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

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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.

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