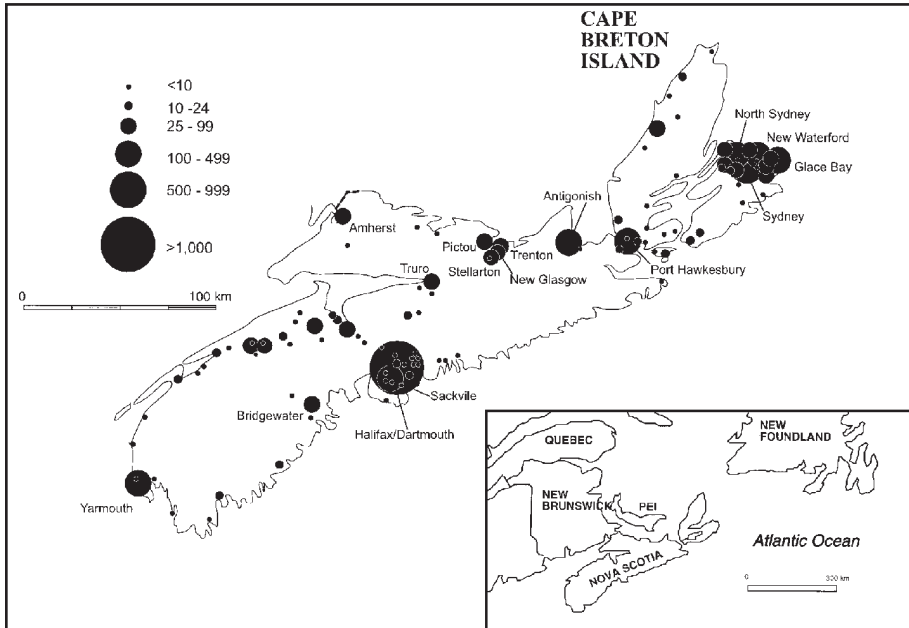


Figure Three
 Housing Units Financed by the Nova Scotia Housing Commission, 1938-1973
 Source: Based on W.R. Roach, *Co-operative Housing in Nova Scotia, 1938-1973* (Halifax, 1974), Appendix B.

and credit.⁵² The decline of co-operation and the growth of such owner-building prompted the Commission to adjust the way it promoted its programme. The Annual Report for 1954 claimed that “the dynamic concept back of The Nova Scotia Housing Plan has been the Do it yourself idea”. Owner-building, the Report continued, not only saved money but also provided “an opportunity for self-expression”. The following year Prince elaborated by identifying five “cardinal features of the plan . . . owner-occupancy [and] owner-participation in construction [followed by] individuality of design [and] low-cost self-liquidating loans”. Last, vaguely phrased and lacking conviction, was “cooperative continuity”. No important changes were made in the plan’s financing arrangements from the 1940s to the early 1970s.⁵³ Clearly, however, the manner in which it was presented was an attempt to respond to the decline of interest in co-operative housebuilding in the post-war era.

52 A recent study of parallel developments in Australia also provides evidence for Canada: Richard Harris, “To Market! To Market! The Changing Role of the Australian Timber Merchant, 1945-c.1965”, *The Australian Economic History Review*, 40, 1 (2000), pp. 22-50. See also Veronica Strong-Boag, “Home Dreams: Women and the Suburban Experiment in Canada, 1945-60”, *Canadian Historical Review*, 72, 4 (December), pp. 471-504.

53 *Report of the Housing Commission*, 1954, p. 6. In 1953 the Province signed an agreement with the federal government through which the Central Mortgage and Housing Corporation provided three-quarters of the Commission’s funds. This made possible an enlargement of the Commission’s activities but did not change the way that projects were developed and financed.

Although the Commission's programme continued to be limited in various ways, its impact expanded greatly after 1945, not only in numerical and geographical terms but also in its social reach. The timing of the Commission's first project could hardly have been less auspicious: the visitor's day ceremony marking the completion of Tompkinsville was held on 30 August 1939. Six more projects were initiated between 1939 and 1942, but wartime restrictions slowed their development and by 1942 had brought the programme to a halt. No new groups were incorporated from September 1942 to March 1946. Grassroots interest never waned, however, and with the end of the war a growing stream of applications began to come in.⁵⁴ The annual number of new units approved for development rose to 74 in 1950, fell back in the next years and then revived after federal financing for the programme was negotiated in 1953. It reached a much higher peak of 288 in 1959, fell back to 46 in 1964 and then reached new heights after 1967, when an 1,800-acre federal-provincial land assembly programme in Lower Sackville made many new serviced lots available. Between 1968 and 1972 annual approvals consistently exceeded 500.⁵⁵

As the programme grew it also spread; projects were initiated locally and information spread by word of mouth. The first three projects after Tompkinsville were all located nearby, in Dominion, Glace Bay and Sydney (Figure Two). The Commission soon spread the word, however, and in 1942 reported its first developments on the mainland, in Stellarton and New Glasgow.⁵⁶ It had long recognized that Halifax was its greatest test, and after years of effort the first project in the city was incorporated in May 1951, marking a long-term shift. Up to the end of 1950, all 33 projects were in eastern Nova Scotia, in Cape Breton, Inverness, Richmond, Victoria, Antigonish, Pictou and Guysborough counties. These were areas where the co-op movement had always been strongest.⁵⁷ They continued to spawn projects but by 1964 accounted for only two-thirds of all dwellings built to date. By 1973 their share fell to 43 per cent.⁵⁸ By the latter year the programme had had an impact throughout the province (Figure Three).⁵⁹ In the process it had become increasingly urban. All of those approved in 1954 were in Sydney or Halifax, and henceforth these centres continued to dominate.⁶⁰ This pattern was greatly reinforced by the land assembly project. By the early 1970s the programme had long transcended its origins in the mining areas of Cape Breton.

As the programme spread, its clientele became more socially diverse. The miners at Tompkinsville lacked construction skills, and the commissioners soon realized that "workers who are neither carpenters nor plumbers by vocation can, under adequate direction, erect suitable dwellings by themselves". For some years the Commission

54 *Report of the Housing Commission*, 1946, p. 5. Incorporation came at the end of a sometimes protracted period of study, and so it is clear that interest in the programme revived as soon as the war ended.

55 Roach, *Co-operative Housing in Nova Scotia*, p. 10.

56 *Report of the Housing Commission*, 1940, (p. 12), 1942, (p. 9).

57 "Colonization and Co-operation", *Historical Atlas of Canada, Vol. III: Addressing the Twentieth Century, 1891-1961* (Toronto, 1990), plate 44.

58 Roach, *Cooperative Housing in Nova Scotia*, pp. 8-9.

59 Figure Three omits the following projects, which could not be located: Court House, Harbour View, Humber Dark (three units each), Treewood Heights (five units) and Lakeside (12 units).

60 *Report of the Housing Commission*, 1955, p. 7.

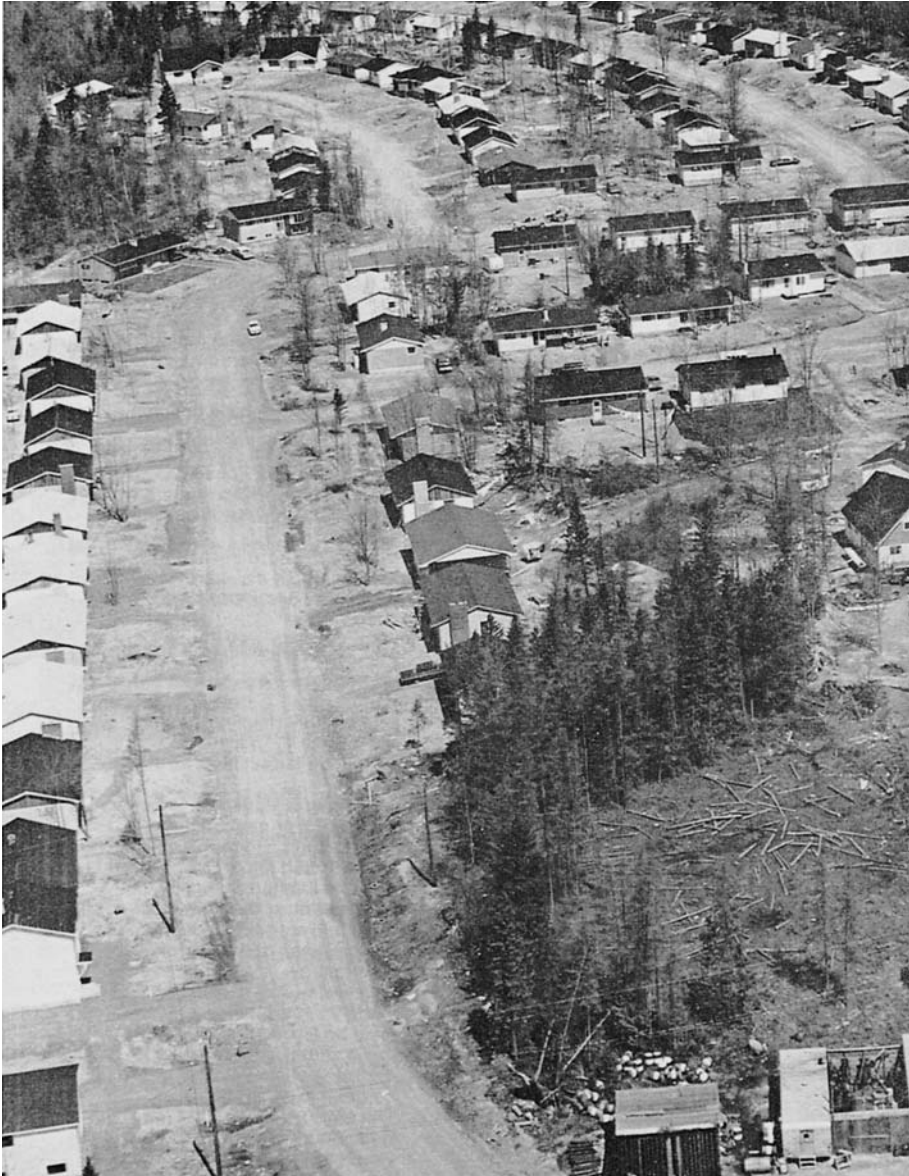


Figure Four
Housing Project in Lower Sackville, Nova Scotia, circa 1972
House designs evolved over the post-war period. The Sackville project showed the Nova Scotia plan could work on a large scale.
Source: Nova Scotia Housing Commission, *Co-operative Self-help Housing Programme* (Halifax, 1972), opposite p. 5.

assumed that shift work provided the ideal time schedule around which home-building could be organized. By 1948, however, projects were being supported that involved “a class of workers whose occupations, unlike those of miner and steel worker, offer no shift of hours or opportunity of the daylight work needed in framing”. At first this support was tied to “a system of the letting-out of the framing work to small contractors thus making it possible to get the houses boarded in more expeditiously, the groups themselves assisting as they can in the evenings with the aid of floodlighting”.⁶¹ But such precautions were unnecessary. Experience with the Stockholm plan had demonstrated that, in long northern summers, any type of worker could find daylight hours on evenings as well as weekends. Indeed, as the *Maclean's* article reported, as early as 1937 the agency that managed the Stockholm plan had begun to give preference to “indoor and sedentary workers”, partly as a way of diversifying the scheme.⁶² The Commission came to a similar conclusion, as the reports make no further mention of the “letting-out” scheme, while a survey in 1973 shows that, even after the scope of the programme had broadened, most participants continued to frame their own homes. In that year more than four-fifths of those surveyed reported that, leaving aside plumbing, electricity, heating and basements, they did at least 90 per cent of the manual work on their homes.⁶³ Almost three-fifths claimed to have done absolutely everything.

The Commission's clientele changed quite rapidly after 1945. Many projects approved in the late 1940s included people in “a variety of occupations”, such as clerk, postal carrier, salesman, tailor, bus driver and newspaperman. The 1951 report described a project at Sunnybrae in Sydney as “a miniature world of its own” while another was “composed largely . . . of civil servants”.⁶⁴ By the early 1970s the programme was serving a broad cross-section of people in working-and middle-class occupations. In the Lower Sackville land assembly project 64 per cent of those interviewed were white-collar workers (Figure Four). In the Halifax projects the proportion was lower, 43 per cent, but both included “Armed Forces personnel, teachers, salesmen, clerks, and civil servants”. This social diversity showed that “one does not necessarily have to be a skilled tradesman or good with one's hands in order to build a co-op house”, but this kind of success also became a source of concern.⁶⁵ By the 1960s, it was increasingly seen as a sign of failure to address the needs of low-income families, and this was one of the main reasons why the Extension Department undertook its 1964 survey. The 1973 survey underlined the problem. By then several public housing projects in Halifax and Dartmouth were proving to be much more effective than the Housing Commission in serving low-income households. Average family income in Halifax public housing was about \$4,500 in 1973, while in the Halifax and Lower Sackville co-op projects the modal family incomes were \$9,000 to \$10,000 and \$10,000 to \$12,000 respectively.⁶⁶ As the plan lost many of its co-

61 *Reports of the Housing Commission*, 1955 (p. 7), 1941 (p. 10), 1948 (p. 6).

62 Marsh, “Sweden Builds Homes”, p. 25.

63 Roach, *Co-operative Housing in Nova Scotia*, p. 29.

64 *Reports of the Housing Commission*, 1948 (pp. 8, 9), 1951 (p. 7).

65 Roach, *Co-operative Housing in Nova Scotia*, pp. 21-2.

66 MacDonald, MacLean and Clare, *Eastern Counties Co-operative Housing Survey*, p. 1. See also Elizabeth Beaton, “Housing, People and Place: A Case Study of Whitney Pier”, Ph.D. thesis, University of Manitoba, 1996, pp. 16, 30, 282-4. For discussion of the origins of public housing in Halifax, see Bacher, “From Study to Reality”.

operative aspects, its influence spread, and each of these developments seems to have depended upon the other.

Alex Laidlaw, the “conscience and an inspiration for Canada’s co-operative movement”, has provided perhaps the best-informed assessment of the Nova Scotia plan.⁶⁷ Laidlaw became involved with the Extension Department at St. Francis Xavier in the late 1940s, rising to associate director. After a stint in India, he was appointed national secretary of the Co-operative Union of Canada in 1958, and by 1971 he had become the advisor on co-operative housing for Central Mortgage and Housing Corporation. In that year he observed simply that the Nova Scotia programme was “not large” but that it had “provided good housing for low and moderate-income families”.⁶⁸ He might have added that this had been accomplished very cheaply. The capital cost per dwelling in the co-op projects in Halifax and Sydney in the early 1970s was only \$12,634, compared with \$18,874 for the smaller units in public housing.⁶⁹ If public housing managed to reach further down the income distribution hierarchy, this could only be accomplished through massive per unit subsidies. By way of contrast, the self-help co-ops cost the public almost nothing – the Commission had administrative expenses, but there was no ongoing subsidy. The housing was affordable to a wide range of people chiefly because of the element of sweat equity.

As a co-op programme the Nova Scotia plan was very effective, though not flawless. Samuel Prince believed that the two critical elements in the success of a co-op housing programme were financing and the education of members, in that order.⁷⁰ This was confirmed by those who observed the mixed results of the small wave of co-operative building that occurred in the United States and Canada after 1945. In 1951 the American Housing and Home Finance Agency undertook a major study of recent co-ops, and the authors demonstrated that financing, specifically during construction, was vital to a project’s success.⁷¹ Some projects were able to rely on short-term credit from local lumber dealers, as was the case with a well-publicized group in New Jersey.⁷² In the absence of longer-term credit, however, the New Jersey group had to pool cash and build one or two dwellings at a time, a typical method which prolonged the building process and often strained group relations.⁷³ A similar problem existed throughout Canada. Here the main lending institutions, which for the most part in the late 1940s meant the insurance companies, were not at all interested in funding co-operative self-help, or indeed owner-construction of any kind. CMHC correspondence

67 V.L. Davis, “Alexander Laidlaw”, *The Canadian Encyclopedia* (Edmonton, 1988).

68 Alexander Laidlaw, “The Difference is Basic”, *Cooperative Housing Commentary* [no. 3] (Ottawa, 1971).

69 Roach, *Co-operative Housing in Nova Scotia*, p. 14.

70 Advisory Committee on Reconstruction, *Final Report of the Subcommittee on Housing and Community Planning* (Ottawa, 1944), pp. 270-1. Prince, a member of this subcommittee, was almost certainly the author of the appendix that dealt with co-op housing. See also his comments in his article “Cooperative Housing”, *Journal, Royal Architectural Institute of Canada*, 20, 9 (1943), p. 156.

71 United States Housing and Home Finance Agency, Housing Research Division, “Housing Cooperatives in the United States, 1949-1950”, *Housing Research Paper No. 24* (Washington D.C., 1951), pp. 81-3.

72 “Curbs Fail to Halt Veterans’ Housing. Kearny Project Going Ahead Despite Tightening of Federal Restrictions”, *New York Times*, 25 August 1950.

73 W.M. Farrell, “Veterans Building 25 Dream Houses”, *New York Times*, 19 October 1949. See also Cooperative League of the United States of America, *Steps to Cooperative Housing* (New York, 1954), p. 10.

indicates that in the late 1940s insurance companies such as Sun Life would not even give credit to their own employees who were building their own homes.⁷⁴ This reluctance on the part of large corporations to finance owner-builders was apparent everywhere, including the Maritimes. As correspondence to CMHC's Maritimes loans officer indicates, in 1950 lending institutions were "not willing" to finance construction where there was "a good deal of owner-labour content".⁷⁵ To some extent private individuals, family networks and smaller lending institutions were willing to pick up the slack. Even so, in providing construction financing in a convenient package the Nova Scotia Housing Commission was filling a basic need.

The survey of co-ops in the United States showed that quite a number of projects failed simply because of problems in maintaining the motivation to co-operate, and an experienced American observer commented that any co-op needs "an educational as well as an organizational programme".⁷⁶ This was confirmed by research undertaken in Canada by the Institute for Social Action at St. Patrick's College, Ottawa.⁷⁷ In her account of Tompkinsville, Arnold was frank about the problems that the group encountered in maintaining morale and momentum, and this type of problem did not disappear once a structured protocol had been developed. From his local experience in the late 1940s, Alex Laidlaw acknowledged that it was often difficult to get groups to stay together.⁷⁸ In general, however, one of the strongest features of the Nova Scotia plan was its emphasis on education, a fact that a United Nations survey acknowledged in the mid-1950s.⁷⁹ Before groups were allowed to incorporate they were required to go through an extensive programme of self-education. Members became well-informed not only about financing, accounting, house design, contracting, building materials and methods, but also on how to organize and maintain themselves as an effective group of co-operators. In this they received support from field workers working for St. Francis Xavier and, later, the Commission itself.

The educational programme survived the general decline of interest in co-ops in the 1950s. In the later phases of the programme the extent of co-operation in the building process declined, and formal links to the co-operative movement were effectively severed.⁸⁰ Only 40 per cent of those who responded to the 1973 survey reported that there had been any significant amount of co-operation in their group during the building process, and almost one-third claimed that there had been none at all.⁸¹ At the same time, 85 per cent had participated in an educational programme before beginning to build, and almost 90 per cent agreed that this was a good idea.

74 J.S. Hodgson, Supervisor, Quebec Region, to David B. Mansur, Director, CMHC, memorandum re Labour Equity on Metropolitan Fringe, 22 October 1949, RG 56, vol. 52, 112-5, NAC.

75 L.T. Clue, Mortgage Division, to W.S. Jacques, Regional Loans Officer (Maritimes), CMHC, memorandum re Direct Loans Under V.L.A. Scheme, 28 July 1950, RG 56, vol. 52, 112-5, NAC.

76 United States Housing and Home Finance Agency, *Housing Cooperatives in the United States*, pp. 81-2; Roger Willcox, "Cooperative Techniques and Effective Reduction in Housing Costs", *Land Economics*, XXIX, 4 (November 1953), p. 301.

77 "Forming a Housing Cooperative. Some Practical Hints from Canada", *Review of International Cooperation*, 32 (June-July 1953), pp. 162-5.

78 Alexander F. Laidlaw, "Nova Scotia Finds an Answer to the Housing Problem", *Canadian Welfare*, 26, 6 (1950), p. 26.

79 United Nations, *Housing through Non-Profit Organizations*, pp. 84, 88.

80 Co-operative Future Directions Project, *Patterns and Trends of Canadian Co-operative Development* (Downsview, 1982), p. 90.

81 Roach, *Cooperative Housing in Nova Scotia*, p. 32.

Moreover, more than half believed that the educational programme in which they had participated had been “effective” or “very effective”.⁸² Perhaps the best single indicator of a successful educational programme is the fact that from 1939 to 1973 the dropout rate of individuals and of groups continued to be minimal.

The weakest component of the Nova Scotia plan was its programme of technical assistance. Owner-builders require a good deal of guidance in the purchasing of materials and in home construction. Under its “magic house” plan, Stockholm supplied kit houses and employed building inspectors who provided almost continuous on-site guidance. The Nova Scotia Housing Commission provided help with bookkeeping and house designs, but assumed that project members would manage the purchase of building materials locally and use prevailing construction techniques. Funds were always limited, and, by the late 1940s when several dispersed sites were under development at one time, the available field workers were only able to provide irregular guidance during construction. This was soon perceived to be an issue that was never effectively addressed. For example, the 1964 survey showed programme participants believed themselves to have been worst informed about building materials and requirements.⁸³ Even more damning, the survey in 1973 found that almost three-quarters of those involved in the Halifax and Sackville projects had had little or no contact with the Commission’s construction supervisors, and a majority had found them to be “no help at all”.⁸⁴ By that time, the extra cost of providing good on-site supervision to projects that were mostly within an hour’s drive of one another would have been minor. The plan continued to work well despite poor supervision, largely because of a tested structure of finance and a continuing demand for affordable housing in the post-war period.

There was every reason to believe that a plan that worked so well would attract attention and soon be imitated. Certainly it drew more than its share of praise, but imitation was another matter. The Nova Scotia plan was guaranteed a favourable reception among those associated with the co-operative movement, but this cannot quite explain the superlatives. A survey of the Antigonish movement published in 1948 declared that Tompkinsville was “the most significant contribution Antigonish has made to the lives of industrial workers”.⁸⁵ At that time the severe post-war housing shortage made any initiative welcome, and co-op sympathizers heralded the Nova Scotia plan as “the answer”.⁸⁶ In his survey of the Canadian co-operative movement, for example, T. Anslie Kerr praised it as “one of the most efficient means of solving the country’s housing shortage”.⁸⁷ In the first flush of enthusiasm, some made even larger claims. In his review of Arnold’s book on Tompkinsville for *Commonweal*, Edward Skillin observed that the project was simply “the most spectacular and at the same time the most significant co-operative undertaking on this side of the Atlantic”.⁸⁸

82 Ibid., pp. 27, 28.

83 MacDonald, MacLean and Clare, *Eastern Counties Co-operative Housing Survey*, p. 25.

84 Roach, *Cooperative Housing in Nova Scotia*, p. 34. Supervision of owner-builders under the federal Veterans’ Land Act was much better: Richard Harris and Tricia Shulist, “Canada’s Reluctant Housing Program: The Veterans Land Act, 1942-1975”, *Canadian Historical Review*, 82, 2 (June 2001), pp. 253-82.

85 International Friends, *How the People Can Work Their Way*, p. 48.

86 W.S. Edgar, “Co-operative Housing”, *Municipal Review of Canada* (January 1950), p. 10.

87 T. Anslie Kerr, *Canada’s Co-Ops* (Toronto, 1945), p. 36.

88 Edward Skillin, “Cooperative Saga”, *Commonweal*, 23 August 1940, p. 371. See also Skillin, “New Houses and New Men: Nova Scotia Miners Raise Themselves Nearer Security; Antigonish Cooperative Technique”, *Commonweal*, 18 August 1939, pp. 388-90.

More significantly, the plan soon found favour in the mass media. The Commission's report for 1940 noted that its activities had generated "widespread public interest", as revealed by "press articles in numerous Canadian and American newspapers" as well as "enquiries received through correspondence".⁸⁹ Lengthy and favourable accounts of Tompkinsville were published in *Maclean's* in 1939 and in 1941 and, although more briefly, in the *Canadian Geographical Journal* in 1940.⁹⁰ The earlier report in *Maclean's* recognized it as the "first co-operative village of its kind in North America" and noted Arnold's claim that it could work "in any industrial town".⁹¹ Shorter, but equally favourable, descriptions were published in the American media, notably *Reader's Digest* and *Newsweek*,⁹² and it even received favourable coverage in *Canadian Business*. In a three-part series of articles early in 1942, L.L. Knott discussed whether co-ops in general were "a threat or a promise" to businessmen. The tone was initially hostile, but in the second installment a boxed section entitled "Nova Scotia . . . Co-ops Best Argument" featured co-op housing, which Knott praised on the grounds that "it all adds up to a better standard of living in the only way possible, by hard work, not by hard talking".⁹³

The Commission's annual reports make it clear that, with the help of such media coverage, its activities soon regained a high profile when construction resumed after 1945. The 1945 report states there were communications from "every province and from many American centres"; in 1946 there was an "increasing demand for articles and addresses"; in 1947 the Commission was "repeatedly in receipt of enquiries". As late as 1951-52 the Commission claimed to be "continually in receipt of requests for information" from organizations as diverse as the Institute of Local Government at Queen's University, the Canadian Legion Housing Committee, the editor of *The American City* (a journal for municipal administrators) and the United Nations Department of Social Affairs. Indeed the programme drew visitors not only from Canada and the United States but from around the world, although the latter usually combined their consultations in Halifax with trips to other North American housing agencies. The visitor's day ceremony at Tompkinsville had been attended by representatives of seven provinces and 22 American states, as well as Puerto Rico. Well into the 1950s the Commission received a small but steady stream of visitors. In 1953-54, for example, it hosted groups from Formosa [Taiwan], Pakistan and East Africa and, the following year, from Indonesia, Egypt and Chile.⁹⁴

It is impossible to know what these visitors made of the Nova Scotia plan, but it is clear that in Canada some housing experts and politicians were impressed. At the meetings of the National Housing Association in Toronto in 1939, Nova Scotia was

89 *Report of the Housing Commission*, 1941, p. 11.

90 McKenzie, "Co-ops' Sell Fish"; Frederick Edwards, "Farthest East", *Maclean's*, 1 November 1941, pp. 18-9, 37-41; Tufts, "The Co-operative Movement", p. 103.

91 McKenzie, "Co-ops' Sell Fish", pp. 17, 49.

92 "The Lord Helps Those . . .", *Reader's Digest*, 32 (June 1938), pp. 51-4; "Experiment in Self-Help: Father Jimmy Proves a Theory and Aids a Community", *Newsweek*, 29 August 1938, p. 23; "Father Jimmy's Library", *Newsweek*, 7 November 1949, p. 42.

93 L.L. Knott, "Co-ops: A Threat or a Promise", *Canadian Business* (February 1942), pp. 30-8; "Co-op: 2" (March 1942), pp. 24-8; "Co-op: 3" (April 1942), pp. 26-30.

94 *Reports of the Housing Commission*, 1940 (p. 11), 1946 (p. 15), 1947 (p. 17), 1948 (p. 14), 1952 (p. 7), 1954 (p. 15), 1955 (p. 14).

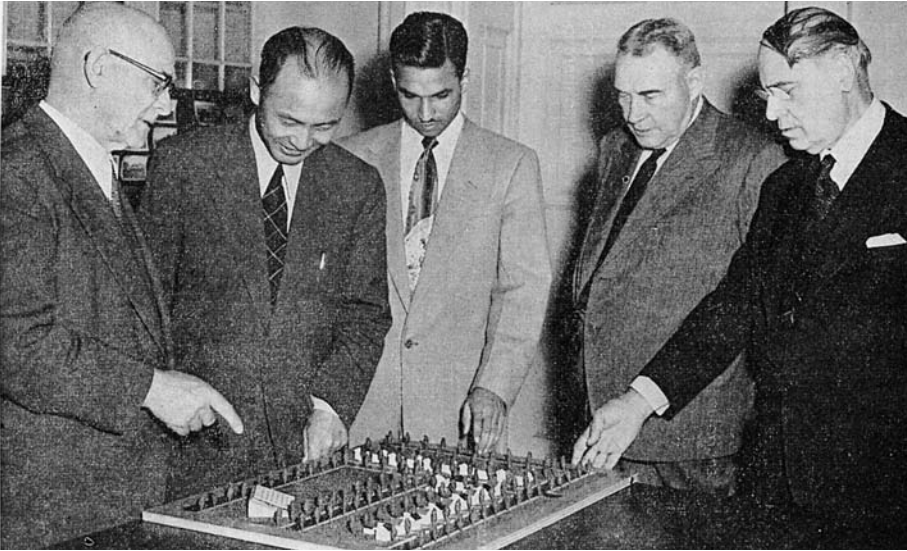


Figure Five
Examining a Model House

Visitors from Pakistan and Formosa [Taiwan] admire a model of the Elmwood and Boyle Projects, 1953. For a time, Nova Scotia's housing scheme drew visitors from around the world.

Source: Nova Scotia Housing Commission, *Report* (Halifax, 1954), opposite p. 14.

praised as “the province which has actually done something in housing”.⁹⁵ During debates about housing issues in the House of Commons during the 1940s and early 1950s, the Plan was praised on a number of occasions. Clarence Gillis, the Co-operative Commonwealth Federation (CCF) member for Cape Breton South, made the case most forcefully during discussion about proposed revisions to the Veterans' Land Act (VLA) in 1954. Since 1949 the VLA had been providing assistance to individual owner-builders under a “Build Your Own Home” programme.⁹⁶ It was soon considered to be a success, but Gillis pointed out that it was not the first example of state-assisted self-help in Canada. Describing the Nova Scotia plan, he observed that “it is a good idea and . . . the only method whereby the average citizen with the average income in Canada is going to be able to secure a home for himself and to own it some time without mortgaging the two generations that will come after him”.⁹⁷ Endorsements of the plan were also voiced during debates about amendments to the

⁹⁵ *Report of the Housing Commission*, 1940, p. 15.

⁹⁶ Harris and Shulist, “Canada's Reluctant Housing Program”; Walter S. Woods, *Rehabilitation. A Combined Operation* (Ottawa, 1953), pp. 155-9; Tricia Shulist, “Home Building under the Veterans' Land Act (1942): An Interview with Harry Hall”, *Urban History Review*, 28, 1 (1999), pp. 47-61.

⁹⁷ House of Commons. *Debates*, 19 May 1954, p. 4872. See also the observations of Percy E. Wright, MP for Melfort, Saskatchewan, to the Committee on Veterans Affairs: Canada, Special Committee on Veterans Affairs, *Minutes of Proceedings and Evidence*, 13 November 1945, p. 673.

National Housing Act in 1944 and 1949.⁹⁸ Evidently many believed that the plan had a broad application in urban as well as rural settings. In 1943 Anthony Adamson helped to organize a conference on housing in Toronto. The proceedings were published, and in his editorial comments Adamson praised equally the Nova Scotia and the Stockholm plans of assisted self-help: “both . . . are better than the unfortunately frequent Canadian method of individualistically building a basement, roofing it, and living there till the owner can put up a house proper”.⁹⁹

At least some politicians were impressed, for Moses Coady was given the opportunity in May 1943 to make the case for co-op housing to the federal government at hearings conducted by the Committee on Reconstruction and Re-establishment. In one session, speaking generally about adult education and economic co-operation, Coady suggested that Nova Scotia’s co-op housing projects might be “the spark” for “a great re-housing movement”. At the conclusion of the session, the chair suggested that Coady’s presentation had aroused the committee’s “utmost interest”. Certainly he made at least one enthusiastic convert; later that year the committee heard from A.S. MacMillan, the premier of Nova Scotia. George Castleden, the CCF member for Yorkton, Saskatchewan, questioned MacMillan about Nova Scotia’s housing programme, observing that “in comparison with some of our wartime projects I think this [the Nova Scotia plan] is something which all of Canada should look into and which we [the Committee] should recommend very strongly”. The Premier responded enthusiastically by reviewing details of the plan and concluding “it has been a wonderful success”.¹⁰⁰

Coady was by no means the only person associated with the housing programme who promoted its achievements. It was “colourfully revealed” to the federal Royal Commission on Co-ops in 1944, and Alexander Laidlaw presented its essentials many times to Canadian audiences and also abroad.¹⁰¹ The Commission’s architect, employed full-time since 1947, was elected vice-president of the Royal Architectural Institute of Canada in 1953, giving the Commission a profile in architectural circles. In a more modest way field workers were involved in local promotional activities, such as the panel discussion of co-op housing hosted by CJFX Antigonish.¹⁰² The key person, however, was the chairman. In the late 1940s Samuel Prince was active and prominent nationally as an advocate for social, and especially co-op, housing. He was appointed to the federal Subcommittee on Housing and Community Planning in 1943-44 (popularly known as the Curtis Committee), and probably wrote the appendix on co-op housing that was published with its final report. He took the opportunity to praise co-ops and highlighted the Nova Scotia plan. He was elected as provisional chairman of a new national lobby group, the Citizens’ Housing Association of Canada, at its

98 House of Commons, *Debates*, 3 July 1944, p. 4459 and 21 September 1949, p. 138.

99 Anthony Adamson, ed., *Homes orhovels: Some Authoritative Views on Canadian Housing* (Toronto, 1943), p. 40.

100 Moses M. Coady, “Rehabilitation and Reconstruction in the Maritime Provinces through Adult Education and Economic Cooperation”, in House of Commons, Special Committee on Reconstruction and Rehabilitation, *Minutes and Proceedings*, 13 May 1943, pp. 295, 320 and 2 December 1943, p. 1037.

101 Kerr, *Canada’s Co-ops*, p. 34. See also, for example, Alexander F. Laidlaw, “Nova Scotia Finds an Answer to the Housing Problem”; “Extension Work in the Co-Operative Movement”, Bombay, Central Committee for Co-operative Training, Reserve Bank of India, 1958.

102 *Report of the Housing Commission*, 1954, p. 15.

first meeting in Toronto in November 1946, and then represented the Commission to the Association's conference the following year in Montreal. That year he was also invited to the conference of the International Congress for Housing and Town Planning in Zurich, and the following year spoke to the Canadian Conference of Social Work as well as the Nova Scotia Architects' Association. Under his guidance, the Commission arranged tours of co-op projects for the Canadian Conference of Social Work, held in Halifax in 1946, and played a prominent role in the Halifax meetings of the Canadian Federation of Mayors in 1948. In response to demand, booklets describing the Nova Scotia plan were prepared in 1946, and then again in 1960. Although the Commissioners were volunteers and had a small staff – the organization did not even have its own office until 1951¹⁰³ – everyone associated with it, and Prince especially, did what they could to spread the word. For at least a decade after its inception, the broad outlines of the Nova Scotia plan should have been familiar to many people in North America, and probably to the majority of experts and politicians who had an interest in housing issues.

Although the plan was widely acclaimed it was not imitated much; it did, however, inspire some similar initiatives in Newfoundland, Prince Edward Island, Ontario and, in a more substantial way, Quebec. Its influence was felt first in Newfoundland. In 1939, under Mary Arnold's guidance, a neighborhood was built in Marystown. In Ontario, building co-ops were promoted by St. Patrick's College in Ottawa. About 1,200 units were built between 1948 and 1958, though by the early 1960s the movement was effectively dead. A similar chronology was followed in the western provinces, notably Manitoba. In Quebec, an early project in Asbestos in 1942 was followed after 1945 by many others, as the trade union movement put its weight behind the idea of co-operative home building.¹⁰⁴ It received a strong impetus in 1953 when the Co-operative Union of Canada organized a very successful conference in Quebec.¹⁰⁵ This aroused some local interest at a time when many North Americans were still willing to try new ways of acquiring affordable homes. A correspondent from Montreal, for example, was inspired to send an inquiry about co-ops to the editors of the *Small Homes Guide*, a short-lived Canadian magazine that offered plans and guidance to potential home buyers.¹⁰⁶ Most Quebec co-ops did not copy the Nova Scotia model, however. They evolved as land developers and general contractors, with some owner-building but a great deal of subcontracting to the trades. A notable example was the development of a whole suburb

103 Canada, Subcommittee on Housing and Community Planning, *Report*, Appendix E, "Cooperative Housing" (Ottawa, 1944), pp. 266-71. It is possible but unlikely that this appendix was written by another committee member, Jean Richard. A comparison of what they wrote elsewhere suggests that Prince was the author. See Prince, "Co-operative Housing" and J. D'Auteuil Richard, "Cooperative Housing in Canada", *Public Affairs*, 10, 4 (1947), pp. 239-45. See also *Reports of the Housing Commission*, 1946, (p. 14), 1947 (pp. 16-18), 1948 (p. 14), 1949 (p. 17), 1952 (p. 8), 1952 (p. 8), 1960 (p. 9).

104 J.F. Midmore, *Report on Cooperative Housing* (Ottawa, 1962). See also E.J. Evans, "Housing Co-operatives in Newfoundland", *Canadian Co-operative Digest*, 4, 3 (Autumn 1961), pp. 35-40; H.W. Hignett, "Co-operative Housing", *Canadian Co-operative Digest*, 5, 2 (Summer 1962), pp. 40-9. For Ontario and Manitoba, see Midmore, *Report on Cooperative Housing*, pp. 59, 62. For Quebec, see Midmore, "Co-operative Housing in Quebec", *Canadian Co-operative Digest*, 5, 1 (Spring 1962), pp. 12-5.

105 Ian MacPherson, *Building and Protecting the Cooperative Movement: A Brief History of the Co-operative Union of Canada, 1909-1984* (Ottawa, 1984), p. 173.

106 Fred Johnson, "Information Needed", *Small Homes Guide*, 30 (Summer-Fall, 1953), pp. 31-2.

in Saint-Léonard by the Coopérative d'habitation de Montréal. By 1960, Quebec had built about 6,000 co-op units, more than four times as many as Nova Scotia.¹⁰⁷ This was not a trivial accomplishment, but even in Quebec it fell far short of early hopes.¹⁰⁸ By 1972, when the wave of co-op building outside of Nova Scotia had long subsided, Laidlaw conceded that it had not been widely adopted in Canada.¹⁰⁹

From very early days the Nova Scotia plan competed for attention with Stockholm's "magic house" scheme. The latter's claims had been prominent in 1937, and were revived through the 1940s. In 1944 a writer in *Saturday Night* extolled its virtues, and two years later another enthusiastic account in *Canadian Forum* commented that "we in Canada have no such housing scheme".¹¹⁰ Strictly speaking this was true, but nonetheless misleading. Advocates of state-assisted self-help within the federal government also implicitly favoured the Swedish example. A case in point was Lesslie Thomson, an economic advisor to the Department of Munitions and Supply.¹¹¹ Although at least two of the 12 members of the Curtis Committee were strong advocates of co-op housing, its final report favoured rental projects and relegated co-ops to an appendix. As Prince commented in the Commission's report for 1944, "this differs sharply from the experience of the Commission in the units developed in Nova Scotia". Although building co-ops could apply for assistance under the revised National Housing Act of 1944 and 1946, those that aimed to produce for owner-occupancy did not qualify. As Minister of Reconstruction C.D. Howe underlined, "we welcome cooperatives in that field [housing], provided they carry out the purpose of the section, which is to build low rental housing". Support for co-operative owner-occupiers was only introduced, tentatively, in 1949.¹¹²

If the Canadian government paid little attention to the Nova Scotia plan, other governments and agencies gave it even less thought. In the late 1940s many groups in the United States experimented with co-op home building. Lobbying produced a "deluge" of proposals and, eventually, legislation in 1953.¹¹³ American politicians, housing experts and agencies looked to domestic precedents first, and then to Scandinavia. Agencies compiled surveys that included homestead and then early post-war experiments;¹¹⁴ experts visited Sweden; the Senate funded a study of European

107 Midmore, *Report on Cooperative Housing*, p. 58; Sayegh, *Housing*, p. 93.

108 Jean-Pierre Collin, "A Housing Model for Lower and Middle-Class Wage Earners in a Montreal Suburb: Saint-Leonard, 1955-1967", *Journal of Urban History*, 24, 4 (1998), pp. 468-90 and *La Cité Coopérative Canadienne-Française. Saint-Léonard-de-Port-Maurice, 1955-1963* (Montréal, 1986).

109 Alexander F. Laidlaw, "Popular Notions (Mostly Wrong) about Housing Cooperatives", *Cooperative Housing Commentary* (Ottawa, 1972), p. 2.

110 Jill Massingham, "Sweden Buys Houses from Catalogues", *Saturday Night*, 8 April 1944, p. 27; D.A. MacDonald, "Co-operative Housing in Sweden", *Canadian Forum*, 26 (July 1946), p. 86.

111 Lesslie R. Thomson, "Preliminary Report on the Housing Situation in Canada and Suggestions for Its Improvement", October 1942, p. 21, RG 64, vol. 89, NAC.

112 House of Commons, *Debates*, 29 July 1946, p. 21 and 15 November 1949, p. 1771.

113 C.M. Haar, "Middle Income Housing: The Cooperative Snare?", *Land Economics*, XXIX, 4 (1953), p. 289. For a survey of the co-op debate in the United States, see Jacqueline Leavitt, "The Interrelated History of Cooperatives and Public Housing from the Thirties to the Fifties", in Jacqueline Leavitt and Allan Heskin, eds., *The Hidden History of Cooperatives* (Davis, Calif., 1995), pp. 79-104.

114 "Self-Help Cooperative Housing", *Monthly Labor Review*, 49 (September 1939), pp. 566-7; Florence Parker, "Cooperation in the Building of Homes", *Monthly Labor Review*, 52 (February 1941), pp. 292-321; United States Bureau Labor Statistics, "Nonprofit Housing Projects in the United States", *Bureau of Labor Statistics Bulletin No. 896* (Washington, D.C., 1947); United States Housing and Home Finance Agency, "Housing Cooperatives in the United States, 1949-1950".

housing co-ops.¹¹⁵ They found inspiration in Stockholm's multi-unit projects and also the "magic house" scheme, but none of the influential surveys made reference to the Nova Scotia plan. Even Roger Willcox, an American observer with Canadian experience, failed to acknowledge its achievements.¹¹⁶ Only one project, at Tanguay in the Philadelphia area, was influenced by the example of Tompkinsville. Guided by Mary Arnold it was intended as a racially integrated development. As the post-war economic boom gathered momentum, more and more families were able to acquire homes through the private sector and, after the mid-1950s, even fewer found it necessary to build their own homes. Popular interest in building co-ops soon lapsed. By the early 1960s a book-length survey of co-ops was able to ignore the home-building co-ops entirely.¹¹⁷ The opportunity for the Nova Scotia plan to have much influence had passed.

The developing world offered more scope for the development of interest in co-operative self-help housing. In most countries the private market could provide homes to only a minority of families, and few governments could afford to build more than a token amount of public housing. In this context, international agencies encouraged the governments of developing countries to develop other types of housing programmes. The United Nations, through the agency of its Housing, Building and Planning Branch, headed by Ernest Weissman, generally favoured aided self-help, as was typical of other agencies such as USAID. Scandinavian initiatives and various programmes of assisted self-help developed after 1939 by the Commonwealth of Puerto Rico were praised. For a while the Nova Scotia plan was occasionally mentioned.¹¹⁸ However, more typically, and in general by the late 1950s, it was not. In 1960, for example, when Weissman surveyed global initiatives of mutual aid in low-cost housing, he mentioned programmes in more than a dozen countries, including Sweden but not Canada.¹¹⁹ When governments in developing countries experimented with aided self-help, as many did in the 1950s and 1960s, it is unlikely any inspiration was derived from Nova Scotia's plan.

The Nova Scotia programme was thought of primarily as an example of co-operation, not of self-help. During the 1950s the United Nations and the International Labour Organization (ILO) evolved an informal division of labour whereby the latter developed particular expertise with respect to co-operative housing.¹²⁰ Not surprisingly, the ILO became vocal in advocating co-ops, including those that

115 M.B. Lee, "Sweden Offers Us a Lesson in Housing", *New York Times Magazine*, 9 June 1935, pp. 11, 23; "Housing Favored on Swedish Plan; Tishman urges adoption of co-operative ideas after trip abroad", *New York Times*, 21 September 1947; "Co-ops: full steam ahead", *Architectural Forum*, 90, 1 (January 1949), pp. 12, 14; United States Senate, Committee on Banking and Currency, *Cooperative Housing in Europe: A Report of the Banking and Currency Subcommittee Investigating and Studying European Housing Programs* (Washington, D.C., 1950).

116 Willcox, "Cooperative Techniques and Effective Reduction in Housing Costs". I have come across only one reference to an American project that modelled itself on the Nova Scotia plan, at Tanguay Estates, Philadelphia.

117 Joe Liblit, ed., *Housing – the Cooperative Way* (New York, 1964).

118 United Nations, *Housing through Non-profit Organizations*, pp. 83-5.

119 Ernest Weissman, "Mutual Aid in Low-Cost Housing", *Annals of the Academy of Political and Social Science* (May 1960), pp. 107-14. The same neglect is apparent in the influential survey by Charles Abrams, *Man's Struggle for Shelter in an Urbanising World* (Cambridge, Mass., 1964).

120 In 1968 R.J. Crooks, Director of the Centre for Housing, Building and Planning at the United Nations acknowledged "the ILO leadership in the cooperative movement" but with respect to aided self-help he asserted the United Nations' precedence and longstanding expertise. Crooks to M.W. Hill,

involved mutual aid in construction. It referred to the Nova Scotia plan favourably, and as late as 1964 an ILO report surveyed a wide range of housing co-ops and argued that, because they were a rare example of co-operation in building, those in Nova Scotia had “special” relevance to the developing world.¹²¹ Unfortunately, very few governments were particularly interested in promoting co-operative housing, and this author has found no evidence to suggest that Nova Scotia’s initiative served as a persuasive example in this regard.

Did outsiders misunderstand the potential of the Nova Scotia plan, or did they appreciate its limitations only too well? There was certainly a good deal of misrepresentation, and presumably misunderstanding. Media accounts described a rural or small town programme that was initiated by a co-operative movement to help miners and other workers. They could make it seem anachronistic. For example, a reporter for *Maclean’s* in 1941 characterised Tompkinsville as a “barn-raising co-operative scheme”, implying an irrelevance to urban, non-manual workers. The same reporter noted that miners were accustomed “to handle tools”, a misleading statement since they could be as ignorant of carpentry as office workers might be.¹²² Those associated with the programme reinforced this misperception. Mary Arnold claimed that the programme could work in any “industrial town”,¹²³ which implicitly excluded the majority of North American urban centres as being either too large or too socially diversified. Thus, the plan’s relevance to most families in the post-war era was not made apparent.

Indeed some accounts implied that the programme might not work anywhere except the Atlantic Region. Reporters wrote of heroic miners, of the critical role of the Antigonish movement and the extraordinary leadership of Mary Arnold and Fathers Coady and Tompkins. Kerr commented that Cape Breton was “probably the most co-operative small area in North America”, while reports in *The Nation*, *Food for Thought*, *Reader’s Digest*, *Survey Graphic* and *Newsweek* featured “Father Jimmy”, described by one writer as the “worker of miracles”. A later commentator described Arnold as an “outstanding co-operator” and referred to Tompkinsville as “the Canadian version of the Rochdale pioneers as applied to housing”.¹²⁴ Thus, the circumstances and the personalities were perceived as unusual. The Nova Scotia plan was not portrayed as a reliable, portable template for success, and the actual story of Tompkinsville tended to reinforce this assumption. The tale of how a group of miners struggled to build homes for their families was vivid and admirable. Told firsthand by Mary Arnold, and in abbreviated form by almost everyone who discussed the scheme, it fixed the image of the Nova Scotia plan in peoples’ minds. By the early 1950s the plan was transcending its origins; adapted by urban office workers, the plan’s co-operative elements were falling away. The heroic phase had passed, but this was not reported. The seed of

Assistant Secretary-General for Inter-Agency Affairs, United Nations memorandum, 1 November 1968, “ILO: Preliminary information concerning the programme for 1970-71”, RAG 3/9-30, SO 140 GEN, Housing, Building, and Planning, General, United Nations Archives, New York.

121 International Labour Organization, *Housing Co-operatives* (Geneva, 1964), pp. 95, 142.

122 Edwards, “Farthest East”, pp. 19, 21.

123 McKenzie, “Co-ops’ Sell Fish”, p. 49.

124 Kerr, *Canada’s Co-ops*, p. 36; Lee Lania, “Father Tompkins of Cape Breton”, *The Nation*, 165 (30 August 1947), pp. 202-3; E.A. Corbett, “Dr. James Tompkins. Priest and Prophet”, *Food for Thought*, 8, 3 (December 1947), pp. 10-13; *Reader’s Digest*, 32 (June 1938), pp. 51-4; “Experiment in Self-Help: Father Jimmy Proves a Theory”; “Father Jimmy’s Library”; Bertram B. Fowler, “The Lord Helps Those”, *Survey Graphic* (June 1938), p. 343; Hignett, “Co-operative Housing”, p. 43.

Tompkinsville was preserved in reporter's aspic long after the plan had evolved.

If media accounts implied that the plan was unique, they are surely not wholly responsible for its failure to inspire imitation elsewhere. The plan had two features that did not seem to travel well. The first was the small scale and the human touch. For a quarter-century the Commission measured annual production in dozens or scores of units, clustered in projects of about ten each. It was possible to give them personal attention. The Royal Commission of 1944 spoke of how the Housing Commission "coddled" its borrowers with advice on accounting, architectural and legal matters. Noting that borrowers constituted "a happy family", it judged that they "receive much more attention than would be possible under a comprehensive housing policy".¹²⁵ Close ties survived into the post-war period. In 1953 Prince paid "condolence visits" to members in three projects, noting that "whenever it is possible for a Commissioner to visit a group one of the homes at once becomes the rendezvous for a round table get together." Five years later he was still insisting that "this personal interest of the commissioners in the groups and their families . . . differentiates their work from that of the housing loan companies and real estate organizations".¹²⁶ This personal interest seemed workable only in a small-scale operation. At a time when the national housing shortage was reckoned in hundreds of thousands of units, this would seem to have limited the wider relevance of the Nova Scotia plan, although in fact this was not so.

From the late 1940s the Department of Veterans' Affairs "Build Your Own Home" programme demonstrated that the personal touch could be retained in a national programme. The DVA helped tens of thousands of veterans to build or acquire homes in dispersed locations across the country under the Veterans' Land Act. The director himself could not know every client, of course, but personal relationships did develop between veterans and their local construction supervisors, and these were one of the most effective aspects of the programme.¹²⁷ Like the Commissioners in Nova Scotia, VLA supervisors helped to motivate owner-builders when the going got tough. With some adaptation, personal contact was something that could be maintained in scattered settings on a wider field of action.

A second problematic feature of the Nova Scotia plan was its co-operative aspect. As early as 1943 Prince recognized that co-operation was "difficult to implant" in the "atmosphere of individualism" that characterized much of North America.¹²⁸ The magnitude of this difficulty was recognized by those who fashioned the Veterans' Land Act, and they resisted the suggestion that a co-operative option should be built into the scheme. Even in Nova Scotia it is not clear that, for most people, co-operation was ever much more than a collective means to a private end. The co-op aspect to the programme had emerged by default, when entrepreneurs failed to respond to provincial legislation that happened to require the construction of at least ten dwelling units. It was tolerated, rather than approved, by most beneficiaries. The shared mortgage was always disliked, while other co-operative aspects of the provincial plan faded after 1945. Their demise did not prevent the programme from operating

125 Nova Scotia, "Report on Housing" (1944), p. 17.

126 *Report of the Housing Commission*, 1954 (p. 10), (1958), (p. 11).

127 Harris and Shulist, "Canada's Reluctant Housing Program".

128 Prince, "Co-operative Housing", p. 158.

effectively into the early 1970s. Arguably, then, except at the very beginning, co-operation was not a critical element of the Nova Scotia plan, and increasingly it became a liability.

Together, the local success and the wider failure of the Nova Scotia plan shows just how limited the appeal of building co-operatives was in North America between the 1930s and the early 1970s. By any reasonable standard the plan was a success: it housed people well; it cost the government very little; it reached a broad social spectrum of people (though not the poor); it was popular and widely praised. As a demonstration of the practical virtues of co-operative self-help it could not easily have been bettered. Even so, it inspired only a few imitators in Canada, and apparently very few in the United States.

The problem did not lie with its reliance on sweat equity. It is true that housing experts, not to mention the building industry, were generally critical of owner-building. They were skeptical that amateurs could, or should, be much involved in the building process. In fact, however, in the early post-war years across North America hundreds of thousands of families built their own perfectly serviceable homes. There was a huge latent demand for assisted self-help. In the end this demand was met by the private sector, notably lumber dealers, but government support could have gone a long way in helping people to solve their housing needs.

For potential imitators the chief liability of the Nova Scotia plan was its co-operative aspect. The post-war experience of the Housing Commission was reminiscent of the failed efforts to establish co-partnership housing – a form of co-operative – in the 1910s.¹²⁹ Most people wanted title to their own homes and disliked shared mortgages and responsibilities. Most viewed co-operation in the building process, at best, as a means to an end. The majority of North American owner-builders would have preferred to receive individual, rather than collective, assistance from the state, along the lines of the Stockholm plan or the Canadian VLA programme. They had no personal experience of co-operation and were skeptical that it could work. If the plan had been presented as an example of state-assisted self-help, it would have had a broader success in attracting governments and families who were indifferent to its co-operative aspects. Instead it was held up as a model of co-operation, and this sealed its fate.

129 Larry McCann, "Suburbs of Desire: The Suburban Landscape of Canadian Cities, c.1900-1950", in Richard Harris and Peter J. Larkham, eds., *Changing Suburbs: Foundation, Form and Function* (London, 1999), p. 129.