

Articles

Housing Finance in Early 20th Century Suburban Toronto [Record]

Ross Paterson

[Read the full text](#)

URBAN HISTORY REVIEW
REVUE D'HISTOIRE URBAINE

Online publication: Nov. 6, 2013

URI <https://id.erudit.org/iderudit/1019255ar>

DOI <https://doi.org/10.7202/1019255ar>

An article of the journal [Urban History Review / Revue d'histoire urbaine](#) 

Volume 20, Number 2, October 1991, p. 63–71

All Rights Reserved © Urban History Review / Revue d'histoire urbaine, 1991

Abstract



This study examines the financing of housing production and consumption in five early twentieth-century Toronto suburbs. The study areas range in status from upper-middle class to working class.

Research findings include the persistence of a traditional pattern of finance characterized by high levels of cash transactions and private financing. Institutional lenders, while influential in financing high-status housing played a relatively minor role in the overall provision of mortgage funding.

The study adds to our understanding of the role of housing finance during this formative period when the major element of modern suburbanization, including the emergence of a corporate land development industry, were being established.

Résumé

Cette étude se penche sur le financement de la production et de la consommation des logements dans cinq subdivisions de Toronto au début du 20^e siècle. Elle examine principalement les diverses sources de financement du logement à l'intérieur des villes. Cette étude révèle la persistance d'une formule traditionnelle de financement du logement, caractérisée par une abondance d'argent comptant et de financement privé. Les établissements de prêts jouèrent un rôle relativement mineur dans le financement des hypothèques, quoique leur importance ait été significative dans le financement des logements de luxe. La prépondérance d'argent comptant, de financement privé et de prêts hypothécaires consentis par les vendeurs montre que Toronto a une aptitude remarquable à financer le développement de ses logements.

Other Articles From This Journal

By A. F. J. Artibise

Barth, G. *Instant Cities: Urbanization and the Rise of San Francisco and Denver*. New York: Oxford University Press, 1975. Pp. xxv, 310. \$13.75

By A. F. J. Artibise

Lane, Robert. *Policing the City: Boston, 1822-1885*. New York: Atheneum, 1975 (originally published in 1967 by Harvard University Press). Pp. 299

By D. A. Muise

The Century Calgary Historical Series / Volume One. *Past and Present: People, Places and Events in Calgary*. Calgary: Century Calgary Publications, 1975. Pp. 391. Illustrations. \$5.00 / Volume Two. *Communities of Calgary: From Scattered Towns to a Major City*. Calgary: Century Calgary Publications, 1975. Pp. 424. Illustrations. \$5.00 / Volume Three. *Young People of All Ages: Sports, Schools and Youth Groups in Calgary*. Calgary: Century Calgary Publications, 1975. Pp. 496. Illustrations. \$5.00 / Volume Four. *The Search For Souls: Histories of Calgary's Churches*. Calgary: Century Calgary Publications, 1975. Pp. 760. Illustrations. \$5.00 / Volume Five. *At Your Service, Part One: Calgary's Library, Parks Department, Military, Medical Services, and Fire Department*. Calgary: Century Calgary Publications, 1975. Pp. 519. Illustrations. \$5.00 / Volume Six. *At Your Service, Part Two: Calgary's Police Force, Navy Base, Post Office, Transit System, and Private Service Groups*. Calgary: Century Calgary Publications, 1975. Pp. 576. Illustrations. \$5.00 / Trudy Soby, *A Walk Through Old Calgary: Early Buildings Extant in 1975*. Calgary: Century Calgary Publications, 1975. Pp. 46. \$2.75 / Trudy Soby, *Be It Ever So Humble: A Photoessay on Calgary's Old Homes*. Calgary: Century Calgary Publications, 1975. pp. 54. \$2.75

By Max Foran



Subscribe to our newsletter

About

Help

Accessibility

Research Guide

Contact us

Journals

Theses and dissertations

Books and proceedings

Research reports

Cultivate your knowledge.

Follow us



[Privacy policy](#)

[Cookie policy](#)

[Terms and conditions](#)

© 2024 Érudit Consortium