APPENDIX B

Key Event Chronology

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Entries in Italics further described on Glossary

1912 Alberta passed first modern town planning act in Canada. However, planning legislation had also been passed in New Brunswick and Nova Scotia in 1912. Ontario had also enacted a two-page Cities and Suburbs Plans Act in 1912.

1914 Spruce Court, Canada's first limited dividend housing project, was built.

1918 Twenty-five Million Dollar ($25M.) Loan Program was introduced.

1927 Canadian Farm Loan Act was introduced.

1929 Alberta's planning act was revised to require town plans, regional planning commissions, and zoning by-laws.

1932 Nova Scotia Housing Commission (Nova Scotia Department of Housing) was established (see Provincial Housing Corporations).

1934 Bruce Commission Report was published.

1935 Dominion Housing Act (DHA) was introduced.

1936 Pioneering “standard of housing by-law” was passed by the City of Toronto.

1937 Home Improvement Loans Guarantee Act was introduced.

1938 National Housing Act (NHA) was introduced, replacing DHA.

1939 Although municipalities had been empowered to pass zoning by-laws since before 1914 in Alberta, British Columbia, and Ontario, and since the 1920s in most other provinces, not until 1939 did the National Research Council (NRC) prepare the first model (national) zoning by-law.

1940 Rent controls in fifteen Canadian cities were imposed by the Wartime Prices and Trade Board.
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*Home Improvement Loans Guarantee Act* was terminated.

1941 *Wartime Housing Limited (WHL)* was established.
Model national building code was introduced by NRC.
Rent controls were expanded to include all areas of Canada.
Federal *Unemployment Insurance (UI)* was introduced.

1942 *Home Extension Plan* was introduced.

1943 *Home Conversion Plan* was introduced.

1944 *Limited Dividend (LD) Program* was introduced.
Veterans' Low Rental Housing Program (*WHL*) introduced.
*Emergency Shelter Program* was introduced.
*Urban Renewal Program* was introduced.
*Graduated Rent Scale (GRS)* was introduced.
*Curtis Report* was published.
*Integrated Housing Plan* was introduced.

1946 *Central Mortgage and Housing Corporation (CMHC)* was established.
*Community Planning Association of Canada (CPAC)* was established.
*Home Conversion Plan* was terminated.

1947 McGill University established Canada's first planning school.
Division of Building Research (*NRC*) was established.

1948 *Rental Insurance Plan* was introduced.
Regent Park North, a City of Toronto housing project on a CMHC-financed urban renewal site, began Canada's organized public housing program.
*Emergency Shelter Program, Home Extension Plan and WHL* were terminated.

1949 Federal/Provincial Public Housing Program was introduced under NHA Section 40.

1950 *Rental Insurance Plan* was terminated.

1951 Rent controls were ended by the federal government. Quebec was the only province with comprehensive rent controls extending beyond 1951.
Newfoundland became the first province to complete a public housing project. A total of 140 units were constructed in St. John's.

1952 Federal *Old Age Security (OAS)* was introduced, replacing the Old Age Pension Act of 1927.

1953 British Columbia passed enabling legislation empowering Vancouver
to use a development permit system. *Discretionary zoning systems* have
since been implemented in other jurisdictions as well.

1954 *Mortgage Insurance Program* was introduced to replace joint lending
schemes introduced under the *DHA*.

Canada's chartered banks could now originate mortgage loans, but
their lending was restricted to new housing insured under the *NHA*.

*Direct Lending* by the federal government was introduced.

*Home Improvement Loans (HIL) Program* was introduced.

*Capital Cost Allowance (CCA)* was introduced to replace depreciation
expense.

1955 *Housing in Canada (CHS)*, the first systematic statistical recording of
housing production, was initiated.

1956 *Canadian Housing Design Council (CHDC)* was established.

Montreal's first public housing project (*Jeanne Mance*) was approved.

Vancouver's first public housing project (*Strathcona*) was developed.

1957 *Small Homes Loans Program* was introduced (see *Direct Lending*).

1960 *Student Housing Program* was introduced.

1961 CMHC began auctioning mortgages to foster a secondary mortgage
market.

1962 *Canadian Council on Urban and Regional Research (CCURR)* was
founded.

The Cooperative Union of Canada (sponsored by CMHC) was esta-
lished to examine the feasibility of non-profit cooperative housing.

1963 *Winter House Building Incentive Program* was introduced.

*Mortgage Insurance Company of Canada (MICC)*, a private insurer, was
established.

Building materials were subject to *FST* at rate of 4%.

1964 Urban Renewal and Public Housing Programs were expanded under
*NHA Section 35*.

Ontario Housing Corporation (OHC) was established (see *Provincial
Housing Corporations*).

First year in which more apartment units (60,435) than single family
homes (50,457) were built.

*FST* rate for building materials was raised to 8%.

1965 Federal/Provincial Public Housing Program under *NHA Section 40* was
expanded in the prairie provinces to include housing for indigenous
persons.
Winter House Building Incentive Program was terminated.

FST rate for building materials was raised to 11%.

1966 Canada's slum clearance program effectively brought to an end by the successful 4-year protest of Toronto's Trefann Court residents who were threatened with eviction.

First Condominium Acts were passed by the provinces of Alberta and British Columbia.

NHA mortgage insurance on existing owner-occupied housing was introduced.

Maximum ratio of mortgage loan to value of property for conventional loans of federally regulated lending institutions was raised to 75%.

Willow Park, in Winnipeg, Canada's first publicly-financed continuing housing cooperative, was built.

Canada Pension Plan (CPP) was introduced.

Guaranteed Income Supplement (GIS) was introduced.

Company of Young Canadians (CYC) was founded.

Canada Assistance Plan (CAP) was introduced.

1967 Canada's chartered banks could now originate conventional mortgage loans on new and existing properties. Provision were made for removal of interest rate ceiling on all bank loans.

Alberta Housing Corporation, British Columbia Housing Management Commission, Manitoba Housing and Renewal Corporation, New Brunswick Housing Corporation, Newfoundland and Labrador Housing Corporation and Société d'habitation du Québec were established (see Provincial Housing Corporations).

1968 Hellyer Task Force was established.

Federal government imposed a moratorium on all new urban renewal approvals and on the development of large public housing projects.

Cooperative Housing Foundation of Canada (CHF) was established.

Intergovernmental Committee on Urban and Regional Research (ICURR) was established.

Canadian Conference on Housing was held.

1969 Public Housing Program under NHA Sections 43 and 44 was introduced.

Rent Supplement Program under NHA Section 44.1(a) was introduced.

Lending institutions became authorized to originate high-ratio conventional mortgage loans providing the sum exceeding 75% of a property's value was insured. Interest rate ceilings were removed on NHA-insured loans and the minimum term of NHA insured loans was reduced to 5 years.
Prince Edward Island Housing Corporation was established (see Provincial Housing Corporations).

Landlord and tenant legislation was passed by Ontario and Manitoba.

1970 Lithwick Report was published.

- $200 million Innovative Housing Program was introduced.
- CMHC allowed costs of recreational facilities in social housing projects.
- Canadian Institute of Public Real Estate Companies (CIPREC) was founded.

1971 Dennis Task Force was established by CMHC.

- Major revisions to federal Income Tax Act. Losses created by capital cost allowances for rental property were no longer deductible from non-rental income. A taxpayer’s principal residence became the only dwelling exempted from capital gains tax.

1972 Yukon Housing Corporation and Northwest Territories Housing Corporation were established (see Provincial Housing Corporations).

- NHA approved lenders were authorized to include any or all of spouse’s earned income in determining borrower eligibility for NHA insured loans for home ownership.

British Columbia established an Agricultural Land Commission that froze conversion of agricultural land to housing in the Lower Fraser Valley. At about the same time, Ontario froze urban development along the Niagara Escarpment and in the Parkway belt running through and around the metropolitan Toronto region. In the late 1970s Calgary froze the development of over 12 square kilometers of land on the south side of the city because of inadequate transportation facilities. Ontario similarly froze most development north of Toronto for a period of 15 years until a major water and sewer trunk servicing scheme was implemented in the early 1980s. The province of Quebec enacted a similar Act to Preserve Agricultural Land in 1978.

1973 Assisted Home-Ownership Program (AHOP) was introduced.

- Neighbourhood Improvement Program (NIP) was introduced.
- Residential Rehabilitation Assistance Program (RRAP) was introduced.
- Nonprofit and Cooperative Housing Programs under NHA Sections 15.1 and 34.18 was introduced.

More unilateral federal and provincial housing measures began in place of joint cost-shared federal-provincial activities.

Canada’s first provincial department of housing was established in British Columbia.
Saskatchewan Housing Corporation established. Its responsibilities were formerly held by the Housing and Urban Renewal Branch of the Department of Municipal Affairs established in 1966 (see Provincial Housing Corporations).

Urban Renewal Program was terminated.

1974

Multiple Unit Residential Building (MURB) scheme was introduced.

Registered Home Ownership Savings Plan (RHOSP) was introduced.

Rural and Native Housing (RNH) Programs were introduced.

Cityhome, in Toronto, became the first municipal non-profit housing corporation established to take advantage of 1973 NHA amendments.

Tax deductibility of carrying charges on land awaiting redevelopment was removed.

Survey of Housing Units (SHU) was undertaken.

British Columbia became the first province to deal with the loss of rental units resulting from condominium conversions by amending its legislation to give municipalities the ability to stop the conversion of rental units.

Rentalsman was introduced in British Columbia to mediate landlord-tenant disputes and review large rent increases. Rentalsman was abolished in 1985, in conjunction with downsizing of rent regulation in that province.

FST rate for building materials was dropped to 5%.

1975

Assisted Rental Program (ARP) was introduced.

Rent Supplement Program under NHA Section 44.1(b) was introduced.

Provinces were requested to impose rent controls as part of the federal government's wage and price control program.

CYC was terminated.

1976

Home Insulation Program (HIP) was introduced.

CCURR was terminated.

United Nations Conference on Human Settlements (Habitat) was held in Vancouver.

City of Toronto adopted a special form of zoning (so-called mixed-use districts) for areas of permissible redevelopment within the Central Area in 1976; the zoning provides flexibility in range of uses and room for negotiation of density while at the same time limiting the exercise of discretion.

1977

Canadian Home Insulation Program (CHIP) was introduced in Nova Scotia and Prince Edward Island.
Shelter Allowance For Elderly Renters (SAFER) was introduced in British Columbia (see Shelter Allowances).

Prince Edward Island became the last province to adopt a Condominium Act.

1978 Nonprofit and Cooperative Housing Programs under NHA Section 56.1 were introduced.


Tax deductibility of carrying charges on land awaiting redevelopment was restored.

AHOP, ARP, NHA Sections 15.1, 34.18, 40, 42 and NIP were terminated. GPM replaced AHOP and ARP.

1979 Community Services Contribution Program (CSCP) was introduced.

NHA mortgage loan insurance was extended to cover existing rental housing.

CSCP was terminated.

1980 Canada Oil Substitution Program (COSP) was introduced.

Building Energy Technology Transfer (BETT) Program was introduced.

NHA insurance was introduced for existing rental buildings.

1981 Canada Mortgage Renewal Plan (CMRP) was introduced.

Canada Rental Supply Plan (CRSP) was introduced.

Soft costs were now treated as capital costs in rental buildings.

HIP was terminated.

1982 Canadian Home-Ownership Stimulation Plan (CHOSP) was introduced.

Canada Home Renovation Plan (CHRP) was introduced.

Insurance application fees on NHA home ownership loans were raised for the first time, and premium schedules were altered to reflect differences in risk among borrowers.

CMHC guideline was introduced stipulating 5% of all units in social housing projects be wheelchair modified.

MURB was terminated.

1983 NHA Section 56.1 evaluation was produced.

CHOSP, CHRP and CMRP were terminated.

1984 Mortgage Rate Protection Plan (MRPP) was introduced.
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Super Energy Efficient Home (SEEH) Program was introduced.
CRSP was terminated.

Insurance premium structure was altered to reflect differences in risk of borrower on NHA loans for rental housing.

1985 Federal Consultation “Paper on Housing” was published.
COSP and RHOSP were terminated. A lifetime capital gains exemption of $500,000 was initiated to be phased in over a period of years. In 1987 a cap of $100,000 was proposed under federal tax reform. Principal dwellings remained exempt from capital gains taxation.

Premium schedule for loans for home ownership was changed to reflect further differences in risk of borrowers.

1985 Mortgage-Backed Securities (MBS) Program was introduced.

New Federal/Provincial cost-sharing and delivery arrangement for social housing was introduced (see NHA Section 56.1)
Federal Cooperative Housing Program utilizing Index-linked Mortgages (ILMs) was introduced (see NHA Section 56.1)

“Income Mixing Approach” in Federal Social Housing Programs ended and was replaced by specific targeting to only the most needy households.
BETT Program, CHIP and HIL Program were terminated.
Introduction of NHA mortgage insurance for second mortgages.

1987 NHA mortgage premiums and minimum allowable downpayments were reduced.

Federal tax reform proposals were announced.
CHDC was terminated.