THE VETERANS' LAND ACT IN CANADA AND HAMILTON-WENTWORTH

"MY LITTLE PIDDLY HOUSE AND ALL THIS LAND"

THE VETERANS' LAND ACT IN CANADA AND

THE HAMILTON-WENTWORTH REGION

By

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ABSTRACT

The Veterans' Land Act, 1942, helped one hundred and forty-four thousand veterans become settled on the land, ninety-nine thousand of whom acquired small holdings, predominantly in exurban and suburban sites. In spite of this, very little has been written about VLA in the history of housing policy. This thesis documents the character and evolution of the VLA program, and assesses its socio-geographical impact with particular reference to the Hamilton area.

The Veterans' Land Act was part of Canada's veteran rehabilitation program that helped to establish veterans as farmers, fishermen, or as owners of part-time farms/small holdings. The architects of the VLA were determined not to repeat the failings of the earlier Soldier Settlement Act (1919) that caused hardships for so many soldier settlers. With that in mind, the national program and its genesis are examined, including the provisions that attempted to ensure that veterans made a success of their operations, and remained on their holdings.

The focus then switches to the small holdings component of the program, which is examined in detail using archival records and personal interviews. The Hamilton area exemplified the various ways in which homes were developed under the VLA small holdings program. Interviews provide a personal glimpse into the people who participated in this government program. They also shed light on the changing character of the VLA program,

the regulations that applied to small holdings, and the changing methods by which homes were actually built.

The small holdings program was flexible and was regularly altered to meet the needs of the veterans. Minimum lot sizes were adjusted, while at different times the Veterans Land Administration laid out its own subdivisions, engaged professional contractors, and supported owner-construction. Over the life of the program the maximum loan amounts were regularly increased. This was done in an effort to ease the financial strain of rising inflation that many of the working-class veterans were susceptible to, and allowed the program to remain a viable form of rehabilitation. Because of its adaptability and flexibility, it better served the veterans that it was created for, and was a success for over one hundred and twenty-five thousand of those veterans.

ACKNOWLEDGMENTS

I would like to take this opportunity to thank the many people who helped make this thesis possible. This is not the labour of a solitary student. It is the culmination of the work and effort of many people who shared their time and knowledge with me that made this thesis possible.

First, I would like to thank the staff at the Veterans' Land Act Administrative offices in Charlottetown, Prince Edward Island. Without their counsel I, literally, would not have been able to write this thesis. In particular, I would like to thank the staff of the Property and Estates Department, who helped me navigate the files of the VLA, and shared their expertise with me. As well, the Access to Information and Privacy Office of Veterans Affairs staff who ensured that I had the information that I needed without infringing on the rights of others. Everyone that I met in Charlottetown was extremely helpful, and made the two weeks I was there productive ones. Thank you.

I would also like to thank the Labour Studies Department at McMaster University for their financial assistance. Their grant financed my travel to Charlottetown and allowed me the freedom to undertake my research.

One group that helped me immeasurably were the veterans and their families who graciously invited me into their homes, and shared their memories, knowledge, personal photos, and documents with me. They allowed me to put a very human face on a faceless government program. This thesis would have been incomplete without their insights. They gave me a glimpse into life in postwar Canada – one that I would not have been able to find anywhere else.

Of course, many, many, many thanks go to my thesis advisor, Dr. Richard Harris. He was, and still is, helpful, knowledgeable, generous, thorough, understanding, and above all, patient. Many times I couldn't see the forest for the trees. It was his knowledge of the forest that kept me on track more than once. Thank you very much, Richard.

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Thank you, everyone.

LIST OF ABBREVIATIONS

CMHC	–	Canada Mortgage and Housing Corporation
DHA	–	Dominion Housing Act
DVA	–	Department of Veterans Affairs
NHA	–	National Housing Act
SSA	–	Soldier Settlement Act
SSB	–	Soldier Settlement Board
VLA	–	Veterans' Land Act

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CHAPTER 1 – INTRODUCTION

Housing policy was slower to develop in Canada than in the United States. It was because of this delay that there were criticisms leveled that Canadian policy, at least initially, was no more than a rewriting of American policy, and not as relevant to Canada's unique situation as it should have been. The initial mortgage insurance program that was introduced in 1935 (and later amended) was limited in scope, and had little impact on the majority of Canadians. Reformers hoped that the Dominion Housing Act (1935) would address the desperate need for social and public housing, but, as it turned out, this was not to be. Canadians had to wait until after World War II before any steps toward social housing policy were taken, and until the 1960s before these units were produced in significant numbers. This aspect of housing policy lagged behind American policy, which initially provided the legislative groundwork to build social housing in the 1930s. Authors such as Bacher (1993) believe that this reluctance by Canadian policy makers stems from the government's fear of becoming a provider of housing in any area, something that many in government at the time felt was in contravention of Canada's constitution.

Perhaps because of the modest development of Canadian policy, there is a correspondingly modest literature on the subject. John Bacher's Keeping to the Marketplace: The Evolution of Canadian Housing Policy (1993) was the first scholarly history of housing policy in Canada. There is even less written about the *impact* of policy, and how it affected Canadians. In this context there is an especially curious omission. In the United States it is

widely recognized that after World War II the housing program of the Veterans Administration had a substantial impact on the housing of veterans and, given the numbers involved, upon the housing of Americans as a whole. In Canada, however, the housing programs of the Department of Veterans Affairs (DVA) have been completely ignored. Some attention, though, has been paid on the work of Wartime Housing Limited. This housing was built by the government during the 1940s, but was aimed at providing living accommodations to wartime workers. It was not until the end of the War that the focus switched to the needs of veterans and the homes were offered to veterans to rent, and later, to purchase. In numerical terms, however, the most important program for veterans was not Wartime Housing, but the VLA, about which nothing has been written. The purpose of this thesis is to document the general nature and evolution of the Veterans' Land Act (VLA), and to examine its impact in the Hamilton-Wentworth region from 1942 to 1978.

In reconstructing this history I have found it necessary to consult a variety of sources. These include published government reports, archival records which were found chiefly at the VLA offices in Charlottetown, and oral histories. These sources are discussed further in Chapter 3.

Although I am interested chiefly in the housing aspects of the VLA I have found it necessary to reconstruct the program as a whole because, as I show in Chapter 2, virtually nothing has been published about the program, and misconceptions still persist. In Chapter 4, I present the overview of the program, and identify its main components and trace its evolution over time. In particular, I focus on small holdings, the largest single component

of the program and the one that can most clearly be regarded as having had an effect on housing conditions.

In order to examine the nature, and especially the impact of the small holding housing component of the VLA, it was necessary, for logistical reasons, to focus on a case study. I chose Hamilton-Wentworth because of its convenience, my familiarity with it, and because I believe it to be a fairly typical Canadian industrial city, the type that would be a magnet to veterans wishing to participate under the small holdings portion of the Act while pursuing employment in the rapidly expanding industrial sector. The small holding program itself was developed in two steps. The first was land subdivision, the second the actual construction of the homes. Using a variety of sources, and drawing especially on the interviews, I examine each of these two stages, respectively, in Chapters 5 and 6. In a concluding chapter, I discuss the achievements of the VLA, and suggest directions for future research.

The VLA, through the combination of minimum lots sizes and modest homes, created a landscape that was low density in its physical appearance. Mrs. Berryman described her holding as "my piddly little house and all this land," which for all intents and purposes described a majority of the small holding in Hamilton-Wentworth.

CHAPTER 2 – THE VLA AND CANADIAN HOUSING POLICY

Two aspects of post-war Canada are examined in this review. The first is the Veterans' Charter, the entire rehabilitation program that was developed in 1941 by the General Advisory Committee on Demobilization and Rehabilitation, and which included the Veterans' Land Act. The second concerns changes in Canadian housing policy, and specifically policy with respect to suburban housing.

The Veterans' Land Act (VLA) has not usually been regarded as a housing program. Indeed, scholars have paid it almost no attention. There is an extremely limited number of published works that address the Veterans' Land Act in any capacity. The most extensive account is in Veneration for Valour, where Joseph Schull devotes an entire chapter, "Land Settlement and Home Construction," to the subject.[1] Other authors have mentioned the VLA only in passing but, more often than not, have incorrectly stated its purpose and accomplishments.

Misconceptions may be found in the recent observations of Jeff Keshen. In "Getting It Right the Second Time Around" he asserts that the VLA was essentially a farming program, which is erroneous.[2] It is true that initially the Veterans' Land Act administration assumed that the focus of its programs would be agricultural, but as I will show the majority of those who received assistance acquired homes on very small acreages in the vicinity of urban centres – small holdings. As well, there were the holdings of Natives on Reserves, Provincial and Dominion Lands, and Commercial Fishing, which were not necessarily farm-

oriented. The same misleading stereotype is to be found in Don Ives' recent piece, "The Veteran Charter" where he states that, "other re-establishment legislation such as the Veterans' Land Act stood for settlement in primary industry."[3] The VLA was not meant to be a means of entry into primary industry, instead it was always envisioned as a rehabilitation program that offered veterans choices as to how they would live. Farming was an option, but only one scheme was dedicated to commercial farming. The remainder of the program focused on the veteran as the holder. As it turned out, Canadian veterans preferred to become small holders more often than they did farmers. In light of these misconceptions it is important to set the record straight.

Why there is so little written is unclear. One possible reason could be that in the immediate post-war years there were so many new programs being introduced to returning veterans, and so many more obvious changes occurring in the Canadian housing field, such as the rapid shift to the suburbs, that the VLA was overlooked. By examining some of the changes that were occurring in Canada in early post-war housing policy, it is hoped that the VLA's contribution to Canadian housing will become evident. The VLA was just one component in the overall shift towards suburban living, but the precipitating factors behind this shift are still widely debated, and questions abound.

THE VETERANS CHARTER

When the General Advisory Committee on Demobilization and Rehabilitation created its entitlement and benefits package for returning veterans, they named it, collectively, The

Veterans Charter, a name which has persisted until the present.[4] Surprisingly little has been written about the nature and impact of this package, and a recently-edited volume, The Veterans Charter and Post-World War II Canada (1998) is the first to attempt an authoritative overview.[5]

In this volume, Keshen lays out the genesis of the Advisory Committee's work, beginning with its formation in late 1939. Instead of appointing civilian members, the government used World War I veterans who knew, firsthand, the shortcomings of the rehabilitation benefits of World War I, and developed the Charter with these in mind. After 1945, these veterans in turn hired World War II veterans to administer the programs.[6] Keshen believes that these decisions were a critical measure of how seriously the Committee perceived the needs and wants of the veterans. It also positively affected how the Committee's work was perceived by veterans, and how they felt it served them.[7] Keshen believed that this was an important step in developing a trusting relationship between Veterans Affairs and the veterans themselves.[8]

The first order issued by the Committee was the Post-Discharge Re-Establishment Order, which upgraded pension benefits to veterans, set out the rates for the discharge gratuity and Re-Establishment Credits, ensured that veterans could return to the jobs they held prior to the end of the war, and made vocational training available to veterans up to a maximum equal to the time they had spent in the military.[9] This Order also included the provision for free university education, about which Peter Neary has written, as well as the preference to servicemen when applying for civil service jobs and the creation of the

National Employment Service to help in the placement of veterans into jobs after discharge.[10] In this Order Canadians see, for the first time, unemployment insurance benefits, a program that has endured to the present. Also of note, was the creation of a special fund to help subsidize loans for veterans planning to start up their own business.[11] What is impressive is that all of these benefits were designed and put to effect in under two years, with, it seems, little direct government involvement. The following year, 1942, the Committee introduced the Veterans' Land Act.[12]

The government was not content to let the Charter benefits remain as they had been drafted. When a shortcoming in compensation was identified, it was improved.[13] Neary writes about the necessity of increases in the monthly allowances for those veterans attending university, while at the same time restricting their outside employment because it was felt jobs took away from time that "should be devoted to ... [the] full-time training program."[14] As well, the amount of money available under the VLA was increased before the program was put into wide use, in an effort to provide the veteran with a hedge against the rapid postwar inflation in the price of land and building materials.[15]

As generous as they were, there were limits on which benefits a veteran could use. The Re-Establishment Credits, the Veterans' Land Act, the University Education Benefit, the New Business Start-Up Benefit, and certain Pension Benefits were mutually exclusive. The Re-Establishment Credits were the benefits that were utilized most often by returning veterans. It was a cash benefit that was issued to veterans not participating in other programs, and was based on the amount of time a veteran served, regardless of rank.[16] Ives

has referred to this mutually exclusive nature of benefits as "non-duplication" meaning that "although veterans could have as broad a choice in the matter of re-establishment as their abilities indicated, completion of one program of re-establishment, whether satisfactory or not, precluded any other attempt."[17] But he did not agree with this limiting of benefits, and felt that every veteran should have had access to all benefits, believing that many of the benefits could have worked in conjunction with each other to provide the veteran with better rehabilitation opportunities.[18] This was closer to the approach taken by the American government, and of course it, would have been expensive.

FEDERAL HOUSING POLICY

If the VLA has been misrepresented by those who have written about the Veterans Charter, it has been ignored by those who have written about the history of federal housing policies. John Bacher, in his book, Keeping to the Marketplace: The Evolution of Canadian Housing Policy, mentions the VLA vaguely as part of the five thousand housing units that were to be built by public agencies in 1944, "and 3,000 homes to be built under the Veterans [sic] Land Act."[19] Then, on the following page, he writes that "of the anticipated 3,000 veteran's housing units, only 395 were ever built. This was done after May 1944 by changing Wartime Housing's mandate to provide for the housing of families of servicemen as well as munitions workers."[20] Bacher appears to have confused the work of the VLA with the changing mandate of the Wartime Housing Limited to provide low-cost rental housing for veterans. At no time was the building of rental housing the focus of the VLA, which was

always a rehabilitation program which was based on the assumption that the veterans would purchase their properties, with the VLA acting as mortgage holder. By 1946 the VLA had built over twenty-six hundred homes in VLA subdivisions[21]

Most writers agree that Canadian housing policy effectively began in 1935, when the Dominion Housing Act was developed in a bid to stimulate the housing construction industry. This was accomplished by introducing mortgage insurance, encouraging the use of amortization, mandating minimum housing standards and offering "joint" mortgage loans. It was hoped that these financial conditions would stimulate Canada's sagging housing industry, which in turn would jump-start the stagnating Canadian economy through increased employment and increased buying. The government provided a fund of ten million dollars, available at five percent interest, to both builders and purchasers, that would be accessible through approved lending channels.[22] Saywell writes that this also placed the federal government in a unique position, one that it had never been in before. It was now a joint player in the financial side of housing, by providing financing for up to twenty percent of the loan, and insuring private lenders against defaulted loans.[23] Although considered precarious standing by some, the federal government hoped that the benefits would outweigh the financial hazards. Until the inception of the National Housing Act three years later in 1938, the Dominion Housing Act provided $19.6 million dollars in loans, which had financed the construction and purchase of forty-nine hundred dwellings.[24] But controversy surrounded these expenditures on housing. In his article, "The Dominion Housing Act," John Belec illustrates the correlation between the recipients of DHA money, and their community status.

In a study of six Canadian cities that received DHA mortgage funds, an average of thirty-one percent of all recipients were "Owners and Managers" and twenty-three percent were listed as "Professionals," while these two classes of people represented an average of only seven and eight percent of the population respectively, making these white-collar, middle-class (and above) recipients over-represented in their benefits of DHA money.[25] Belec's findings substantiate the claims of some critics, that the DHA financed high-end housing, as opposed to the much sought-after social housing.[26] But, as Bacher points out, it was never the intention of the lending institutions who were providing the bulk of the mortgage money to lend money to working-class applicants, as they were considered a high risk, and the areas that their homes would have been built in, considered "undesirable districts."[27] Instead, the bulk of the money went to those who could afford to build larger, more expensive homes.

The housing legislation was retooled, and The National Housing Act (NHA) of 1938 was introduced. It reaffirmed the principles of the DHA, but specifically addressed the need to stimulate the low-end rental market through high ratio, low interest, long-term loans to those companies willing to build the necessary housing.[28] This legislation effectively allowed the creation of ***Wartime Housing Limited*** *(WHL)* in 1941, a crown corporation whose mandate was to provide wartime workers with inexpensive rental housing.[29] Although veterans were included in those groups being targeted as potential renters, the main focus of the WHL was to provide wartime workers better access to their jobs at the wartime production factories and plants through the erection of suitable housing nearby.[30] The Canadian model was for temporary houses built on blocks, without basements, so that they

could be dismantled after the war's end, and sold.[31] Only modest, single family dwellings were built. They were either one storey or later, one-and-a-half storeys, with two to four bedrooms, built with the nuclear family as the primary renter.[32] Evenden puts the put the total number of units built by WHL by war's end at twenty-six thousand. Doucet and Weaver expand this number to forty-six thousand units built in seventy-three different Canadian towns, by 1949, the program's end.[33] Bacher is more modest in his final tally of just over forty thousand homes.[34]

In some aspects, Canada was still without a national housing policy until 1945, when the Canadian government established the "instrument of [housing] policy," the Central Mortgage and Housing Act as law.[35] The model behind the Central Mortgage and Housing Act was the successful Wartime Housing Limited.[36] C. D. Howe, Minister of Munitions and Supply believed that under the auspices of the Central Mortgage and Housing Act, the Central Mortgage and Housing ***Corporation*** could be created to act "as an instrument of public housing policy and administrator of federal funds devoted to housing."[37] Howe likened its mandate to that of the CNR, CBC, or Trans-Canada Airlines – a government corporation, but not a bureaucratically vulnerable government department, which could potentially reduce its effectiveness.[38] The *corporation* designation would allow CMHC to function in much the same manner as a private company, but with the added benefits of having the support and resources of the government behind its endeavors, without the direct interference of politics and politicians.[39]

The Central Mortgage and Housing Corporation (CMHC) was mandated with the

administration of the National Housing Act, 1944, and had the now-defunct Wartime Housing Limited assets rolled into its portfolio.[40] Anderson wrote that the addition of these two programs gave CMHC the physical assets to house returning veterans in the former Wartime Housing units, and eventually sell them to the veterans, as well as the financial means and the authority to lend money to builders and buyers at competitive rates.[41] It was hoped that this combined potential would create a strong government corporation that would be able to address the postwar housing needs of Canadians in a decisive way.

As well, in 1946 CMHC received the mandate to develop a research branch that would be responsible for developing and implementing community plans in conjunction with the provincial governments.[42] This research branch was responsible for the design and shape of much of the postwar housing stock. CMHC developed a series of house plan catalogues, which, it turned out, were suitable to most tastes and financial means. The CMHC housing plans were the most common plans used in many postwar suburbs. In fact, these plans were used in all of the Veterans' Land Act suburbs where the government was the builder, as well as being offered to owner builders who did not have house plans of their own.

By 1947, the federal government was no longer directly responsible for housing Canadians – it had decreed the majority of its housing initiatives to the CMHC, including the provision of emergency shelter, its home conversion programs, and the responsibility to make the financial means available to resource companies to build low cost housing for their employees.[43] Bacher agrees that it was during the immediate postwar period that the focus shifted away from direct government intervention to the privately driven mortgage market

where the CMHC assisted private lenders.[44]

The CMHC continued to implement mortgage reforms after World War II, but there were no programs that specifically addressed the needs of veterans. The 1954 National Housing Act amendments terminated joint lending, and more importantly, gave banks the directive to enter the mortgage market. CMHC now had the authority to make direct loans to people who would not have been eligible for mortgages, or as Doucet and Weaver phrase it, CMHC became the "lender of last resort."[45] As well CMHC also became the executor of a revised mortgage insurance program, it was hoped, would encourage lenders to issue high-ratio mortgages to those people who had previously been unable to finance a home. The offer of high-ratio mortgages did stimulate the housing market, but instead of assisting the small owner-builder, it encouraged the growth of large, professional builder-developers.[46]

Smith has argued that there are two separate aspects to government involvement — policy and money.[47] He contends that government legislative policy pertaining to housing and the construction of new homes is less effective than when the government makes actual funds available to those building and purchasing the homes.[48] Conversely though, it can also be recognized that the money would not be available without the legislation designating its need and use, so it is perhaps a more realistic option to view government monetary schemes in terms of the policy and the money made available, as one entity, instead of trying to separate them, and try to gauge their effectiveness independently. It can be safely assumed that neither can function effectively without the benefit of the other.

CONCLUSION

The Veterans Charter was a comprehensive program that addressed the needs of Canada's returning veterans by recognizing many of their needs and providing them. Programs such as housing, employment, and education, as well as the introduction of quite an extensive social safety net to help those veterans who faltered in their rehabilitation, were developed. The VLA's role in post-discharge rehabilitation was substantial in that it assisted over one hundred and forty thousand veterans become settled on different holdings that met their needs.

Housing historians have ignored the VLA, even though it was both innovative and flexible, and served those who used it well. When examined under the same light as the "official" housing policy of the time, the VLA's forward-thinking policies become apparent. At a time when government institutions were offering either joint loans through CMHC or direct construction assistance through Wartime Housing Limited, the VLA was offering both options to veterans. For many, it was the financial incentives and rewards that made the housing affordable. Without these benefits many veterans would not have had the financial resources to become home owners.

ENDNOTES

1. Doucet and Weaver, Housing the North America City, 295.
2. Keshen, "Getting It Right the Second Time Around," 75.

3. Ives, "The Veterans Charter: The Compensation Principle and the Principle of Recognition for Service," 86.

4. Holmes,"The Development of the Veterans' Land Act," 1.

5. The Veterans Charter, Neary and Granatstein, Editors.

6. Keshen, "Getting It Right the Second Time Around," 65.

7. Ibid.

8. Ibid.

9. Keshen, "Getting It Right the Second Time Around," 66.

10. Keshen, "Getting It Right the Second Time Around," 65; Neary, "Canadian Universities and Canadian Veterans of World War II," 110.

11. Keshen, "Getting It Right the Second Time Around," 66.

12. Ibid; Ives, "The Veterans Charter: the Compensation Principle and the Principle of Recognition for Service," 84.

13. Keshen, "Getting It Right the Second Time Around," 66.

14. Neary, "Canadian Universities and Canadian Veterans of World War II," 118.

15. Keshen, "Getting It Right the Second Time Around," 66.

16. Murchison,"Head Office Circular Letter No. 38 – 1945," 1, 2.

17. Ives, "The Veterans Charter: The Compensation Principle and the Principle of Recognition for Service," 87.

18. Ibid.

19. Bacher, Keeping to the Marketplace, 161.

20. Bacher, Keeping to the Marketplace, 162.

21. DVA, Annual Report, VLA,1947, 90.

22. Canadian Council on Urban and Regional Research, The Present Housing Situation and Future Prospects, 8; Saywell, Discussion Paper No. 24, 179.

23. Saywell, Discussion Paper No. 24, 179.

24. Saywell, Discussion Paper No. 24, 180.

25. The cities that Belec used for his analysis were Halifax, Montreal, Ottawa, Toronto, Hamilton and Vancouver. Belec, "The Dominion Housing Act," 59.

26. Belec, "The Dominion Housing Act," 54.

27. Bacher, Keeping to the Marketplace, 92.

28. Canadian Council on Urban and Regional Research, The Present Housing Situation and Future Prospects, 9.

29. Anderson, Housing Policy in Canada, 192; Bacher, Keeping to the Marketplace, 129; Doucet and Weaver, Housing The North American City, 129.

30. Ibid.

31. Anderson, Housing Policy in Canada, 192; Bacher, Keeping to the Marketplace, 133; Doucet and Weaver, Housing The North American City, 129.

32. These homes were also rented out to workers who were single, not just families. Anderson, Housing Policy in Canada: Lecture Series, 17; Evenden, "Wartime Housing as a Cultural Landscape," 45; Doucet and Weaver, Housing The North American City, 129; Holdsworth and Simon, "Housing Form and Use of Domestic Space," 190.

33. Doucet and Weaver, Housing The North American City, 129; Lorimer, The Developers,16; Rose, Canadian Housing Policies (1935-1980), 28.

34. Bacher, Keeping to the Marketplace, 182.

35. Anderson, Housing Policy in Canada: Lecture Series, 18; Canadian Council on Urban and Regional Research, The Present Housing Situation and Future Prospects, 10.

36. Anderson, Housing Policy in Canada: Lecture Series, 19.

37. Anderson, Housing Policy in Canada: Lecture Series, 177.

38. Ibid.

39. Anderson, Housing Policy in Canada: Lecture Series, 10.

40. Ibid.

41. Ibid.

42. Anderson, Housing Policy in Canada: Lecture Series, 20.

43. Ibid; Canadian Council on Urban and Regional Research, The Present Housing Situation and Future Prospects, 10.

44. Bacher, Keeping to the Marketplace, 183.

45. Doucet and Weaver, Housing the North America City, 295.

46. Lorimer, The Developers, 197.

47. Smith, The Postwar Canadian Housing and Residential Mortgage Markets and the Role of Government, 133.

48. CMHC, Working Paper Three, 23; Smith, The Postwar Canadian Housing and Residential Mortgage Markets and the Role of Government, 133, 139.

CHAPTER 3 – METHODOLOGY

In order to best study the impact of the Veterans' Land Act program and administration, I chose to combine a general survey of the program with a case study. Using this approach, I focused on the Hamilton-Wentworth region, in part because I expected that it would contain many veteran beneficiaries of VLA assistance.[1] Hamilton, the primary city in the region, was a rapidly growing manufacturing centre that attracted blue collar workers in the immediate postwar years. Owram, in his survey of the conditions faced by the World War II veterans, writes that the majority of jobs in these years were created in Ontario's Golden Horseshoe, extending from Oshawa to Hamilton.[2] Because of this growth, Hamilton became a magnet for blue-collar workers, including veterans participating in the VLA. As well, it was surrounded by large tracts of rural land which would allow for the development of small holdings under the VLA. Research showed that by the end of the program, 1.9 percent of all VLA small holdings across the nation were located in the Hamilton-Wentworth region. Information on a city-by-city basis is not available, which makes it impossible to determine whether or not this was an average distribution of small holdings for a city the size of Hamilton, or to know whether Hamilton was under- or over-represented by VLA holdings.[3]

The Hamilton-Wentworth region was also chosen because it is where I live. This was more than a matter of convenience. Being familiar with the region and its history was a benefit when I interviewed local veterans, since I could relate to some of their experiences.

As it turned out, the son of one of the veteran families that I interviewed was a teacher of mine, as was one of the veterans himself.[4] Such connections helped to establish a rapport between the veterans and myself.

In order to survey the Veteran's Land Act at the national level it was necessary to use both primary and secondary written sources. The main sources were the records of the Veterans' Land Act program and its administration. I found only limited primary material at the National Archives in Ottawa that pertained to my study on small holdings, with the exception of several in-house reports outlining the goals and objectives of the VLA. These were prepared in the 1970s near the end of the program's eligibility phase, and dealt with the future needs of the program. By far the most complete collection of primary source documents was found at the VLA offices in Charlottetown, Prince Edward Island. These included the administration files for the program itself, historic files, and the veterans' personal files.[5] The files at Charlottetown also provided insights into the bureaucracy of the Veterans' Land Act administration, the program mechanics, and the day-to-day operations. I consulted these files extensively during a two-week visit to Charlottetown in September of 1997.

The interviews that I undertook with the veterans were also multi-purpose in that they provided an intimate and personal view of how the program operated at a grassroots level, as well as providing an additional source of primary information through the private collections of papers and photographs made available to me by the veterans themselves. The interviews also helped me gain insight into how the program was experienced by the

individuals. But most importantly, I was able to hear, in their own words, the impact that the program had on the veterans and their families, and ultimately, how they felt about their government and its rehabilitation programs. As well, for one small group, I was able to gain

Figure 3.1 – Consent Form for Those Veterans Interviewed

CONSENT FORM

INTERVIEWEE: _____
DATE: _____
PLACE: _____
VLA ADDRESS: _____

GENERAL

For the purposes of her Master's thesis, Tricia Shulist will be interviewing the undersigned, with regard to his/her experiences with the Veterans Land Administration. The undersigned has the right to withdraw from the study at any time and/or refrain from answering whatever questions they prefer to omit.

Tricia Shulist will be using a tape recorder to enable her to accurately transcribe the conversation. After these conversations have been transcribed, Mrs. Shulist will mail a copy of the transcription to the undersigned for revisions and approval. Unless the undersigned returns the transcription to Mrs. Shulist, 451 Melanie Crescent, Ancaster, Ontario, L9G 4B1, with changes Mrs. Shulist will assume that the transcription is accurate, and will use it in her research.

_____ _____
Signed Date

CONFIDENTIALITY

1) I give Tricia Shulist permission to conduct this interview.

_____ _____
Signed Date

2) I give Tricia Shulist permission to use my name in her Master's Thesis work.

_____ _____
Signed Date

3) I give Tricia Shulist permission to access my personal files at the Veterans Land Administration offices in Charlottetown, Prince Edward Island, including the index card and all files that pertain to my property.

_____ _____
Signed Date

insight into the solidarity that was formed when this group of veterans moved into the same VLA-built survey in Ancaster, Ontario. Together these varied sources of information provided a balanced view of the Veteran's Land Act, from the perspectives of both the administrators and the beneficiaries.

DOCUMENTATION

PUBLISHED GOVERNMENT DOCUMENTS

The various documents published by the government proved to be a valuable source of reference material. The House of Commons Debates provided information that helped me to gauge national opinion of the program – from the early fears of the government that returning veterans would be without adequate housing, to the questions from the individual Members of Parliament regarding the participation rates in their ridings, to the general concern that the government was paying too much money for land purchased for the program, to the repeated demands that the program not be closed to new VLA claims in 1972 but be continued indefinitely. Because these debates are recorded verbatim, something of the tone of the debates is retained, and the reader gets a first-hand sense of the proceedings. Using the index to the Debates I followed the ebb and flow of public interest in the program over its thirty-six year life span, 1942 to 1978.

Other useful government publications were the Annual Reports of the Veterans' Land Act administration. These reports were critical in tracing the overall changes to the program

on a year-by-year basis. These included changes to the way the program was administered as well as any amendments to the Act. By far the most common changes to the legislation were the periodic increases in the amount of credit available to each veteran. This reflected the effect of steady inflation during the postwar period. The reports also provided annual data on VLA activity and balance sheets that provided an overview of the financial commitment that the federal government made to the Act. When compared with the House of Commons Debates, the Annual Reports made it possible to identify which program proposals came to fruition and which were abandoned.

RECORDS OF THE VETERANS' LAND ACT ADMINISTRATION

To view these records I had to travel to Charlottetown, Prince Edward Island, where the VLA offices are located.[6] It turned out to be a worthwhile trip, as the Veterans' Land Act administration files provided me with the most complete example of the political and statistical accomplishments of the program. They also provided in-depth information on the Veterans' Land Act, its implementation, its administration, and its impact.

With only a few exceptions, the majority of VLA records were working VLA administration files.[7] This meant that veterans' names and confidential information could be found in them. Under normal circumstances these files would not be available for public scrutiny, which would have prevented me from having access to the majority of VLA files I was hoping to view. Although access to the files was physically through the Property Management Directorate, it was the ***Access to Information and Privacy Office*** which had

the final say as to which files I could access and whose decision was final and binding.[8] Finding a solution that was acceptable to both the Access to Information and Privacy Office as well as the Property Management Directorate was my goal. After much consideration and many suggestions, it was decided that I would be given access to the majority of the files that I requested, but certain conditions had to be met before I could scrutinize them.

When I traveled to Charlottetown for two weeks in September 1997, it was agreed, prior to my departure, that I would have access to the veterans' files for whom I had obtained a signed consent form, but there was considerable uncertainty as to which other files I could consult.[9] The major stumbling block centred around my ability to view the administrative files without violating the privacy of any veteran whose name happened to appear in a file I could potentially examine. In the end it was agreed that I should sign a Research Agreement which stated that I would not use any of the information that I had obtained from the files in such a way that would allow identification of any person dealing with the VLA. This agreement excluded the signed consent forms that I had obtained from the veterans and/or their families prior to traveling to Charlottetown.[10] A second condition was that all of the information that I accumulated over the two weeks I was in Charlottetown had to be screened by the Access to Information and Privacy Office. When information was deemed sensitive, a new copy was made with the sensitive data removed.[11] The new copy was given to me, and the original copy with the confidential information on it was shredded.

The actual research process ran smoothly. On the first day of my stay in Charlottetown, I consulted with Lynne Redden, Chief of the Property and Estates

Department, and provided her with a copy of the file block listing that had been faxed to me at McMaster University from the Access to Information and Privacy Office prior to my arrival in Charlottetown. She ordered the files that Dr. Harris and I had determined would be most helpful to me in my research (Figure 3.2). Of the over three hundred individual file batches that were available to me, I requested forty-seven administration files batches and twenty-nine individual veteran files. Due to my limited time in Charlottetown, the veterans' personal files were given the first priority. I had to prioritize the rest of the files I viewed, based on their potential for information, with the historical files being my first choice after the personal files.

Figure 3.2 – Files Accessed at the VLA Offices in Charlottetown, PEI, Page 1

Block 1 – Legislation
- Legislation – Veterans' Land Act
- Repayment of Re-Establishment Credits Under Section 25-B
- Legislation – Planning and Development Act – Ontario
- Legislation – National Housing Act and Housing for Veterans
- Federal Housing Programs
- Legislation – Housing Assistance for Veterans – Ontario
- Legislation Housing Assistance, Ontario Home Ownership Grant

Block 5 – Agriculture
- Qualifications – General
- Female Veterans
- Farms Small Holdings (Pictures)

Block 6 – Adjustments
- Adjustments – General

Block 7 – Legal
- Voting Rights of Veterans' Spouses in Municipal Elections
- Legal Forms and Documents
- Legal Restriction By-Lands – Building Restriction and Other Covenants
- Legal Recovery From Contractors (General)
- Husband and Wife Establishment – Claim by Wives
- Land Registrar Bulletins (Ontario)

Figure 3.3 – Files Accessed at the VLA Offices in Charlottetown, PEI, Page 2

Block 7 – Legal

Voting Rights of Veterans' Spouses in Municipal Elections
Legal Forms and Documents
Legal Restriction By-Lands – Building Restriction and Other Covenants
Legal Recovery From Contractors (General)
Husband and Wife Establishment – Claim by Wives
Land Registrar Bulletins (Ontario)

Block 8 – Lands

Lands – General
Lands – Huron and Erie Mortgage Corporation
Lands Purchased for Backlog (General)
Lands Procedure in Sale Under Section 11 (Now Section 13) (General and Regions)
Lands Suggestions for Settlement – General
Lands – Clearings and Breakings
Lands – Listings (General)
Lands Special Areas – General
Renting Policy – General

Block 9 – Loans

Loans – Lending Guidelines – Policy
Loans – Family Deals
Loans – Absentee Veterans – General
Loans – Conditional Grants
Veterans Accounts Converted to Civilian Purchaser
Conversion to Mortgage Report
Conversion to Mortgage – General

Block 11 – Eligibility

Eligibility Rulings – General

Block 18 – Co-Operation

Federal-Provincial Co-Operation – General
Technical Co-Operation – Training Colombo Plan

Block 20 – Associations and Organizations

Associations and Organizations – General
Canadian Legion – General
Canadian Legion Operation Service
Canadian Legion – statistical Data (age, education, occupation and training, by provinces)
Appraisal Institute of Canada
Veterans Co-Operative Buildings, Projects – Joint Assistance VLA-CMHC
National Council of Veterans Associations in Canada

Block 21 – Field Headquarters and Boundaries

Field Headquarters and Boundaries – General
Visits to Regions and Field Offices by Officials

Figure 3.4 – Files Accessed at the VLA Offices in Charlottetown, PEI, Page 3

Block 27 – Regulations
- Regulations

Block 35 – Veterans Individual Housing Construction
- Construction Records – Detail Sheets (Numbers 1 to 22)
- Sketch Plans
- Warranties and Guarantees, Composite Liability Insurance
- Bill of Materials

Block 39 – Miscellaneous
- Complaints – General
- History of the Veterans' Land Act (Farm Operation Questionnaire)
- Veterans Administration Information Service – Washington DC Correspondence only

Block 43 – Small Holdings
- New Program Initiative – Housing
- Tendering Procedure
- Benny Farm Gardens CMHC – Montreal
- Sub-Division Review (Regions) Project Review
- Land Surveys and Subdivision Plans, Quebec

Source: *Department of Veterans Affairs*

The filing system that was utilized by the VLA was based on a block system.[12] For example, Block 1 included all of the files pertaining to *Legislation*, Block 7 dealt with *Legal* files, Block 20 contained all the files dealing with *Associations and Organizations*, etc. Of the forty-six possible filing blocks of which I was aware, I had access to twenty (Figure 3.5).[13] Each block contained one or more batches. For example, *Block 1 – Legislation* had file batches on *Legislation – Veterans' Land Act, Legislation to Draft Bill, Proposed Amendments to VLA, Legislation – Orders-in-Council, Request for Copies of VLA Act*, etc. Within each batch there could be anywhere from one to twelve files, as was the case with the history files.

Individual pieces of documentation in each file were always filed chronologically.

In some cases, the same piece of documentation appeared in more than one file. For example, if a letter was sent to a veteran regarding his request for a copy of VLA legislation, the letter would appear in the veteran's file, as well as in the *Request for Copies of VLA Act* file. Veteran case files were maintained differently. Each veteran had two files that were maintained by the national office. The first was a folder that contained all of the correspondence between the veteran and head office, as well as his/her armed forces discharge papers, property evaluation forms, and program and loan application forms. The second file was a smaller document pocket which contained all of the legal documents pertaining to the veteran's property, such as loan agreements, mortgage papers, severance agreements, and the deed to the property. In some instances where the dimensions of the property had been altered after the veteran was living on it, such as in the case of land severance, or municipal right-of-way expropriation, a site-specific map was included in the document pocket which showed the changes to the original lot. I was

Figure 3.5 – Filing Blocks Made Available at the VLA Offices in Charlottetown, PEI

Block 1 –	LEGISLATION
Block 5 –	AGRICULTURE
Block 6 –	ADJUSTMENTS
Block 7 –	LEGAL
Block 8 –	LANDS
Block 9 –	LOANS
Block 11 –	ELIGIBILITY
Block 15 –	TAXES
Block 18 –	CO-OPERATION
Block 20 –	ASSOCIATIONS AND ORGANIZATIONS
Block 21 –	FIELD HEADQUARTERS AND BOUNDARIES
Block 26 –	APPRAISALS
Block 27 –	REGULATIONS
Block 35 –	VETERANS INDIVIDUAL HOUSING CONSTRUCTION
Block 37 –	RAILWAYS
Block 38 –	EDUCATION INSTITUTIONS
Block 39 –	MISCELLANEOUS
Block 43 –	SMALL HOLDINGS
Block 44 –	DEBT FREE SETTLEMENT
Block 46 –	SPECIAL INCIDENTS

Source: *The Department of Veterans Affairs*

asked to take particular care with the contents of these document pockets as, in many cases, these were the only copies of the property deed available in case a veteran lost or misplaced his/her copy.

Once it was determined which material I could consult, files were usually available within a few hours of my request, as the majority of the administration files were stored on-site. The exceptions were the veterans' personal files which, unless they were active, were stored out-of-province in Dartmouth, Nova Scotia. For the first two weeks of September, prior to my leaving for Charlottetown, I faxed copies of my consent forms to the VLA offices to ensure that the personal files would be ordered from Nova Scotia, and be available upon my arrival in Charlottetown.

The records in Charlottetown were by far the most diverse and substantial of those that pertained to the VLA. For over two decades it was VLA policy to have a complete written record of every request, reminder, memo, and telephone call maintained in the files.[14] All telephone calls, written or verbal requests were acknowledged with written correspondence immediately, regardless of whether or not the information was available at that time. This policy provided a very clear and detailed historical record. When this policy was discontinued in the late 1960s, the paper trail became harder to follow, and the chronology less clear.

When the VLA program was implemented, a hierarchical bureaucracy was created, with files being maintained at the head, regional, and/or field office levels. Head office files dealt primarily with the running of the office and implementation of the program at the

national level. They concentrated on broad policy and program administration. As well, the VLA maintained files that came to include in-house histories of the program, which were of particular interest to me as they concisely laid out the chronology of the program in a detailed manner that was not available from any other source. None of these have been published. Regional and field office files dealt with other information not pertinent to Head Office needs, such as home blueprints, field reports from VLA inspectors, and construction information. Whether they actually fulfilled this goal is unknown, because in 1976, when the Department downsized, field and regional offices were closed.[15] Unfortunately, seventeen hundred cubic feet of the files that were held in those offices were deemed "Basic" and "Dormant" and in the name of "housekeeping" were destroyed.[16] This affected all of the regional files of the veterans whom I interviewed. It was the regional staff who were responsible for evaluating the initial application to the VLA, who directed the veterans toward specific properties, who assisted in the building process. They were the only employees with whom veterans had face-to-face contact. All of these documented interactions are now lost. As well, unless a veteran retained his or her own set of house plans and blueprints, all site-specific information has also been destroyed. Figure 3.6 shows an example of a Small Holding Appraisal Report which is the type of document that was kept in the regional files.[17]

OTHER VETERANS' LAND ACT RECORDS

Documents found at the National Archives in Ottawa were unique in that they were,

Figure 3.6 – Small Holding Appraisal Report, Page 1

VETERANS' LAND ACT

SMALL HOLDING APPRAISAL REPORT

D.O. Dundas

D.O. File

D.O. London

Veteran's Name ..... D.O. File .....

Legal land description .....

..... Area, or acreage 4 ac.

Post Office address of property .....

Vendor's Name ..... Address .....

Nearest city, town, or village Dundas 2½ miles. Rail point Dundas 3 miles

Municipality (in Prairies and B.C.) ..... County (in East) Wentworth

GENERAL DESCRIPTION OF COMMUNITY

Is community a desirable one? Fair to good. Is it likely to improve or deteriorate and in what way? Unlikely to alter unless building boom continues for several years.

Is it a new development, or subdivision? Subdivision. Are present property values normal, subnormal, or inflated? Inflated Predominating nationality British Religion Prot. & mixed.

Employment opportunities, what are they and where? Dundas & Hamilton - industrial.

Principal centre and population Hamilton 189000 Number of industries 500

Normal number employed 45000 Is employment seasonal or continuous? Continuous

PARTICULARS OF PROPERTY

Has property access to main road? Yes Distance to main road Small accessible Type and condition of this road and is it usable the year round? Tarred stone surface - plowed in winter. frontage on #99 Hwy.

Transportation facilities to employment Find own - bus schedule unsatisfactory. Cost of fares .....

Distance to nearest: Transportation Bus-frontage Place of employment 8 to 8 Shopping centre 3 - 8 Market 8

Primary School 1000' High School 4 Churches and denominations 2 to 3 miles - assorted

Public utilities	Water supply	Sewer	Electricity	Telephone
Is service available	No	No	Yes	Yes
If installed, yearly cost				
If not installed, cost to provide service				

WATER. If no public utility water supply, is drinking water available from other sources? No

If not, what is required and cost? Must dig or drill - approx. 45' to 60' - approx. cost $225.

DRAINAGE. Natural, sewers, pump, ditches, etc. and cost Natural - adequate with exception of approx. 1 acre on east. This area slowly drained.

FENCING. Type, condition, ownership of line fences; if fencing required give type and cost Barbed wire - poor. 60 rods definite must be installed by veteran and share repairs to another 60 rod. - approx. cost $100. plus labour.

RIGHTS. Describe any rights or easements concerning property Nil

WEEDS. Name and extent Twitch - extensive, some carrot, burdock, etc.

TREE FRUITS. Number of trees, varieties, age and condition 6 aged apple & pear trees - neglected - no value.

SMALL FRUITS. Area, kinds and condition Nil

If property has any valuable features not already indicated, specify .....

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Figure 3.7 – Small Holding Appraisal Report, Page 2

LAND VALUE AND CLASSIFICATION

No. of Area		Level, rolling, hilly	Soil: kind, depth in inches	Kind of subsoil	Nature of crops	Value per acre $	Total Value $
1	Cultivated	Rolling	Light clay to clay loam 2"	Clay	Aged sod	200.	200.
2	Arable	" to flat	"	"	"	50.	150.
	Unsuitable for cultivation						

A Total area

Value including fencing and water supply $ 350.

Value orchards, small fruits or other assets add to land $

Total value of land $ 350.

Cost of breaking, or clearing and breaking the land shown as "suitable for cultivation" is

State how property was identified Legal description & vendor.

BUILDINGS

No.	Kind of Building	Class	Size	Height	Brick, frame, log, etc.	Foundation	Roof: type and condition	Age of bldg.	State of repair of bldg.	Present Value $
			x							
			x							
			x		NIL					
			x							
			x							
									Total value of buildings	

HOUSE. Basement: Size Finish Floor Drainage

Chimneys: Number Material Built from ground or brackets

Number of rooms: Downstairs Upstairs Attic Interior finish: Floors

Walls Woodwork Exterior finish

Are buildings painted? Condition of paint? Are buildings equipped with lightning rods? (specify which)

Heating system: Type, suitability and condition

Is house wired for electricity? If plumbing installed, describe fixtures and condition

Are there any unusual features or peculiarities about these buildings?

Detail building restrictions, if any Twp. permit.

By whom enforced Twp. Clerk

Is there any special fire hazard adjacent to property? No If so describe and state distance Distance from nearest bush ¼ mile.

Distance from adjacent buildings in each direction N. - adjacent to property; E. 600'; S. ¼ mile; W. 100'

Itemize repairs, additions or alterations required and cost

Total cost $

List new buildings required and cost

New home to be constructed.

Total cost $

Page 2

Figure 3.8 – Small Holding Appraisal Report, Page 3

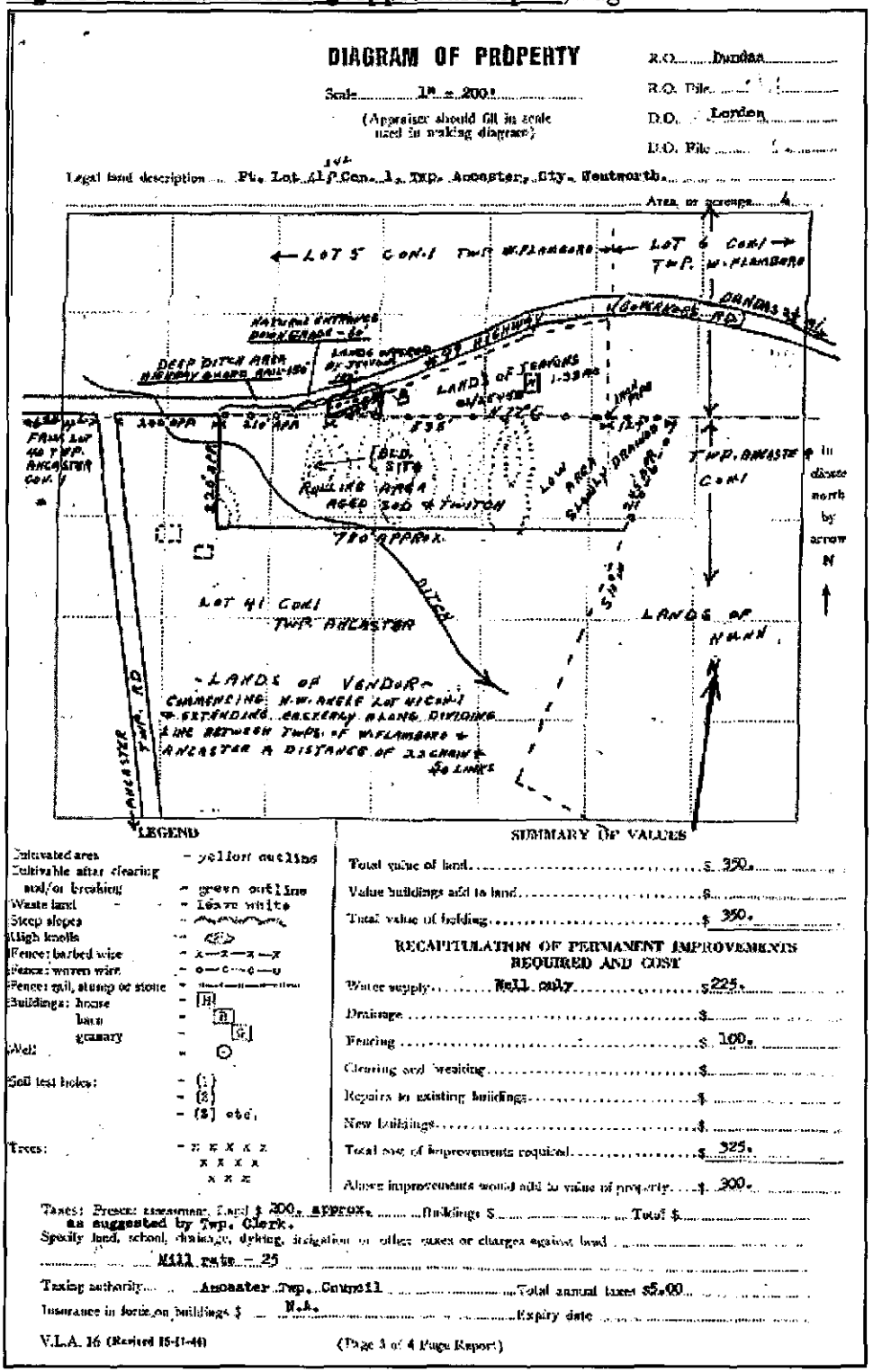


DIAGRAM OF PROPERTY

R.O. Dundas

R.O. File

D.O. London

D.O. File

Scale 1" = 200'

(Appraiser should fill in scale used in making diagram)

Legal land description Pt. Lot 41 Con. 1, Twp. Ancaster, Qty. Wentworth

Area or acreage 4

LOT 5 CON. I TWP. W. FLAMBORO

LOT 6 CON. I TWP. W. FLAMBORO

DUNDAS ST. (COMMERCE RD.)

NATURAL ENTRANCE BANK GRADE - 12°

DEEP DITCH AREA HEAVILY BRUSH GROWN

LANDS OF TENANTS

BLD. SITE

ROLLING AREA USED FOR PASTURE

LOW AREA USUALLY DRAINED BY DITCH

TWP. ANCASTER CON. I

LOT 41 CON. I TWP. ANCASTER

LANDS OF VENDOR

LANDS OF NUNN

ANCASTER TWP. RD.

N

LEGEND

Cultivated area	– yellow outline
Cultivable after clearing and/or breaking	– green outline
Waste land	– leave white
Steep slopes	–
High knolls	–
Fence: barbed wire	– x—x—x—x
Fence: woven wire	– o—o—o—o
Fence: rail, stump or stone	–
Buildings: house	– H
barn	– B
granary	– G
Well	–
Soil test holes:	– (1)
	– (2)
	– (3) etc.
Trees:	–

SUMMARY OF VALUES

Total value of land	$ 350.
Value buildings add to land	$
Total value of holding	$ 350.

RECAPITULATION OF PERMANENT IMPROVEMENTS REQUIRED AND COST

Water supply – Well only	$ 225.
Drainage	$
Fencing	$ 100.
Clearing and breaking	$
Repairs to existing buildings	$
New buildings	$
Total cost of improvements required	$ 325.
Above improvements would add to value of property	$ 300.

Taxes: Present assessment: Land $ 300. approx. Buildings $ Total $
as suggested by Twp. Clerk.

Specify land, school, drainage, ditching, irrigation or other taxes or charges against land

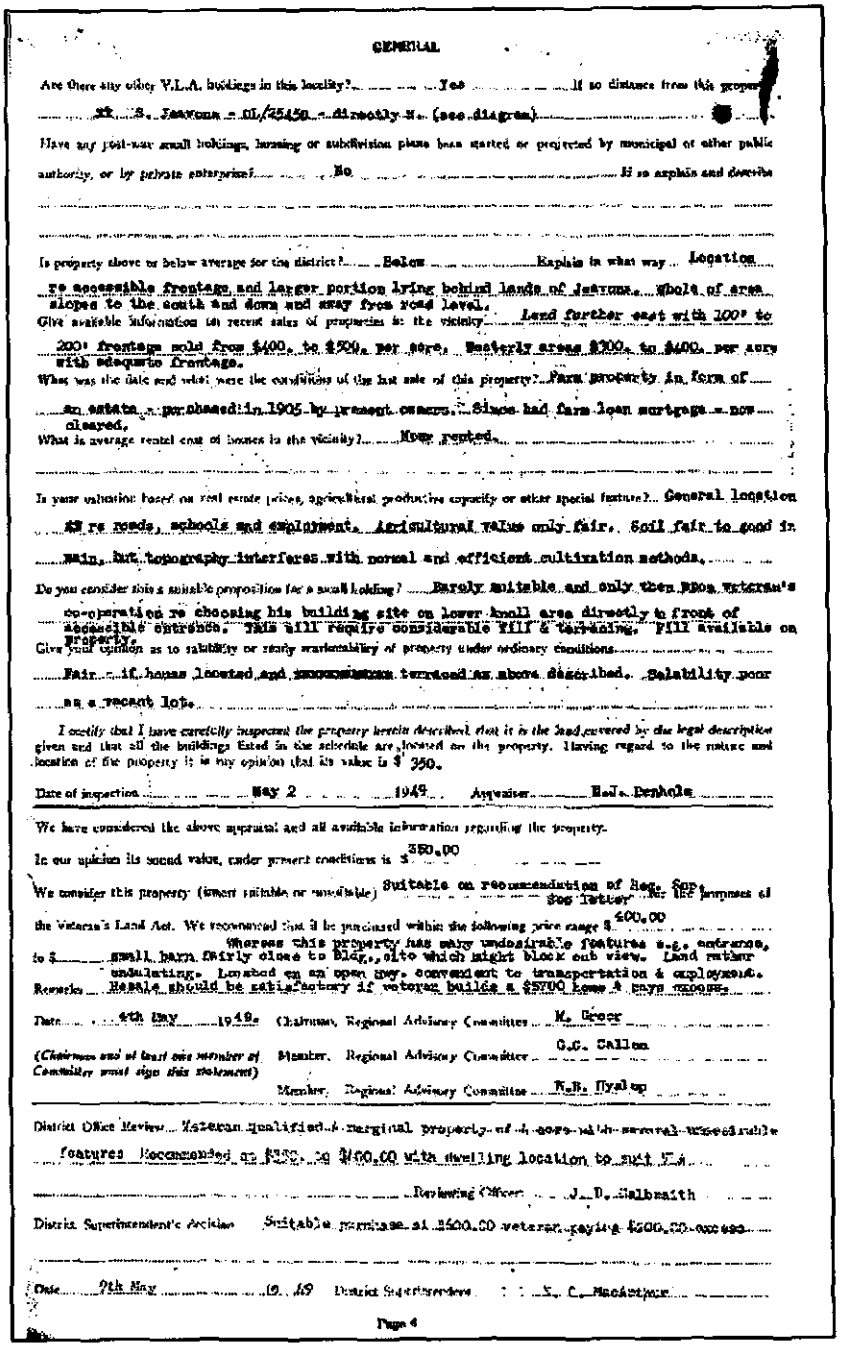
Mill rate – 25

Taxing authority Ancaster Twp. Council Total annual taxes $5.00

Insurance in force on buildings $ N.A. Expiry date

V.L.A. 16 (Revised 15-11-46) (Page 3 of 4 Page Report)

Figure 3.9 – Small Holding Appraisal Report, Page 4



GENERAL

Are there any other V.L.A. buildings in this locality? ..... Yes ..... If so distance from this property

..... 22 S. Seymour - 01/2548 - directly N. (see diagram) .....

Have any post-war small holdings, housing or subdivision plans been started or projected by municipal or other public authority, or by private enterprise? ..... No ..... If so explain and describe

.....

.....

Is property above or below average for the district? ..... Below ..... Explain in what way ... Location re accessible frontage and larger portion lying behind lands of Jarrums. Whole of area slopes to the south and down and away from road level.

Give available information on recent sales of properties in the vicinity ... Land further east with 100' to 200' frontage sold from $400. to $500. per acre. Easterly areas $300. to $400. per acre with adequate frontage.

What was the date and what were the conditions of the last sale of this property? ... Farm property in form of ..... an estate ... purchased in 1905 by present owners. Since had farm loan mortgage - now ..... cleared.

What is average rental cost of houses in the vicinity? ..... None rented .....

.....

Is your valuation based on rent roll prices, agricultural productive capacity or other special feature? ... General location re roads, schools and employment. Agricultural value only fair. Soil fair to good in ..... main, but topography interferes with normal and efficient cultivation methods. .....

Do you consider this a suitable proposition for a small holding? ..... Barely suitable and only then upon veteran's co-operation re choosing his building site on lower knoll area directly in front of accessible entrance. This will require considerable fill & terracing. Fill available on property.

Give your opinion as to salability or yearly marketability of property under ordinary conditions .....

..... Fair - if house located and ..... terraced as above described. Salability poor ..... as a vacant lot. .....

I certify that I have carefully inspected the property herein described that it is the land covered by the legal description given and that all the buildings listed in the schedule are located on the property. Having regard to the nature and location of the property it is my opinion that its value is $ 350.

Date of inspection ..... May 2 ..... 1949 ... Appraiser ..... Hal. Denhole .....

We have considered the above appraisal and all available information regarding the property.

In our opinion its sound value, under present conditions is $ 350.00

We consider this property (whether suitable or unsuitable) Suitable on recommendation of Reg. Sup. See letter for the purposes of the Veteran's Land Act. We recommend that it be purchased within the following price range $ 400.00 to $ ..... Whereas this property has many undesirable features e.g. entrance, small barn fairly close to bldg., site which might block out view. Land rather undulating. Located on an open way, convenient to transportation & employment.

Remarks ... House should be satisfactory if veteran builds a $5700 home & pays moneys .....

Date ..... 4th May ..... 1949. Chairman, Regional Advisory Committee ... M. Greer .....

(Chairman and at least one member of Committee must sign this statement) Member, Regional Advisory Committee ... O.C. Callon .....

Member, Regional Advisory Committee ... R.H. Hyslop .....

District Office Review ... Veteran qualified - marginal property - of 4 acres with several undesirable features Recommended at $350. to $400.00 with dwelling location to suit V. .....

..... Reviewing Officer ... J.D. Galbraith .....

District Superintendent's decision ... Suitable purchase at $400.00 veteran paying $600.00 on account .....

.....

Date ..... 9th May ..... 19 49 District Superintendent ... K.C. Mackintosh .....

Page 4

Source: VLA Administrative Files

for the most part, unpublished reports that examined different specific aspects of the VLA program. These included two reports on Charleswood, a VLA-built survey near Winnipeg, Manitoba, as well as a report on small holdings in the Maritimes. Although these reports did not pertain directly to my area of study, they were useful in that they examined two additional small holding sites, which was relevant to my research. These reports make it easier to determine how typical the experience of veterans in the Hamilton area was.[18]

VETERAN INTERVIEWS

When deciding to conduct these interviews, a number of decisions had to be made. Most important was who to interview. I decided to interview only those veterans who had participated in the Veterans' Land Act. The alternative was to interview an equal number of veterans who had not participated in the program with those who had. By including those who did not participate in the program, I could have presented the other side of the decision-making coin – the reasons why these veterans did not participate in the VLA program. For example, many veterans preferred to take up one of the alternative benefit programs, such as the educational benefits, or redeem their Re-Establishment Credits instead.[19] But because I was able to interview a significant number of veterans who had participated in the program (thirty), I decided to concentrate only on veterans who had participated in the program.

The next step was to decide which questions to ask. Although I sought some specific information, for example whether each veteran had built the home him/herself, and if so how, I also hoped to have the veterans to tell me, in their own words, how the program

worked for them. Accordingly, I asked both closed and open-ended questions. I wanted to better understand the process that was necessary for the veterans to participate in the program, and whether they were happy with the outcome. I was unsure as to which questions would be most useful for me to ask, as I had not yet seen their personal files and did not know the exact information that they contained.

I grouped my questions into four general sections – those pertaining to the program as a whole, those pertaining to the process of owner-building, summary questions, and a brief concluding section where I sought the veterans' consent to consult their personal file (Figure 3.10). General VLA questions focused on the program and how it worked for the veteran, and which part of the program the veteran qualified under. If under Part I, financial assistance, both grants and loans, were given to the veteran based on the type of settlement they chose (full-time farming, part-time farming/small holdings, or commercial fishermen); Part II provided financing for those veterans who wished to build their own homes; and Part III provided additional funding, usually for home improvements. This section included general information questions about the veterans and their families, as well as a series of questions designed to determine where they built their homes and why, when they built them, and who built their homes. Also included in the VLA Questions section were two general questions about the veteran's opinion of the VLA and whether or not they had any problems with the program or staff. I asked these questions of all interviewees.

The second section focused on owner-builders, and concentrated on the owner-building process. I included these questions because owner-building was a common, yet

Figure 3.10 – Questions Asked During Veteran Interviews

VLA QUESTIONS

1) How did you find out about the VLA program?
2) When did you apply for and first receive VLA assistance?
3) How were you helped by the VLA?
   a) Did you receive a loan/mortgage?
   b) Did you purchase a home in a VLA subdivision?
   c) Did you participate in the VLA owner-builder program?
4) Where did you purchase your home/lot? How much did you pay for it?
5) Did you receive financing from any other sources?
6) Was your home located in a VLA subdivision?
7) Who built your home?
   a) Contractor employed by the VLA?
   b) Pre-existing home?
   c) Owner built with help from the VLA?
   d) Builder employed by you?
8) What kind of job did you have at the time of your VLA involvement?
9) Did you consider the education option that was offered by Veterans Affairs in place of the VLA program? Why did you choose the VLA?
10) What is your overall opinion of the VLA?
11) Did you have any problems with the VLA program?

OWNER-BUILDERS

12) Did you receive help from any Veterans' organizations? Did you receive any information or help from other Veterans?
13) Did you attend any instruction sessions provided by the Royal Canadian Legion or the VLA?
14) Were there any informal help groups available?
15) Did you have a family at the time of your VLA involvement? Did any family members help you during the process of construction?
16) Where did your house plans come from?
17) Where did you purchase your materials from?
18) Did you seek credit from the lumber/building company?

GENERAL QUESTIONS

19) Is there anything that you can think of which I have not touched on?
20) Do you have any photographs/building plans/financial records that you would be willing to lend to me for my thesis?

PERMISSION QUESTIONS

21) Would you prefer that this information be kept confidential?
22) Would you be willing to give me permission to access you VLA case file at Veterans Affairs in Charlottetown, Prince Edward Island?

poorly understood strategy. As it turned out, over half of those interviewed built their own homes, either from a set of plans or from a kit. I also asked questions pertaining to building courses that they utilized, as well as where materials and plans came from. The introduction of the "Build Your Own Home" program was designed for those wishing to build their own homes under the VLA, and it was used by those veterans building after 1949, the year the program was introduced. The premise was that the program would make owner-built homes more affordable for the veteran-builder, and these savings would act as the additional incentive needed for some people to make the decision to participate in the program.

The General Section included two summary questions, designed to prompt the interviewee to add any additional information that I may have forgotten in the interview, but that they felt was important. The final section dealt with permission questions. The veterans were asked to fulfil conditions of consent as set out by McMaster University's Ethics Committee and the Veterans' Land Act administration office, by agreeing to sign the consent form. Without the inclusion of these last questions, I would not have been able to access to the veterans' VLA files in Charlottetown.

The process of finding people to interview was problematic. I was only interested in interviewing people who had participated in the small holdings portion of the Veterans' Land Act in Hamilton-Wentworth. My first step was to determine if there was a way to contact veterans through the Royal Canadian Legion or through Veterans' Affairs. Both, it turned out, were unable to assist me. I then considered advertising for people who were willing to be interviewed by me by placing notices in veterans' publications such as the

Legion's monthly newsletter, and the Air Force Club's quarterly newsletter. Both of these sources were unavailable to me, and in the case of the Royal Canadian Legion on Limeridge Road, in Hamilton, I was met with some suspicion. There could have been a number of possible reasons for this reaction, such as I was unknown to the Branch President, I was a woman, or I was a student. By chance, it was during the Somalia Hearings on military personnel behaviour that I approached the Legion. The military was under public scrutiny at the time, which could have accounted for some of the resistance I encountered.

I obtained the names of a number of people from my advisor, Dr. Harris, who had interviewed them previously for a related project. As well, two personal acquaintances had family members who had participated in the VLA program in Ancaster. These veterans were my first contacts. From these the list snowballed, and I built a roster of interviewees through word-of-mouth referrals. On August 20, 1997, the Ancaster News published an human-interest story about my research (Figure 3.11), in which I asked for people who were willing to be interviewed in connection with their participation in the Veterans' Land Act. I had hoped to have the story run in the four regional weekly papers, but in the end it was only run in Ancaster.[20] Nonetheless, I received a number of calls, and was able to set up interviews. In all, I undertook thirty interviews of veterans who participated in the program.

It was imperative that my interviews be completed before September 14, 1997, the day I was traveling to Charlottetown, so that I could have access to the veterans' personal files. By then I had been given the names of fifty-two people, thirty-three of whom I was able to contact, two who declined to be interviewed (Table 3.1). That meant that thirty-one

Figure 3.11 – Ancaster News Article

Local student looking for help in research of Veterans Land Act

In the final years of World War II, the federal government introduced a housing program designed to help returning veterans purchase their own homes, and in some cases start their own farming or fishing businesses. This program was the Veterans Land Act, or VLA for short, enacted nationwide in 1942.

Familiar to any Canadian over 60 years of age, the VLA has been almost wholly ignored by scholars and is being forgotten. To prevent this from happening, McMaster University student Tricia Shulist is writing her Master's degree thesis on the VLA, and its role in post-war housing in the Hamilton-Wentworth and Halton regions. Ms. Shulist, a resident of Ancaster, believes the VLA program was one of the most effective housing programs to be introduced in Canada, and was responsible for housing many returning veterans.

"The Veterans Land Act program allowed Canadian veterans the opportunity to purchase their own homes. This was very important for these men and women because not only had they been serving Canada in the military for a number of years, but the 1930s had been the decade of the Great Depression, and very few people had any savings whatsoever when they were discharged from the Armed Forces. The VLA program provided these veterans with the opportunity and the means to buy homes of their own, an opportunity that might have taken many veterans many more years to accomplish if it had not been for the Veterans Land Act, and its attractive purchase incentives," said Ms. Shulist.

Under its provisions, veterans could obtain assistance in acquiring homes, and after 1949 its chief thrust was to promote owner-construction as a viable method of housing. As opposed to educational benefits which were also offered to veterans, Ms. Shulist believes the VLA played an especially large part in the housing of worker-veterans in the immediate postwar era.

"What I find interesting about this housing program are the choices that were available to the veteran and their family. And, believe it or not, the government made it an easy program to follow," said Ms. Shulist.

Participation in the program was open to any Canadian or British member of the Canadian Armed Forces who had served for at least twelve months, or who had an honorable discharge because of an injury. They must have originally lived in Canada, prior to the start of the war, and must have been of good moral character.

■ Tricia Shulist, shown in front of a local VLA home, is writing a thesis about the VLA program.

The government developed the VLA program because in the immediate post-war years the government feared the country would fall back into an economic downturn, much the same as the downturn that occurred following World War I. To help returning veterans and their families hedge against this, the government insisted on the large lots being offered to the veterans. The belief was these lots would allow the veteran a level of self-sufficiency by providing the space to support a market garden — self sufficiency that might have been needed if new jobs failed to materialize in the post-war era.

> "Believe it or not, the government made it an easy program to follow."
> *Tricia Shulist*

"Because of the need for such large lots, these homes were built in the far reaches of the region — in Ancaster, Stoney Creek, and on the southern fringes of the mountain," said Ms. Shulist. At that time, in the 1940s and 1950s, these areas were almost rural in nature, and without many of the services that those living in the city enjoyed. Electricity was available, but water was from a well, most homes had septic beds, and homes were, in some cases, heated by coal. It wasn't until the city caught up to these homes that piped water, gas, and sewers were installed."

One of the most interesting and successful components of the VLA was the Home Construction Assistance, or "Build Your Home" program, as it was more commonly known. Veterans were encouraged to build their own home with the assistance of government assisted building schools, and government building inspectors were provided to visit and assist each owner-builder participating in the program.

Ms. Shulist will be travelling to Prince Edward Island this fall to do research on the VLA administrative files stored at the Veterans Affairs offices in Charlottetown. Before she leaves in September she is hoping to interview World War II and Korean conflict veterans about their experiences with the VLA.

"I believe that the personal experiences of people participating in the program will help me to understand how the program worked, and, in particular, bring a human voice to an otherwise dry government program," She said. There is no better way to get a feel for how effective a program was than to talk to the people who used it, and who benefited from it. Administrative files can't tell me about the pride of ownership, or explain why someone chose to live in Ancaster instead of Stoney Creek. You need real people for that."

Ms. Shulist is hoping to speak to veterans, or their spouses, who participated in the VLA program.

She can be reached by calling 648-7177.

interviews were conducted of which thirty veterans participated in the VLA, and one veteran was denied eligibility in the program. The thirty-one interviews were conducted thus, three preferred to be interviewed over the telephone (including the veteran denied eligibility), and twenty-eight were interviewed in person. Two veterans preferred that I not use their name in my research. All those interviewed in person agreed to allow me access to their personal files. Of the thirty-one interviews I conducted, twenty-eight of the veterans were male, and three veterans were female.[21] In sixteen cases I interviewed both the veteran and spouse, and in nine I spoke with the veteran only. Of these, four interviews were with the spouse of the veteran because the veteran was deceased, one interview was with the spouse of the veteran, because the veteran was unavailable, and one interview was with the daughter of a veteran because both parents were deceased.

When I arranged for the face-to-face interviews, I phoned the people ahead of time and set up a time convenient to them. One interview was arranged in-person through an on-the-spot introduction. Because of the age of the interviewees (all over sixty-five, with the oldest being eighty-six years old) I arranged for the interviews to be held at their homes. I always dressed casually, but neatly, and carried a briefcase, tape recorder, and in some instances a camera. I arrived on time, and introduced myself. Before I commenced the interviews, I read and explained the consent form (Figure 3.1), and asked the interviewee if they would be willing to sign it so that I could conduct the interview. Because the third question of the consent form asked the veteran for permission to access his/her personal file

Table 3.1 – Interviewed Veteran Holdings

#	Location	Name	Lot Size	Veteran	Interviewed	Veteran Status	O/B/VLA/ Contractor	O/B: Kit or Plans	Year Qualified
1	Aldershot	Galashin	2 acres	M	Mr. and Mrs.		Contractor		1947
2	Ancaster	Bentham	½ acre	M	Mrs.	Widowed	Resale VLA (SV)		1966
3	Ancaster	Chester	½ acre	M	Mr.		Resale–VLA (SV)		1956
4	Ancaster	Colling	2 acre	M	Mr. and Mrs.		O/B	Plan	1948
5	Ancaster	Graham	½ acre	F	Mr. and Mrs.		O/B (in SV)	Kit – H	1951
6	Ancaster	Jackson	2 acre	M	Mr. and Mrs.		Contractor	Kit – H	1948
7	Ancaster	Jones, Lillian	2 acre	M	Mrs.	Widowed	O/B	Plan – Own	1946
8	Ancaster	Jordison	½ acre	M	Mr.	Divorced	VLA (SV)		1946
9	Ancaster	Kennedy	½ acre		Mr. and Mrs.		VLA (SV)		1946
10	Ancaster	Livingstone	½ acre	M	Mr. and Mrs.		O/B	Plan – Own	1946
11	Ancaster	McCullough	½ acre	M	Mr. and Mrs.		VLA (SV)		1946
12	Ancaster	Millard	2 acre	M	Mr. and Mrs.		Contractor -- Spec		1948
13	Ancaster	Taylor	1.5 acres	M	Mr. and Mrs.		Resale – O/B		1965
14	Ancaster	Thomson	½ acre	M	Mr. and Mrs.		Resale–VLA (SV)		1956
15	Barton	Berryman	2 acres	M	Mrs.	Widowed	Contractor – Spec		1955
16	Barton	Anonymous A	2 acres	M	Mr. and Mrs.		Contractor/O/B	Kit – H	1949
17	Barton	Copeland	2 acres	F	Mrs.	Widowed	Resale – O/B		1957

#	Location	Name	Lot Size	Veteran	Interviewed	Veteran Status	O/B/VLA/ Contractor	O/B: Kit or Plans	Year Qualified
18	Barton	Dawson	2 acres	F	Mr. and Mrs.		O/B	Kit – H	1951
19	Barton	Gibson	2 acres	M	Mr.	Widower	O/B	Kit – H	1951
20	Barton	Hostein	2 acres	M	Mr. and Mrs.		Contractor	Plan – CMHC	1953
21	Barton	Robertshaw (Phone)	2 acres	M	Mr.	Widowed	O/B	Unknown	1955
22	Carlisle	Stevenson	½ acre	M	Mrs.		Contractor		1973
23	Dundas	Hall	4 acres	M	Mr.	Widower	O/B	Plan – Own	1949
24	Glanbrook	Brydges	2 acres	M	Mr. and Mrs.		O/B	Kit – S	1948
25	Glanbrook	Connelly	2 acres	M	Mr. and Mrs.		O/B	Hit – H	1955
26	Glanbrook	Legault (Piercy)	2 acres	M	Mrs.	Widowed	O/B	Kit – S	1954
27	Glanford	Anonymous B (Phone)	2 acres	M	Mr.	Unknown	O/B	Plan – CMHC	1951
28	Hamilton	Aspden	city lot	M	Mr.		Contractor (Spec)		1956
29	Jerseyville	Drake (Jones)	2 acres	M	Daughter	Both Deceased	O/B	Kit (S)	1954
30	Mt. Hope	Wooster	½ acre	M	Mr. and Mrs.		Contractor		1963

TABLE SUMMARY:

Lot Size:

City Sized	1	3.3. percent
½ Acre	10	33.3 percent
1.5 Acre	1	3.3 percent
2 Acre	17	56.7 percent
4 Acre	1	3.3 percent

Holding Type:

Resale		5	16.6 percent	(Bentham, Chester, Copeland, Taylor, Thomson)
Speculative		3	10.0 percent	(Aspden, Berryman, Millard)
Spring Valley		3	10.0 percent	(Jordison, Kennedy, McCullough)
Contractor		6	20.0 percent	(Anon A, Galashin, Hostein, Jackson, Stevenson, Wooster)
O/B	Plans	6	20.0 percent	(Anon B, Colling, , Hall, Jones, Livingstone, Robertshaw)
	Kits	7	23.3 percent	(Brydges, Connelly, Dawson, Drake, Gibson, Graham, Legault)

in Charlottetown, I explained why I was hoping to have access to the personal files, and what I would find in them. I also explained to the veteran that there would be financial information pertaining to the purchase of his/her home in the files, and I would have access to this information. Once the consent form was signed, in duplicate, with one copy going to the interviewee and one copy remaining with me, the interview would begin.

The interviews lasted from half-an-hour to over two hours, the average being from forty-five minutes to an hour. Because of the open-ended nature of some of the questions that I asked, the interviewees were encouraged to talk at length about the aspects of the program that they remembered the most. After the interview was finished, I thanked the interviewees, and asked if it would be appropriate for me to call back with any follow-up questions or clarifications. I left my business card with instructions for them to call me if they had any questions. If the home was the original VLA home, I asked permission to take pictures of the exterior of the property, front and back. If I was borrowing any documents or photographs to have reproduced, I left an inventory of what I had taken, to ensure that all of the documents and photographs would be returned to their proper owners.

One of the problems with my sampling procedure was that it produced a geographically biased sample. This was not apparent until after I had returned from Charlottetown and had arranged for Hamilton area case files to be compiled. I received a document, "Summary of Holdings in Wentworth, Ontario," from the VLA, which is a breakdown of the different types of holdings in the Hamilton-Wentworth region (Table 3.2).[22] This document was very helpful in that it allowed me to compare the location of my

veteran interviews, and determine that certain groups were over-represented in my survey.[23] Thirteen of my interviews were from people who bought or built homes with VLA assistance in Ancaster (forty-three percent), seven in Barton (twenty-three percent), three in Glanbrook (ten percent), and one each in Aldershot (Halton Region), Carlisle, Dundas, Hamilton, Glanford, Jerseyville, and Mount Hope (three percent each).

Table 3.2 – Summary of "Holdings in Wentworth Ontario"

TOWNSHIP	*TOTAL*		*FULL-TIME FARMING*		*SMALL HOLDINGS*		*OTHER HOLDINGS*[24]	
	Number	*Percent*	*Number*	*Percent*	*Number*	*Percent*	*Number*	*Percent*
Ancaster	317	14.0	15	0.7	301	13.3	1	0.04
Barton	284	12.5	1	0.04	282	12.4	1	0.04
Beverly	149	6.6	20	0.9	127	5.6	2	0.09
Binbrook	141	6.2	5	0.2	136	6.0	0	0.00
Dundas	23	1.0	0	0.0	23	1.0	0	0.00
Flamborough East	338	14.9	15	0.6	322	14.1	1	0.04
Flamborough West	274	12.0	9	0.4	264	11.6	1	0.04
Glanbrook	5	0.2	1	0.04	4	0.2	0	0.00
Glanford	268	11.8	4	0.2	264	11.6	0	0.00
Hamilton (City)	139	6.1	1	0.04	138	6.1	0	0.00
Saltfleet	315	13.9	13	0.6	301	13.3	1	0.04
Stoney Creek	9	0.4	0	0.0	9	0.4	0	0.00
Waterdown	10	0.4	0	0.0	10	0.4	0	0.00
TOTAL	*2272*	*100.0*	*84*	*3.7*	*2141*	*94.3*	*7*	*0.3*

Source: Compiled by the Department of Veterans Affairs

Of the thirteen veterans who purchased their homes in Ancaster, seven lived in the VLA-built subdivision Spring Valley (twenty-three percent of those interviewed; fifty-four

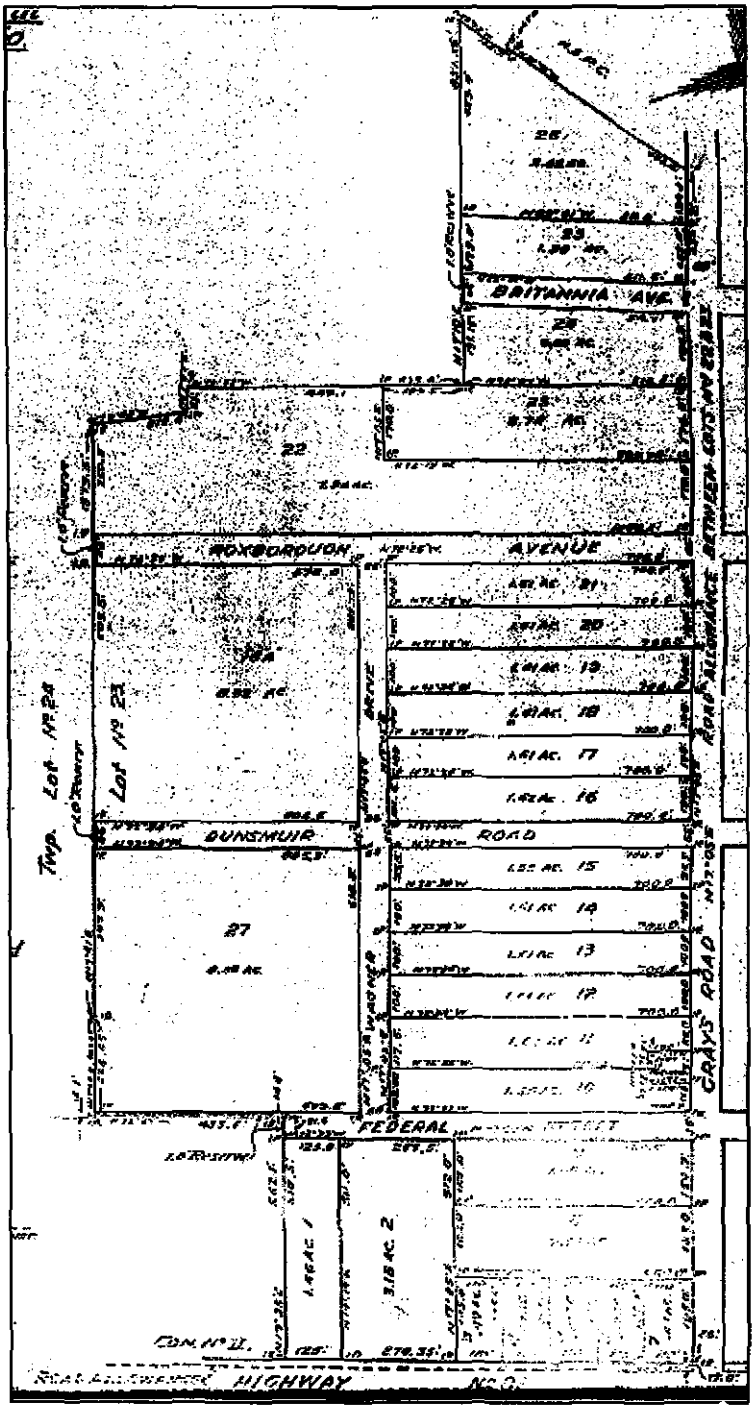
percent of those participating from Ancaster). This was by far the largest cluster of residents in one location. Spring Valley was the only VLA-build subdivision in Hamilton-Wentworth, and was the first built in Canada. The one hundred and two families who lived there were clustered together, representing over one-third of all small-holders in Ancaster (thirty-four percent).[25] Spring Valley residents were also over-represented in the interview process for three reasons. First, they were in close proximity to each other, part of a 'community', and were able to pass on the names of their neighbours to me, as opposed to the more random scattering of settlement in the rest of the region, where as close a relationship with neighbours may not have existed.[26] Secondly, in Spring Valley where the lots were smaller in size (half an acre, as opposed to two acres), with more of the original veterans had able to maintain their smaller properties in their later years, and had not moved away. And, thirdly, my article only appeared in the Ancaster News, not region-wide.

Regionally, of the 2,181 veterans who settled on small holdings in Hamilton-Wentworth, thirteen percent were from Ancaster, which did indeed mean that my sampling was over-represented by veterans from Ancaster. Unfortunately, further comparisons between regions are difficult, for a number of reasons. First, the fact that the geographic areas differ between the information from the Department of Veterans' Affairs and the areas where the veterans settled. For example, on the table from the Department of Veterans' Affairs there were three hundred and one small holdings in Ancaster over the life of the program. The Drake family had a small holding in Jerseyville, Ontario, west of Ancaster. Presently, in the regional geography of Hamilton-Wentworth, Jerseyville is considered part

of Ancaster, but it is not known whether this was the case in the 1950s when the Drakes built their home. There is no way of knowing whether their holding was included in the total for Ancaster, or if it was listed separately as Jerseyville but not counted in the tally by the Department of Veterans' Affairs.[27] Another possibility was that their holding was incorporated into the figures for another area such as Flamborough. The same problem arises for the Stevensons who built their home in Carlisle. There was no listing for Carlisle. Again, it is not known whether this holding was overlooked, or included in the count for Flamborough, or for Waterdown, both areas that surround Carlisle. Because there is no information available regarding VLA boundaries, nor any information regarding the location classifications scheme, it is impossible to determine if or where these holding had been counted in the Hamilton-Wentworth totals.

As well, the year a holding was built is important. For example, the homes that were built along Upper Sherman Avenue in Hamilton were originally built in Barton Township, so they were included in the holding count for Barton Township. But these homes are now in the City of Hamilton. When analyzing these figures the question arises as to whether they should be included in the Hamilton figure, or left as part of Barton Township, even though there is no longer a Barton Township? Another case in point is Glanford. Part of Glanford was incorporated into Stoney Creek, part into Glanbrook, part into Mount Hope. There is no way to determine which of the two hundred and sixty-four small holdings were placed in each municipality. Without access to the address cards, I could not accurately determine where or when people settled. This made it impossible to compare the locations and number

Figure 3.12 – Van Wagner Subdivision Plan



Sources: *VLA Administrative Files*

of those veterans settling on small holdings in Hamilton-Wentworth based on the numbers from the Department of Veterans' Affairs with those veterans I interviewed. The only fact that I can be certain of is that the areas where I did not interview veterans from are under-represented in the interviews. Two such areas are the owner-built Van Wagner and Kilbourn VLA surveys, where I did not interview anyone, because I did not know that these subdivisions existed prior to my trip to Charlottetown, and did not contact any veterans.[28]

CONCLUSION

In the end, I was able to gather a substantial amount of information regarding the VLA's national program and its impact in the Hamilton-Wentworth area. The only significant shortcoming was the absence of the regional files, which would have allowed me a more complete picture of the regional and field office functions. As well, in retrospect, I realized a shortcoming in the interview questions, as I was unsure of what information was actually available in the personal files. I was under the impression that the regional files would have been available for my use, and therefore I did not focus as many questions on the physical aspects of the property and homes as I might have.

One other question that I could have asked was whether or not the veteran ever took advantage of the additional funds available under Part III of the Act to make improvements to his/her property. This would have been important in determining whether the veterans knew they had the option to build an addition on to their homes instead of having move.[29] This money was available, but only later in the program, and I would have liked to know how the veterans found out about the availability of this further source of financing. I would also have asked the veterans who lived in Spring Valley subdivision more specific questions pertaining to how they found about the availability of homes in the survey, and if they experienced any problems with workmanship on their houses. But overall, the availability of information was more than I had hoped for.

ENDNOTES

1. Part-Time Farming (Small Holdings): Under Part I of the Act, a qualified veteran may receive up to six thousand dollars to assist him to become established on a suitable small holding provided it meets the minimum acreage requirement [half an acre]. This amount may be spent for land, existing buildings, new house construction, building materials, the payment of debts that were reasonably incurred in acquiring or improving the property, and for livestock and farm equipment. Department of Veterans Affairs (DVA), Summary, 19.

2. Owram, "Canadian Domesticity in the Postwar Era," 211.

3. Curley, "Summary of Holdings," 1; "Our VLA History and Operations," 7.

4. Chester interview; McCullough interview.

5. These veteran files were only accessible with a signed consent form (Figure 3.1) obtained from the veteran during the interview process.

6. This trip would not have been possible without the financial assistance of a Labour Studies Travel Grant. I was awarded a twelve hundred dollar grant by the Labour Studies Research Committee based on the merit of this thesis and its relevance to the Labour Studies field. This money allowed me to travel to Charlottetown, and undertake my research there.

7. The historical files contained information about the growth of the Veterans' Land Act, and contained a variety of historical documents, such as "Post-Discharge Rehabilitation in Canada," "The Development of the Veterans' Land Act," and "The Social and Economic Effects of Settlement in the Area of London Ontario Under the Veterans' Land Act," The files were particularly helpful in providing me access to obscure reports written about the program that would have been impossible to locate otherwise. "Post-Discharge Rehabilitation in Canada;" Holmes, "The Development of the Veterans' Land Act;" Mason, "The Social and Economic Effects of Settlement."

8. The Property Management Directorate was the office that dealt with any remaining active VLA case files, and ultimately had access to the VLA files. I would like to take this opportunity to thank the staff of the Property Management Directorate Office, in particular Lynne Redden. It was with Ms. Redden's help that I was able to make my arrangements to travel to Charlottetown. I depended on the entire office staff for the assistance I needed to undertake my research, and they were more than

helpful in ensuring that I had access to all the files and information I requested.

9. I was unable to consult the files of those veterans who had been deceased for less than twenty years. In such cases, it is VLA policy to require the signed consent of a notarized next of kin. I was not aware of this policy before my visit to Charlottetown.

10. The veteran signed consent forms allowed me to use the names of those veterans who had agreed to let me use their names in my thesis, in conjunction with any other information that I found in their files.

11. The office was equipped with a photocopier which allowed sensitive information to be removed electronically with an electronic pointer pen, eliminating the need for messy liquid 'white out', or time-consuming cut and paste procedures.

12. This filing system did not pertain to the veteran files, which were organized using a file and document pocket system.

13. Forty-six filing blocks is a minimum estimate. I was not given a listing containing all of the filing blocks, and I have no way of ascertaining the total number. I am unsure who determined which file blocks would be available to me, or what categories were omitted from the finding aid that I was given.

14. Boily, "District Office Circular Letter #31," 1.

15. There are still two remaining regional offices in Canada – one is in Hamilton, Ontario and the other is in Peterborough, Ontario.

16. These regional files contained specific information not found in head office files, such as house-related documents that were relevant to a veteran's participation in the VLA on a regional level. The loss of the regional files leaves a gap in the information available, and makes it difficult to reconstruct the relationship between regional and field staff and the veterans. DVA, Annual Report, VLA, 1975-1976, 17.

17. This report was found in Mr. Hall's personal file at Head Office due to fact that the house placement on the lot (page 3) was part of the conditional agreement between the VLA and Mr. Hall, and his eligibility was contingent on his adherence to this agreement. Normally this type of report would have been found in the District files.

18. A problem with some of the archival material in Ottawa was that it lacked adequate explanatory documents. A case in point were the location cards which were a description of veteran properties. There was no key to direct the user to the actual location being described. As well, there were a series of maps on microfilm that were coded numerically but without a reference key, making it impossible to distinguish what area of the country was being displayed.

19. The DVA also offered an education program, where the veterans' university tuition costs were paid for by the DVA, and low cost housing was provided for veterans who needed accommodations close to university campuses.

20. The newspapers are published in Ancaster, Dundas, Stoney Creek, and Hamilton Mountain, and are published by Brabant Newspapers. "Local student looking for help in research of Veterans' Land Act," 8.

21. Thirty-one veterans were interviewed, thirty of whom participated in the program. The other veteran interview was with a veteran who was denied eligibility in the program. These numbers include all thirty-one interviews.

22. Curley, "Summary of Holdings," 1.

23. For this section of analysis, the thirty interviews that were conducted with veterans participating in the program were used.

24. Other holdings include Commercial Fishing, Crown Lands, and Native Holdings. The information supplied did not break down the different categories, although the notation "CP" appeared after the number of holdings greater than zero, perhaps denoting Crown Property. Curley, "Summary of Holdings," 1.

25. The VLA built a limited number of subdivisions early in the program's life, but very quickly realized that it was both a labour intensive and financially draining endeavor, and settled instead on simply buying and subdividing tracts of land on suitably sized lots, and allowing the veterans to either build their own homes, or hire contractors to do the building for them. Spring Valley subdivision in Ancaster is the **only** VLA built subdivision in the Hamilton-Wentworth region, and contains one hundred and two lots. There are two other VLA planned subdivisions in Saltfleet, in the east part of the region, which accounted for a total eighty-one lots (seventy-three of which were sold to veterans). All of the other small holdings in Hamilton-Wentworth were purchased independently by the veteran subject VLA approval. VLA Subdivision Files, Charlottetown, PEI, September 1997, V-43.

26. This is not to say that 'communities' did not form in other areas being studied, but the Spring Valley group of veterans was particularly effective in its effort to work together cooperatively to change their neighbourhood, as well as sharing social aspects of community.

27. This assumption is based on the fact that there was no separate listing for Jerseyville in the information from the Department of Veterans' Affairs. The geographical information listed in the"Summary of Holdings in Wentworth, Ontario," was based partly on information provided by me as per the names of towns in Hamilton-Wentworth, and also on information provided by the DVA. Curley, "Summary of Holdings," 1.

28. I traveled to these two subdivisions, and attempted to find veterans who built under the VLA. This proved a difficult task, as I was unable to identify any homes in the Kilbourn subdivision, and only a very limited number in the Van Wagner subdivision. The problems with identifying the homes in the Kilbourn subdivision were due to the fact that the homes were build in the late 1950s, and I was not privy to the designs of the homes built in that era. None of the homes resembled other VLA homes built in the 1940s, the era I was most familiar with. The problems that were encountered in the Van Wagner subdivision were based on fact that tracts 22, 16A and 27 had been developed at a much later date, and a significant number of the other smaller lots had either been severed, or completely subdivided and a number of houses built where there had previously been only one (Figure 3.12).

29. Under Part III of the Veterans' Land Act fully repayable loans of twenty thousand dollars for full-time farmers and commercial fishermen, and ten thousand dollars for small holders were available at five percent interest, amortized over a maximum thirty year period. "The loans may be spent for acquiring land and buildings, erecting a new house, improving existing buildings and adding other permanent improvements to the property, and the payment of debts that were reasonably incurred in acquiring or improving the property." DVA, The VLA: A Summary, 17-19.

CHAPTER 4 – THE VLA AND ITS GENESIS

Apart from incomplete, unpublished accounts prepared for internal purposes by the Department of Veterans Affairs, there is no written history of the Veterans' Land Act. Since there exist widespread misconceptions about the nature and significance of this Act, it is necessary to provide a fairly detailed account of its development. Organized chronologically and topically, this chapter outlines the development of the Act. Because the Veterans' Land Act was designed with the earlier Soldier Settlement Act (SSA) in mind, I will review that Legislation, its problems, and discuss how the VLA was consciously created to ensure previous mistakes were not repeated. This chapter will examine the genesis of the VLA and trace its evolution to 1978, the terminus for new financial lending.[1]

On August 1, 1942, the Veterans' Land Act received Royal Assent in Parliament, the cumulation of over two years of study and investigation by the General Advisory Committee on Demobilization and Rehabilitation.[2] When Committee addressed the potential needs of returning veterans, problems encountered at the end of the First World War with the Soldier Settlement Act, 1919, were paramount in their concern. Efforts were made to identify and analyze the problems of the Soldier Settlement Act to ensure that they were eliminated from any rehabilitation legislation created for World War II veterans. As well, the Advisory Committee recognized that Canada had changed since 1919, and any rehabilitation program would have to address the expectations of a more diverse group of veterans who would be interested in a wider range of benefits than were offered after World War I.

Canada's post-World War II rehabilitation program was based on the diverse needs of Canada's over one million returning veterans.[3] The Committee believed that there were many veterans who would still prefer farming either because they had been farmers before the outbreak of the war, or because they believed that it was the most attractive option offered by the VLA. But the Committee also realized that not everyone was content to live in rural or semi-rural areas, and that agriculture would not appeal to as many veterans as it had after World War I.[4] In a 1941 survey of enlisted personnel, approximately sixteen percent of armed forces personnel said that they would prefer farming after demobilization. Others wished to continue their education or start their own businesses, and their needs were also considered.[5] To ensure that every veteran was given an equal opportunity to benefit from Canada's rehabilitation plans, the government restricted participation in these schemes to one program only per veteran.[6] In this respect, the programs available for veterans in Canada were more exclusive and more limited than those offered in the United States, where veterans could participate in any or all programs available to them under the GI Bill.[7]

In addition to specific forms of assistance, the *War Service Grants Act* was designed to provide one, and in some cases, two sources of income upon discharge.[8] The first, the *War Service Gratuity,* was paid to every veteran of the Armed Forces, based on the location and duration of war service, without regard for rank. Officially, as Mr. Murchison, Director of the VLA in 1945, commented in a head Office Circular Letter, it was perceived as "an outright gift, and ... if conserved, will be exceedingly valuable to veterans in connection with their establishment under the Veterans' Land Act" perhaps as a down payment, or to go

towards the purchase of furniture or appliances for the home.[9] The second aspect of the War Service Grants Act, the *Re-Establishment Credit*, was an amount equal to the War Service Gratuity, but which had a "statutory relationship" to other forms of rehabilitation, including the VLA:

> "No discharged person may benefit from both The Veterans' Land Act and the Re-establishment Credit. He must choose one or the other, and men who apply for the use of the Re-establishment Credit are required to sign a declaration that they elect not to take benefits under The Veterans' Land Act ... If a person has received any or all of the Re-establishment Credits, but changes his mind and wishes to avail himself of the Veterans' Land Act [or Vocational and Technical Training or University Education] ... he must pay back the amount of Re-establishment Credit he has drawn."[10]

The Veterans' Land Act was therefore only one part of the comprehensive rehabilitation package that was proposed by the General Advisory Committee on Demobilization and Rehabilitation. It met the needs of those veterans who preferred property benefits, but also provided other benefits such as a university education or a business loan.

THE SOLDIER SETTLEMENT ACT, 1919

Between 1919, the year that the Soldier Settlement Act received royal assent, and 1924, nearly eighty percent of all of the 24,793 veterans who participated in the SSA were established under the Act. [1] Of those, 13,041 had abandoned the program by 1941, fully 52.6 percent.[12] There were many conditions which contributed to this extremely high failure rate, including the unstable economic conditions of the inter-war period: high inflation, unemployment, and economic depression. Many failures though were a result of the

inadequate program fundamentals, such as the acquisition of inferior land and the acceptance of unprepared veterans, and could possibly have been guarded against through proper administration.[13]

One of the greatest problems that faced the Soldier Settlement Board was the rapid demobilization that occurred between 1918 and 1919. At this time, the Board had a staff of just under two hundred people, which grew over the next two years to almost sixteen hundred. In that period the Board processed over $76 million dollars in loans to almost twenty thousand settlers. This rapid growth resulted in a significant shortage of experienced staff who could properly administer the program, or work effectively in the field. Many of the administrative problems that the Board experienced can be traced back to errors made by untrained staff.[14] Without a properly trained staff, a significant number of the settlers who were unfit for farm life were awarded an SSA holding. This led to production crises and farm failures.

Undertrained field staff were also responsible for the purchase of lands unsuitable for farming. In his historical account of the Soldier Settlement Board, R. W. Pawley, Director of the VLA in 1964, contends that the poor selection of land was due in part to the staff's lack of knowledge about soil conditions, and their importance to farming.[15] As well, because much of the acreage sold to settlers was Crown Land, many farms were remote and inaccessible. This affected not only the farmer's ability to get his supplies in and his products out, but also the frequency of visits from Field Officers.[16] It was recognized that with better field supervision some of the farm failures may possibly have been averted.[17]

Still other problems lay beyond the Board's control. At the end of the First World War, inflation was a serious concern. It was during this period that the Board purchased over seventy-two percent of its assets at severely overvalued prices that were passed on to the veteran.[18] By 1921, inflation had turned into recession, and deflation, affecting land values and farm commodity prices. Over the course of the 1920s land values and commodity prices never regained their levels of the immediate postwar years, and many settlers were paying off loans that were up to fifty percent more than the actual value of their property.[19] To compound their economic woes, these farmers were not able to increase productivity sufficiently to cover the inflated price of their land, due to the depressed commodity prices. For many veterans the final straw was the Great Depression. It took a heavy toll on Soldier Settlers, especially those on the Prairies, where the added burden of drought led to widespread crop failures. Many veterans abandoned their holdings rather than trying to sell, or continue to farm, and fled to the city to seek industrial jobs.[20] The government tried various measures to mitigate these economic difficulties, but met with limited success.[21] These problems and failures were in the forefront of the minds of those framing the Veterans' Land Act in the early 1940s, and helped shape the Act.

THE GENERAL ADVISORY COMMITTEE ON DEMOBILIZATION AND REHABILITATION, 1939 - 1942, AND THE CREATION OF THE VLA

The General Advisory Committee on Demobilization and Rehabilitation was struck in 1939, with the mandate of preparing a comprehensive war benefits package for Canada's

returning veterans. As part of its mandate, the Committee developed a number of programs that could only be used singularly, such as the *Veterans' Land Act*, the *Education Benefit*, the *New Business Start Up Benefit*, and the *Re-establishment Credits* which were issued to those veterans who were not participating in other programs. There were also ancillary forms of rehabilitation assistance which could be used in conjunction with the other programs. These included the *Out-of-Work Benefit*, which provided unemployment benefits up to a maximum of fifty-two weeks, similar to modern day employment insurance benefits. The *Vocational and Technical Training Benefit* allowed veterans to upgrade their skills or learn a new trade that would enable them to get a better job. The *Awaiting Returns from Business Enterprise Including the Business of Farming Benefit* provided a compensation allowance that provided money, based on actual need while the veteran was waiting for a business or farm to become solvent. The *While Temporarily Incapacitated Benefit* provided temporary benefits for those veterans not able to work at that time, but who expected to be able to return to the workforce within a year.[22]

When drafting the Veterans' Land Act the committee considered very carefully the problems which had occurred under Soldier Settlement.[23] They feared that loan defaults might burden the government financially, and could lead to veteran and social unrest similar to that experienced after World War I.[24] The Committee went to extreme lengths to ensure that the most serious of the problems of the SSA would be avoided and that 'early warning' administrative systems would be developed within the VLA to allow officials the opportunity to assist the veteran before conditions became irreparable. Below are listed the thirteen most

crucial problems encountered by the Soldier Settlement Board (in ***italics***), as identified by R. W. Pawley, Director of the VLA, in his 1964 history, as well as the safeguards and solutions that were integrated into the Act by the Committee to ensure that they did not re-occur under the VLA Legislation.[25]

1) ***"The early cessation of advances."***

The end of World War I occurred suddenly, and with little warning and the government of Canada was not prepared for the rapid demobilization that occurred, and the immediate need for a veterans' benefit package. To avoid this, the Committee began planning the veterans' rehabilitation program almost as soon as Canada joined the allied forces in Europe.[26] This foresight by the government allowed the VLA administration the time needed to create a well-planned bureaucracy and train a well-educated staff.

2) ***"Limited alternative types of establishment."***

The Advisory Committee addressed the very significant problem of limited forms of settlement within the SSB by expanding the options within the VLA to include full- and part-time farming, commercial fishing, Crown and Provincial land grants, and the option for Native veterans to settle on reserve lands as farmers and/or trappers and hunters. It was believed that diversity – both within the VLA program, and the throughout the entire rehabilitation program as a whole – was the key to ensuring a successful program that would appeal to the greatest number of returning veterans.[27]

3) ***"Poor selection of land due at least partly, to a lack of soil surveys and general knowledge of suitability for agriculture."***

Almost as important as placing a qualified veteran on the land, was the selection of the land itself.[28] The VLA was determined to make existing, arable farmland available to veterans through the purchase of farm properties that had been appraised and had undergone a complete soil survey.[29] This purchase of existing farmland would not only help to ensure viability, but would also release the veteran from the onerous task of having to clear the land, a problem encountered by many settlers under the SSA. The hiring of trained and knowledgeable appraisers by the VLA helped to ensure the selection of land with good soil.

4) ***"The highly inflated economy to start with, followed rather rapidly by severe economic deflation."***

Although unable to control the economy, the VLA hoped to be able to combat rapid inflation similar to that experienced immediately following World War I, by purchasing backlog properties and arranging for priority to be given in the production of farming equipment and building supplies for VLA holdings.[30] This, it was hoped, would help VLA holdings to become self-sufficient as quickly as possible. To help ensure this self-sufficiency, there was a stipulation that the minimum lot size of the small holdings be two acres, so that in times of economic hardships, the holder would be able to produce his/her own food and not become a burden on society.[31]

5) ***"The need to rapidly assemble a large organization with few having experience or training on the work."***

6) ***"The tremendous sudden volume of business following demobilization."***

The Advisory Committee recognized that it was important to have enough staff adequately trained to handle a rapid demobilization. To ensure this, VLA staff were

assembled from the existing, experienced staff of the SSB.[32] Field staff were hired from agricultural colleges to ensure that the holdings would be high grade farm land.[33] Most importantly, these staff were also trained in the science of soil analysis as an aid to determining the proper agricultural uses of the farm holdings and assuring that the VLA received good value for their investment.

To ensure that there would be enough holdings available for veterans the Committee gave the VLA the mandate to purchase land in advance of need, to act as a land bank.[34] This purchase of these *backlog properties* also allowed the VLA to avoid the danger of price inflation as well as ensure that there were properties available at the time of demobilization.[35] By March 31, 1945, the VLA had purchased 2,631 backlog farm properties, comprised of 308,423 acres, at an average cost of $21.58 per acre, with the additional purchase of 1,154 farm backlog properties pending in 1945. The VLA also purchased a smaller number (977) of backlog properties for small holdings, totaling 15,448 acres, at an average cost of $148.58 per acre, with the purchase of an additional 172 small holdings parcels pending in 1945.[36] Even with this foresight, problems arose. Land values increased between twenty percent and thirty percent between 1941 and 1943, prompting an amendment of the Act which raised the maximum amount available to each veteran under the program from forty-eight hundred dollars to six thousand dollars.[37]

7) "Repayable debt much greater than productivity could stand."
8) "No provision for any contribution by the state."
9) "No reward for exceptional performance in a financial way."

The Committee believed that many of the financial shortcomings experienced by

veterans under the Soldier Settlement Act could have been reduced by increasing the governments' role in the program. By giving the VLA control and ownership of the holdings, the Committee believed that both the government and the veteran would benefit, and some of the problems of the Soldier Settlement Board could be avoided. By purchasing property under the name of the Director, Veterans' Land Act, and renting it back to the veteran until the debt had been retired, the government acted as the "landlord," and was able to defer interest payments, and accept payments in kind, if necessary.[38] With the government as the purchaser, land costs to the veteran were kept down, with a spending ceiling in place.[39] This proactive approach gave the VLA more power to intervene earlier, and assist the holder before the debt load became unmanageable.

10) "Limited equity on the part of the settler led to instability and the temptation to quit."

With the Soldier Settlement Act, veterans were not required to make a down payment toward the purchase of their holdings, resulting in many settlers having no equity in their holdings, even after years of making payments. In turn, this lack of equity made the decision to abandon their properties in hard times a practical one when faced with a huge debt load, sometimes in excess of the value of the property. The Advisory Committee hoped that the insistence of a ten percent down payment would be equity enough to hold the veteran to the land, especially in hard times. To minimize the possibility of debt 'overhang', the Committee set a ceiling on the loan which was two-thirds the purchase price of the property.[40] A grant of twenty-three and a third percent of the total loan amount up to a maximum of fourteen

hundred dollars, called the Conditional Grant, was made after ten years continuous tenure.[41] As well, all debts owed on VLA purchased farm stock and equipment were also discharged after ten years.[42] The financial bonuses, it was hoped, would provide an incentive for veterans to repay their debt, as well as help keep the price of the property affordable for the veteran.[43] Approximately ninety-five percent of veterans received their Conditional Grants.[44]

11) "Laxness in selection of settlers and the inclusion of inexperienced applicants; those lacking capital; and general misfits."

The selection of suitable candidates for the VLA program was perhaps the most important aspect of the program that needed to be considered, and the one aspect of the program that was under the complete control of the VLA.[45] Proper recruitment of veterans for establishment under the program was beneficial to both the government and to veterans. If a candidate was not suited to either full-time or part-time farming was approved, not only would the VLA be wasting its money, time, and resources by accepting the applicant, but the veteran would have squandered his/her time and rehabilitation opportunity if they could not maintain a property.[46] An apprehension about establishing unsuitable veterans under the program, which was borne of the SSA, was the impetus behind the VLA's in-depth evaluation of each veteran. By researching the applicant's personal and service history, as well as personal relationships, and by having the Regional Advisory Committee conduct an interview, the VLA hoped that the establishment of "misfits" would be kept to a minimum.[47] This in-depth evaluation included consideration of the veteran's war record, personal history, family background, the background of the wife if the veteran was a married man, and the

suitability of the husband to farming if the wife was the veteran, opinions from disinterested citizens, and in some instances, independently obtained information from the field staff.[48] Each veteran was evaluated based on a value for each criterion, and a total value was used to determine a veteran's suitability to participate in the VLA program.[49] As well, a written agricultural test was administered to those veterans participating in full-time farming (Figure 4.1).[50] If the VLA determined that there was a need for further agricultural education, the VLA had training schools set up to educate veterans on the latest developments in agriculture and animal husbandry. To ensure that every veteran was given the opportunity to settle under the VLA, there was an apprentice system in place whereby a veteran and his/her spouse would live and work with an established farmer to gain the necessary two years experience required for full-time farming.[51] The same rigorous procedures were followed for the small holder, with the exception of not having to complete an apprenticeship. This stringent qualification system for those applying for small holdings was to determine whether or not the family would be able to undertake part-time farming, and to ensure that they were suited to rural or semi-rural living, as most of the small holdings were a considerable distance from the boundaries of most cities. It was understood that "many [VLA veterans] were straight urban types who had never grown anything."[52]

12) "Lack of supervision in initial stages."

The Committee believed that a well-educated and informed field staff was integral to the success of the program and recommended that as soon as Royal Assent was obtained the VLA proceed with the hiring of knowledgeable Field Officers who had experience in

Figure 4.1 – Veterans' Land Act Qualification Questionnaire for Farmers

VETERANS' LAND ACT

QUALIFICATION QUESTIONNAIRE No.:

Applicant will UNDERLINE the correct answer in each question.

(1) A good man with a single furrow walking plow and two horses should plow in a day? 3/4: 1: 1¼: 1½: 2: acres.

(2) A pork carcass to draw a bonus at Swifts should NOT dress under? 135: 140: 145: 150: 155: 160: 180: lbs.

(3) How long from date of breeding does it take for the following to produce young?

(a) Horses 8: 10: 11: 12 months.
(b) Cows 7: 8: 9: 10: 11: months.
(c) Pigs 2: 3: 4: 5: 6: months
(d) Sheep 2: 3: 4: 5: 6: 7 "
(e) Foxes 30: 40: 52: 60: days

(4) The best breeds of hogs for bacon purposes are? Yorkshire: Poland China: Berkshire: Tamworth: Duroc Jersey:

(5) What trees are used for pulpwood operations?
(a) Maple: Poplar: Birch: Spruce: Beech: Cedar: Fir.
(b) How many cords make a carload? 14: 16: 18: 20: 24: 25:

(6) What do you understand by a rotation of crops? Discing: harrowing: summer fallowing: alternating:

(7) Which one of these clovers thrive best in rather light dry land? Alsike: Red: Dutch:.

(8) How many bundles of shingles, laid four inches to the weather, would it take to shingle a roof 30 feet long with a 10 foot rafter? 6: 8: 12: 14: 16: 18: bundles.

(9) Which of these soils is most suitable for raising potatoes on? Clay: Peat: Sandy Loam: Clay Loam: Gravelly loam.

(10) What is the average number of bushels of oats sown to the acre?
(a) With a seeder - 2: 2½: 3: 4 bus.
(b) Broadcast - 2: 2½: 3: 3½: 4: 5.

Signature of Applicant

Source: VLA Administrative Files

agriculture, home construction, and land appraisal.[53] As well, the VLA hired experienced and accredited agricultural staff from agricultural colleges, in particular from those located on the Prairies.[54] In the 1945 Annual Report it was observed that:

> Practical men with long service in field work, many of whom are graduates of Agricultural colleges, form the basis of the staff of Field Supervisors. With the expansion of activities new men, veterans of this war, are being appointed. A primary requirement is that they have a solid background of farming experience coupled as far as possible with graduation from an Agricultural College. Short refresher courses have been arranged with Agricultural College for members of the field staff dealing principally with sold classification, animal and field husbandry, agricultural engineering, and farm management, which are taken advantage of by both old and new field staff.[55]

Home construction experts were hired locally from construction firms and technical colleges across the country.[56] Land appraisers were hired based on their agricultural backgrounds, and then were sent to school to become accredited in the science of land appraisal. As well, an effort was made to ensure that the veteran had access to knowledgeable people in the field who could answer any questions either about the program, or the running of his/her holding by opening local VLA offices. The VLA hierarchy contained four tiers, Field Offices and District Offices at the grassroots level, Regional Offices acting as the next level, and finally, Head Office in Ottawa (Table 4.1).[57] Many veterans became familiar with VLA representatives in the Field and District Offices and staff became familiar with the situation of the individual veterans. Inspectors were usually local people who were familiar with the land. By 1954, Canada was broken down by the VLA into eight regions, thirty-five districts and two hundred and sixty-one fields. The average field office contained two hundred and twenty accounts.[58]

Table 4.1 – VLA Offices, April 1, 1946[59]

REGIONAL OFFICES	DISTRICT OFFICES	REGIONAL OFFICES	DISTRICT OFFICES[60]
OTTAWA, ON	*HEAD OFFICE*		
VANCOUVER, BC	Victoria, BC New Westminister, BC Kelowna, BC Kamloops, BC Nelson, BC Dawson Creek, BC	TORONTO, ON	New Liskeard, ON Windsor, ON London, ON Mount Forest, ON Dundas, ON Toronto, ON Campbellford, ON Kingston, ON Ottawa, ON
EDMONTON, AB	Grande Prairie, AB Peace River, AB Calgary, AB Red Deer, AB Edmonton, AB Lethbridge, AB St. Paul, AB	MONTREAL, PQ	Hull, PQ Montreal, PQ Sherbrooke, PQ Quebec, PQ Gaspe, PQ
SASKATOON, SK	Saskatoon, SK Prince Albert, SK Yorkton, SK	SAINT JOHN, NB	Fredericton, NB Moncton, NB Charlottetown, PE Truro, NS Kentville, NS Halifax, NS Sydney, NS
WINNIPEG, MB	Dauphin, MB Winnipeg, MB Port Arthur, ON Sault Ste. Marie, ON Sudbury, ON		

Source: VLA Administrative Files

Head Office was responsible for administering and overseeing the program, dispensing loans, hiring and placing regional directors, and maintaining all legal documents. The focus at Head Office was on financial and legal matters. Reporting directly to Head Office were eight Regional Offices with forty-three District Offices in nine provinces (Table

4.1).[61] Each Regional Office was administered by a Director. The Regional Office was also responsible for receiving all applications for qualifications. These applications were either accepted or rejected at the Regional level, and then returned to the District Office for notification of the veteran. A three person Regional Committee was empowered to *recommend* on all matters of veteran qualification and eligibility under VLA, such as whether or not a loan should be made to a veteran, and for how much.[62] This removed the qualification process from the hands of one individual, and placed it in the hands of a committee, thereby reducing the possibility of abuse of power, and resulted in a more democratic approval process.[63] Land evaluations and inspections were also undertaken by the Regional Offices, which were ultimately responsibility for the decision on whether or not a property would be purchased. As well, Regional Offices hired the construction inspectors, who, depending on location, would work out of either the District Offices, or Regional Office if there was no local District Office.

District Offices were in the control of the Regional Supervisors, who were directly accountable to the Regional Director. The District Office was where staff met veterans face-to-face, and become their *human* contact in the VLA. The District Office was also where the veteran had his/her one meeting with the Regional Committee to determine their eligibility and suitability for a VLA holding. This Committee then recommended to the District Offices whether or not they felt the veteran was eligible for VLA benefits. This information was passed on to the veteran by District Office staff. Additionally, District staff negotiated for the purchase of holdings and had the power to purchase land and chattels in the name of the

Director.[64] In situations where a veteran did not already own land, District Offices were also where the veteran went to find information regarding the availability of suitable VLA properties in their preferred areas.[65] The VLA's efforts to increase the supervisory capacity of the program was well illustrated in the hierarchy it developed.

13) "Too great a variety of chattels and supplies and other minor items that were expendable and difficult to control."

The Committee believed that, wherever possible, the best way to control both the quantity and quality of the stock and chattels would be to purchase these items for the veteran, such as farm equipment.[66] Where this was not possible, the Committee required that any purchases of stock and chattels had to be approved by the VLA. It was hoped that this stipulation would prevent the veteran from wasting his money on overpriced assets.

While not comprehensive, these thirteen shortcomings of the Soldier Settlement Act and Board, and their solutions, clearly illustrate the Advisory Committee's foresight and diligence in the framing of the Veterans' Land Act .

THE VETERANS' LAND ACT, 1942

The VLA incorporated the recommendations of the Committee in a manner that they believed would best serve the needs returning veterans. First and foremost, the Veterans' Land Act was a rehabilitation program for veterans of the Second World War. Later, the benefits of the VLA were also made available to those veterans serving in the Korean Special Force.[67] The VLA's main focus was to provide the veteran with the opportunity to provide

for him- or herself. At first the emphasis was on farming, but steadily the potential (and then actual) demand for essentially suburban properties made itself felt. It was understood that not all veterans wanted to be full-time farmers but that many veterans would appreciate the opportunity to settle on the land in a reduced capacity, so part-time farming was included in the Act. As well, the Act provided the option for eligible veterans to take up full-time commercial fishing, if they possessed the necessary credentials and experience.[68]

THE EVOLUTION OF THE ACT, 1942 - 1978

When the VLA was created in 1942, only Part I benefits were included. These were as follows:[69]

1) To pay up to $3,600 for a parcel of land including improvements and to provide equipment not exceeding in value $1,200.
2) To sell such land and equipment to the veteran at two-thirds the cost to the government. That is, if the full amount of $4,800 is expended, the veterans will buy the land and equipment for $3,600. He will pay the balance over a period of 25 years with interest at the rate of 3½ percent.
3) To accept interest payments only for the first five years.
4) If the veteran already owns a farm, the government will advance a sum not exceeding $3,200 on the security of that farm to pay of encumbrances or to purchase stock and equipment.
5) To advance the veteran engaged in commercial fishing for purchase of equipment etc., to $4,800.[70]
6) To give training either on farms or in approved schools to applicants.[71]

The limitations of the Act were as follows:

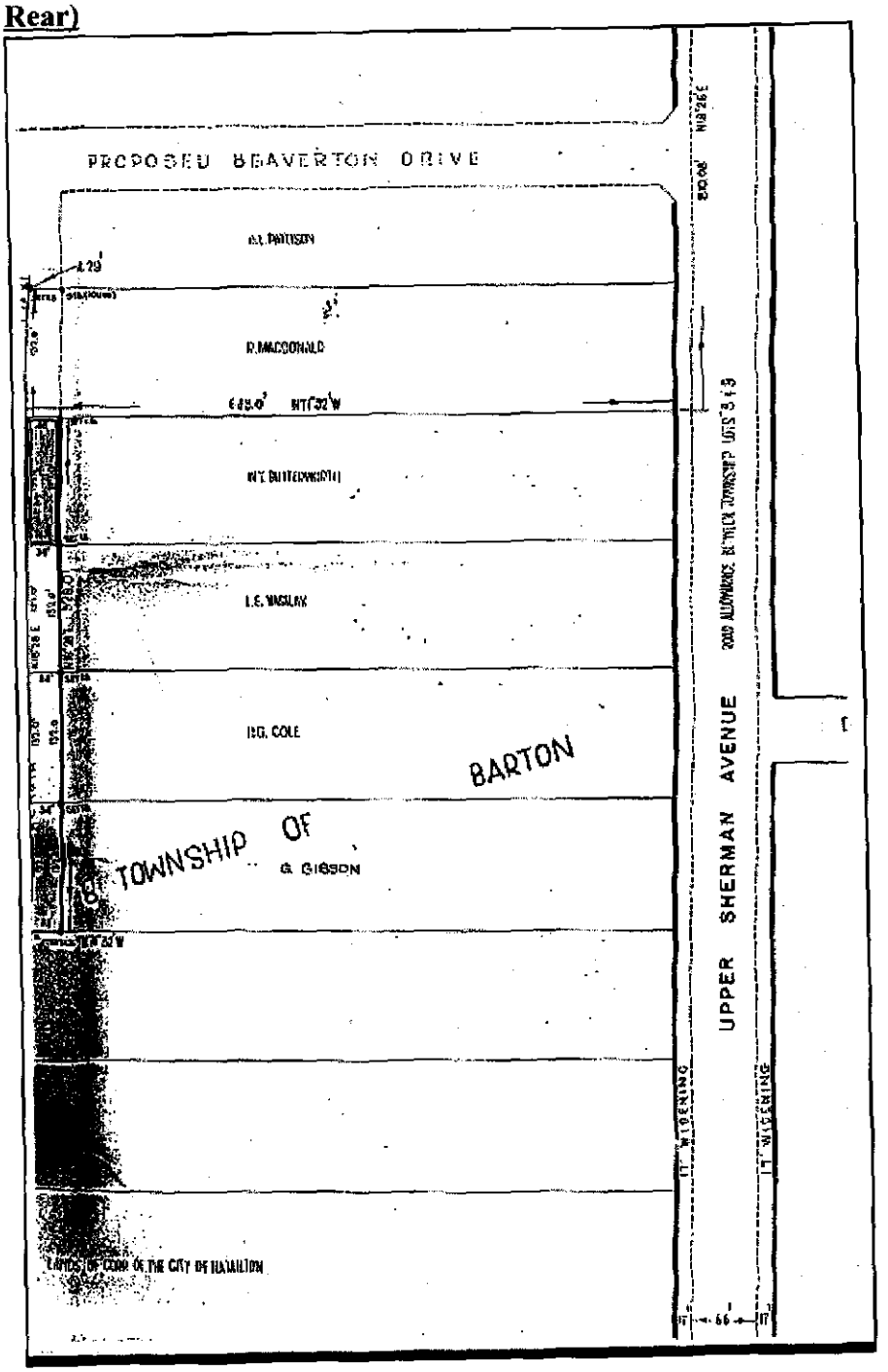
> The veteran is only a tenant at will during the term of his contract. That is, if he makes default, the Director can evict him without legal proceedings. As a safeguard eviction proceedings may not be taken without the consent of an Advisory Board, consisting of three persons, one of who shall be a Judge, and one a representative of the Canadian Legion. Also in case of Cancellation, if the veteran's failure is due to

> ill health, disability, or his general inability adapt himself to farming conditions, the Director may refund the cash payment.[72]

As a tenant 'at-will', the veteran would not hold title until he had paid off his/her debt to the Director of the VLA. Only then was the veteran free to determine what would be done with the property. Prior to that, any changes, such as building new structures or selling any part of the land, had to be approved by the VLA. In the case of severances or easement right-of-ways, the VLA handled the transaction for the veteran, and determined what a fair and just price would be. Any funds realized from the sale of land were put toward the total debt owing the Director. An example illustrates the process. In 1957, veterans living along Upper Sherman Avenue, in Barton Township (later Hamilton), lost seventeen feet of property at the front of their properties when these were expropriated for a planned widening of Upper Sherman Avenue. Later, in 1963, a thirty-four foot deep strip was also removed from the back of their property to enable the building of Southmount School. Figure 4.2 shows both the back and the front expropriations from the properties on Upper Sherman Avenue. Figure 4.3 shows the rear expropriation to Mr. Gibson's property. These two expropriations were carried out by the local municipality but the VLA had to give approval before it could be undertaken.[73]

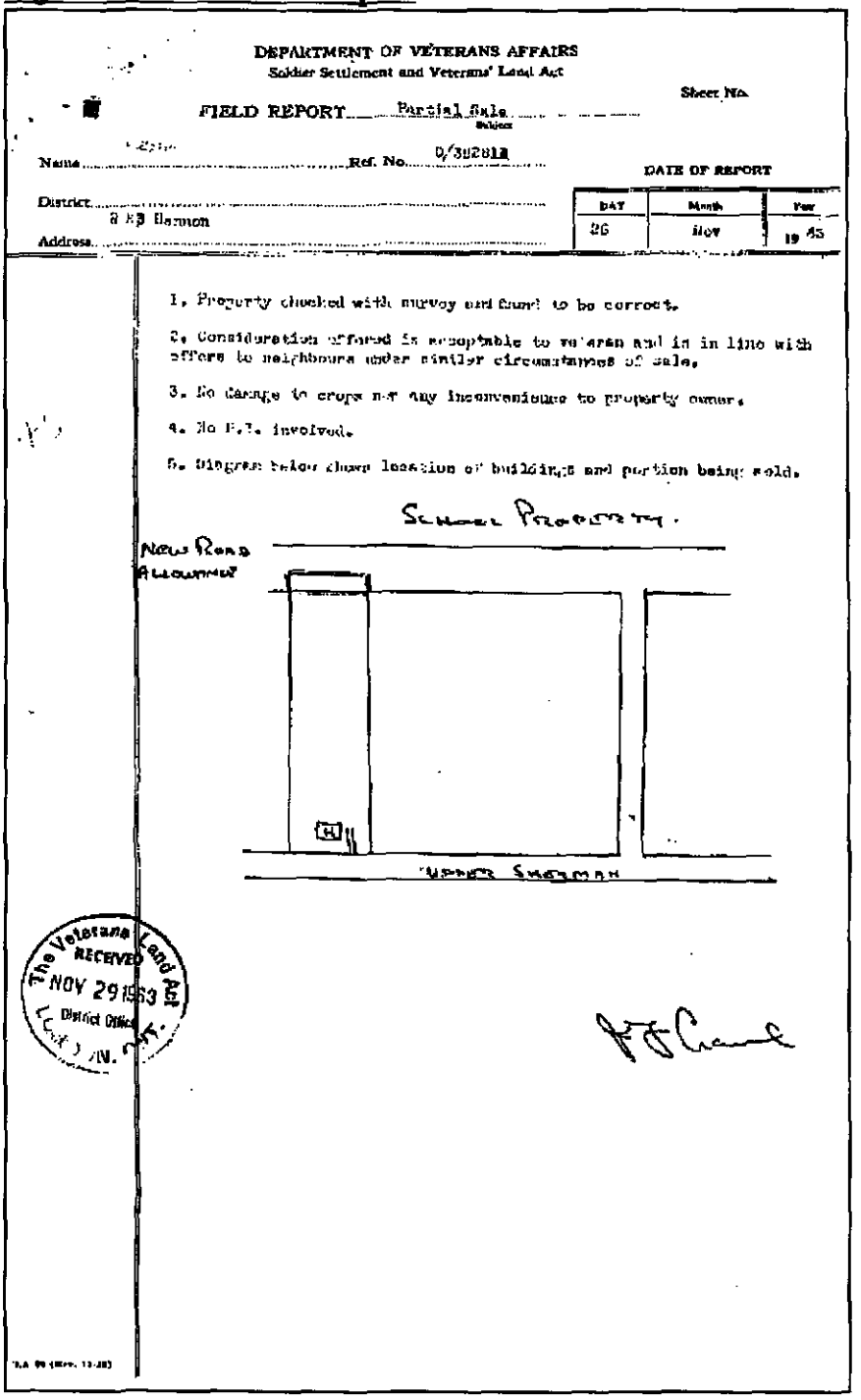
The VLA also mediated in cases where the holders felt that their contracts were not being adhered to. For example, there was a dispute regarding the terms of an expropriation of land from Ishbel and Harry Dawson, who lived at 1500 Upper Sherman Avenue. In 1963, the terms of the agreement with the school board regarding the rear of the Dawson's property,

Figure 4.2 – Upper Sherman Expropriation Map (Front and Rear)



Source: Glen Gibson, Personal Files

Figure 4.3 – VLA Field Report



DEPARTMENT OF VETERANS AFFAIRS
Soldier Settlement and Veterans' Land Act

Sheet No.

FIELD REPORT Partial Sale
Subject

Name ..... Ref. No. 0/302818

DATE OF REPORT

DAY	Month	Year
26	Nov	19 45

District .....
8 KB Harmon
Address .....

1. Property checked with survey and found to be correct.

2. Consideration offered is acceptable to veteran and in in line with offers to neighbours under similar circumstances of sale.

3. No damage to crops nor any inconvenience to property owner.

4. No F.C. involved.

5. Diagram below shows location of buildings and portion being sold.

School Property.

New Road Allowance

[H]

Upper Sackville

The Veterans' Land Act
RECEIVED
NOV 29 1963
District Office
Lethbridge, Alta.

VLA 99 (Rev. 12-62)

Source: Ishbel Dawson, Personal Files

which was expropriated for Southmount School, included a chain-link fence. When the Dawsons agreed to the sale of their land, they included a stipulation that a 'mangate' be put into the fence at their property to allow easier access to the school.[74] When the Board of Education did not install the mangate, the Dawsons objected to the school board, but to no avail. The Dawsons then turned to the VLA with immediate effect, "They [the school board] put up the fence without the mangate. I called up the VLA, and the mangate was put in very quickly."[75]

Because the VLA was a legislative Act, it required an Act of Parliament to revise its statutes. The program was changed regularly, most often to increase the amount of money available to each beneficiary. The amount available under the program increased from thirty-six hundred dollars in 1943, to forty-eight hundred dollars in 1944, before the program had even been put into widespread use. By April 1945, before the end of the war, the amount available had been increased again to six thousand dollars. The 1945 amendment also included the provision for Native veterans settling on Reserve lands, and the provision for those veterans wishing to settle on Crown or provincial lands.[76]

Other significant changes were included in The Amending Act of 1949, which empowered the Director to sell a holding and resettle a veteran on other land under the VLA.[77] This *Continued Establishment* was significant, in that prior to this change, if a veteran was forced to move, for any reason, he/she were not eligible to qualify for VLA assistance again. With this change veterans could relocate under the VLA for the following reasons:

(a) Expropriation of property;
(b) Required to move to another climate or another environment due to ill health of the veteran or his family (this reason must be supported by an appropriate medical certificate);
(c) Moved by employer to, or securing new employment in a location beyond what is locally accepted as reasonable commuting distance;
(d) Additional essential living accommodation is required and the existing dwelling, in the opinion of the District Construction Supervisor, does not lend itself to extension;
(e) To remedy an error in judgment on the part of this Administration in approving the present property as suitable for the veteran's establishment.[78]

Along with the approved conditions for relocation, the VLA included a codicil that "continued establishment will not be approved merely because the veteran desires, and is in a position to afford more pretentious housing or wishes, for any reason, to move to a more desirable neighbourhood or location."[79] This ensured that the resources of the VLA were not squandered, but were put to use for cases of actual need.

It was The Amending Act of 1954 that introduced Parts II and III. These gave the Act a much wider scope, and allowed veterans more options. Veterans were explicitly encouraged to become their own contractors and build their own homes, a common practice that had been supported for several years.[80] From 1949 the "Build Your Own Home" portion of the Act had been conceived as a partnership between CMHC and the VLA. It assisted the veteran with every aspect of home construction, from the selection of land to the provision of suitable house plans, to a comprehensive repayment plan. Veterans had always been able to build their own homes under Part I, and the VLA had supplied inspectors to ensure that they did not falter in the construction phase. Indeed, with the exception of a limited number of homes that were built by the VLA itself, a majority of small holders had been responsible

for the construction of their own homes, even prior to1949. Part II, therefore, served to formalize and distinguish an active section of the VLA settlement scheme. The inclusion of CMHC as an active partner in Part II gave VLA staffers and veterans alike more ready access to housing plans, construction information, and CMHC staff expertise.[81]

Part III acted as a counter-weight to the Amending Act of 1949, in that it gave established veterans the option of renovating their holdings, rather than relocating under the VLA or abandoning the program all together. Part III money was available to current and former holders of contracts under the VLA, and was subject to the veteran being able to match one dollar for every four dollars that was loaned by the VLA, up to a maximum of twelve thousand dollars for small holders, and forty thousand dollars for full-time farmers.[82]

The Amending Act of 1959 set the program time-limit for qualification under the VLA as September 30, 1962. The Amending Act of 1962 further extended the final settlement date for application for qualification Under Parts I, II, and III, until October 31, 1968. After that time, no other veterans would be considered for eligibility. Once qualified, veterans had until March 31, 1975, to apply for settlement under Part I or II. Applications for loans under Part III had to be made by March 31, 1977, and work had to begin before March 31, 1978.[83]

ELIGIBILITY AND QUALIFICATION OF VETERANS

As with any mortgage lender, the VLA was concerned to assess both the borrower and the property that secured the loan. A rigorous selection process was meant to ensure that

only those best suited to the program would participate. At first, the Eligibility and Qualification criteria were narrowly interpreted, but they were soon relaxed. Initially, only those who had served overseas during World War II, or had at least three hundred and sixty-five paid days' service in the Western Hemisphere could qualify for VLA assistance, with overseas veterans given priority.[84] Eligibility was also extended to those veterans who were "awarded a pension for a disability attributable to, or incurred during World War II ... service."[85] Veterans had to provide proof that they had resided in Canada prior to the outbreak of war, if they had served in His Majesty's forces, other than in Canada, and all veterans had to return to reside in Canada after the war.[86] Moreover, since " [a] dishonourable discharge from the Forces bars a veteran from benefits under the Veterans' Land Act it is necessary to examine discharge certificates, or certified copies thereof, to make sure that the applicant received an honourable discharge."[87]

Initially, eligibility was ***assumed*** to pertain only to married male veterans. Although this was not explicitly stated in the Act, it was reinforced by the statement "if a single man or women without dependents is certified as qualified for a small holding enterprise, explanation of the justification for so doing must be made" which appeared in the VLA's Eligibility and Qualification document.[88] Within the first decade of the program, the VLA was forced to address this contradiction due to complaints by single veterans who argued that they had been denied benefits based on their marital status.[89] The VLA stressed caution when establishing single veterans, "since, unless marriage is contemplated, or there are dependents to be cared for, the maintenance of a home is a responsibility and an expense that

may retard rather than facilitate successful re-establishment, ... generally speaking the Act is better suited and more attractive to married veterans, than to single veterans."[90] It was believed that single men were not tied to their homes the same way that married men were, and were more likely to abandon their holdings.[91]

It seems that the VLA considered marital status to be very important. In the case of one single man in western Canada, he was upset with the VLA because he believed that he was being denied qualification to the program based simply because he was not married. He was gainfully employed, and had been since the end of the war, and was raising chinchillas for profit, points which he claimed demonstrated his ability to be a part-time farmer and small holder, but the VLA denied him a holding. It seems that the VLA was very hesitant to establish single veterans on holdings, even though the Act allowed it. In 1949, for example, the Assistant District Superintendent of the VLA observed that:

> There is nothing in the Act to say we cannot establish a single man on a small holding and the only doubt in my mind is that he might grow tired of living alone and want to dispose of it [the holding] before he completed his contract. There is also the risk that in the event he marries, his wife may not want to live under such rural conditions."[92]

This caution could be a result of the concern that the Administration had regarding the placing of veterans who were considered at risk of abandoning their holding, as had occurred under the Soldier Settlement Act. Of the thirty-one veterans I interviewed, two male veterans were, in fact, single at the time that approval was given. Both Mr. Connelly and the other veteran eventually married. Perhaps the fact that both of these gentlemen gained approval in the 1950s after the concerns of single veterans had been addressed, indicates that the VLA

had relaxed their stand on not establishing single veterans.[93]

By 1947, the issue of granting holdings to female veterans also had to be addressed by the VLA due to the increasing number of female veterans wishing to become the 'veteran of record'. There was some confusion regarding the autonomy of women veterans and their rights under the Veterans' Land Act, and three primary issues surfaced. They were, firstly, the rights of single women veterans to participate in the VLA, either as small holders or full-time farmers; secondly, the rights of women veterans to become established under the VLA when married to a civilian; and thirdly, the question as to whether a female veteran could be the veteran of record when married to a male veteran.

In a resolution recorded in the Minutes of the Meeting of December 18, 1946, it was stipulated that:

> Under the VLA, Section 2(d), a veteran is defined as a "person" which include[s] male and female. The only statutory restriction with respect to qualification is contained in Regulation 12 which reads:
>
> > "If a husband and wife are both qualified to participate in the benefits of the Act, a certificate of qualification may be granted only to one of them, except where evidence of legal separation has been submitted."[94]

Section 2(d) clearly stated that female veterans had rights equal to those of male veterans, and that they should be treated in the same manner. But the VLA, reflecting the mores of the time, deferred to male veterans in matters of home ownership. The Administration believed that the logical person to enter into an agreement was the husband, due to his position as head of the family. An internal review of the VLA files up to the beginning of 1947 by the Director's office found that of the forty-eight thousand women who served during World War

II, only fifty-six had qualified under the VLA as the veteran of record.[95] Of these, eighteen were single, one was a widow, thirty-one were married to civilians, two were married to veterans, and four files were unavailable[96]. This might appear to substantiate the Department's view that, considering that in total, over twenty-four thousand veterans had been qualified under the program by March 31, 1946, the issue of women veterans was minor:

> ... it is unlikely that a large number of contracts will be made with female veterans, first, for the reasons that the general trend among women veterans is use of the Re-Establishment Credit or Training benefits, and, secondly, that surrender by civilian husbands of women veterans or veteran husbands of veteran wives of their normal position as head of the household and responsibility in law for the support of their wives, including the provision of homes, is not likely to take place in large numbers."[97]

But, of course, conversely, the low numbers of women as the veteran of record could be due to this VLA policy that preference be given to the husband veteran. Evidently, however, this changed over the course of the program. Of the thirty interviews that I conducted, three of the veterans of record were the wife (ten percent). In all cases these were two-veteran families. All three families explained that their reason for having the wife as the veteran of record was purely financial, as the male spouse's Re-Establishment Credit was larger due to overseas service and/or length of service. It made financial sense, therefore, to forfeit the smaller Re-Establishment Credit of the female veteran in favour of VLA participation, and to apply the larger Credit toward the ten percent down payment required by the VLA, furniture, or appliances for the house. This financial consideration would have been appealing to dual-veteran families once they realized the benefits that could be gleaned. It

is also worth noting that none of the three families mentioned any reservations in deciding to have the wife as the veteran of record.

It is important at this point to include a discussion on the VLA's position that "any other restrictions which have been imposed are based on the discretionary power of the Director to accept or reject the qualification of any candidate for establishment based on a survey of credit risk."[98] This statement could be considered as a bias against female veterans, particularly single female veterans. In 1947, only the wage of the male family head was considered, as "the husband, under Canadian law, is the normal head of the household and responsible for the support of his wife."[99] This ruling, in effect, could have been used to disqualify women veterans from being considered by the VLA, either as single or married veterans, and ineligible for benefits.[100]

By 1947 there was enough of an outcry by women veterans wishing to become VLA holders that the Director of the VLA had to conduct a special meeting to specifically resolve the conflicts arising from their complaints. This meeting resulted in Head Office Circular Letter No. 117 - 1947: Qualification and Establishment of Women Veterans, to be issued on January 17, 1947, which clarified the position of women veterans:

(a) Women veterans married to civilians may, as at present, be qualified and established on the strength of their combined qualifications.

(b) Women veterans married to veterans may also be qualified and established on the strength of their combined qualifications. This is a modification of existing practice which meets the contention that former policy of requiring that the contract be in the name of the husband, when both are eligible, placed women veterans married to veterans in an inferior position to women veterans married to civilians.[101]

Still, the Director, Gordon Murchison, added a codicil that:

> In all cases it should be pointed out at the time of application that when the loan is repaid title to the property must be conveyed by the Director to the person in whose name the contract is drawn. In view of this it is doubtful if male veterans in large numbers are likely to surrender to their veteran wives the right as head of the household to enter into contract with the Director and their right to title when the property is paid for, even though by so doing they may benefit to the extent of any favourable difference between their Re-Establishment Credit and that of their wives.[102]

The final stage in the process of qualification involved an interview between the veteran and the Regional Advisory Committee. At this meeting the veteran was able to speak for him- or herself, and the Advisory Committee was able to assess the veteran in person. The option of the Committee, as well as letters of reference, Armed Forces evaluations, and discharge papers were considered when granting qualification for VLA benefits. The responsibility of the Regional staff to judge whether a veteran would, in their opinion, be a potentially successful VLA holder, was the reason for the insistence by the General Advisory Committee that the staff of the VLA be highly trained, and able to undertake this important function of qualification. They felt that it was important that the mistakes of the SSB not be repeated.

QUALIFICATION OF PROPERTIES

The first two years of the program, 1942 and 1943, were devoted to purchasing backlog properties for both full-time farming, and small holdings. All told, the VLA bought 2,617 properties by the end of the war, 1,467of which were farms, 1,149 were properties

suitable for subdivision into small holdings, with the remaining fifteen holdings unaccounted for.[103] Of note, "the foregoing figures include 699 parcels of land in British Columbia formerly accupied [sic] by Japanese, which were purchased from the Custodian of Enemy Alien Property. One hundred and seventy-five (175) of these are classed as farm lands and 524 as small holding properties."[104] There is no indication as to whether or not fair market value was paid for the Japanese lands, or if all of the holdings were sold to the VLA. Because the VLA was not an urban program, it can be assumed that the urban Japanese holdings were sold under different conditions.

Beginning in 1945 the VLA also initiated and supervised the construction of 2,663 homes on half acre lots in planned subdivisions in an effort to help alleviate the postwar housing shortage.[105] It was decided in January 1946, though, "that the VLA construction programme for the fiscal year 1946-47 would be limited to construction of new houses on farms and small holdings. Contracts in all cases will be let on a firm bid basis, the contracts will be between the Director and individual contractors, with the veteran choosing his own design and plan and being a consenting party to the contract," effectively ending the VLA's direct involvement in subcontracting out the construction of homes.[106] There were many contributing factors that went into the VLA's decision to discontinue their involvement in house building. Paramount to this decision was the fear that by putting homes on smaller half acre lots, the integrity of the program as a rehabilitation program would be undermined, such that it would turn into an urban housing program. But there were other problems as well, including cost over-runs, lack of building materials, and a lack of skilled labour which

led to mounting financial pressures.[107] By shifting the responsibility to the individual veteran to oversee the construction of his/her own home, the VLA could, in turn, concentrate on administering the entire program.

When veterans built their own homes, at first under Part I, or after 1954 under Part II, the VLA was involved in every step of the process, including the selection of property. The handbook, The Veterans' Land Act: A Summary noted that:

> Before any property selected by a veteran for his establishment is purchased, it must be appraised by a Veterans' Land Administration field-man. The Regional Director of the Veterans Land Administration will determine the suitability of the property for the type of settlement desired, whether purchase should be approved and, if so, the price which should be paid.[108]

The VLA stressed to veterans that they were not to agree to the purchase of any properties until the land had been approved as suitable by the field appraiser.[109] If, as in the case of most farm properties, there were existing buildings, these also had to be deemed acceptable to the VLA, and any new structures had to be approved prior to the beginning of construction. In the case where the veteran was purchasing vacant land, the appraiser would check for proper drainage, ensure that the property was not too steeply-sloped, confirm that there would be an area suitable to installing a septic bed, and check surrounding properties to see if they had an adequate water supply.[110] This step was not merely a formality. For example, in the case of the Halls who had purchased property on Sulphur Springs Road in Dundas, Ontario, in an area where the land was rolling, and the land was below the grade of the highway, the inspector initially rejected the property as unsuitable for VLA approval (Figure 4.5). Mr. Hall appealed the decision. The property was re-appraised, and approved

on the condition that Mr. Hall pay the difference between the six hundred dollars that the vendor wanted for the property, and the four hundred dollars that the VLA was willing to pay for the property. Mr. Hall also had to agree to the VLA's recommendation as to where the house should be located on the lot (Figure 3.9). In the end, the conditions were met, and the Halls built their home.[111]

Figure 4.4 – Appraiser's Report, Hall Property

DEPARTMENT OF VETERANS AFFAIRS
CANADA

SOLDIER SETTLEMENT AND VETERANS' LAND ACT

YOUR FILE NO.

PLEASE QUOTE 7628

Dundas, Ontario,
April 19th, 1949.

Mr. Harry Hall,
70 Ward Ave.,
Hamilton, Ontario.

Dear Sir:

Re:Pt. Lot 41, Con. 1, Twp. Ancaster, Cty. Wentworth

We are in receipt of our Appraiser's report on the above noted property, which was appraised on your behalf, and, in the opinion of our Committee at this office, this property could not be considered as a suitable unit for a Small Holding under the Veterans' Land Act, the main criticism being that the entrance to the property from Highway #99 is low.

Enclosed herewith is another VLA 17, Owner's Offer to Sell form, in the event that you may locate another property which might be considered suitable under the V.L.A.

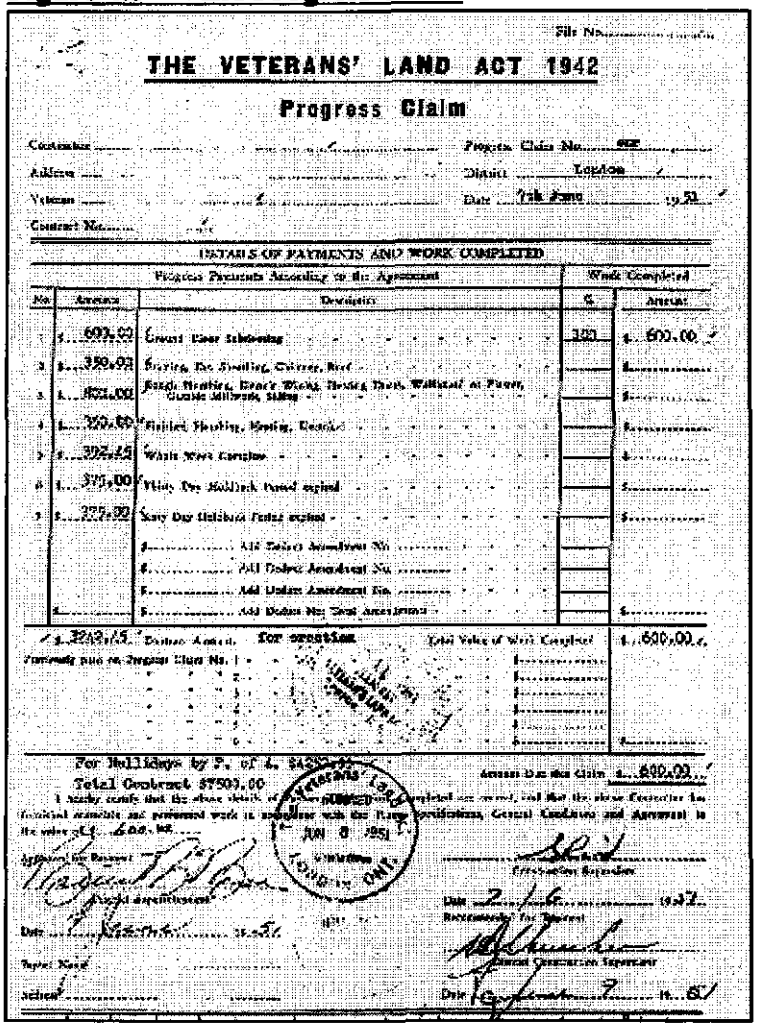
Yours very truly,

for Regional Supervisor.

MG/cc
Encl.

Source: Harry Hall, Personal Files

Figure 4.5 – VLA Progress Claim



THE VETERANS' LAND ACT 1942

Progress Claim

As is common with construction financing, loans to veteran builders were made as successive stages were completed, as illustrated in Figure 4.5, a VLA Progress Claim. This holding back of finances, it was hoped, motivated the veteran to complete the building of his/her home in a timely manner. The companies and individuals who had provided goods and services needed to be paid, and had to wait until the veteran received his/her progress payment. As an added precaution, when a veteran purchased a full-time farm property, a detailed business plan was required, outlining the type of farm, expected revenues, and expected operating costs.[112] This plan allowed the VLA to monitor the veteran's progress, and reassured the Administration that the veteran was prepared to proceed in a businesslike manner.

TYPES OF HOLDINGS

The VLA was created to provide veterans the opportunity to settle on the land. Provisions were made for five types of holding: Full-time Farmers; Commercial Fishermen; Settlers on Provincial or Dominion Lands; Indian Settlers on Indian Reservations; and Part-Time Farmers/Small Holders (who would combine their part-time farming with other employment).[113] As long as a veteran met the eligibility criteria he/she was free to choose which ever aspect of the program appealed to them.

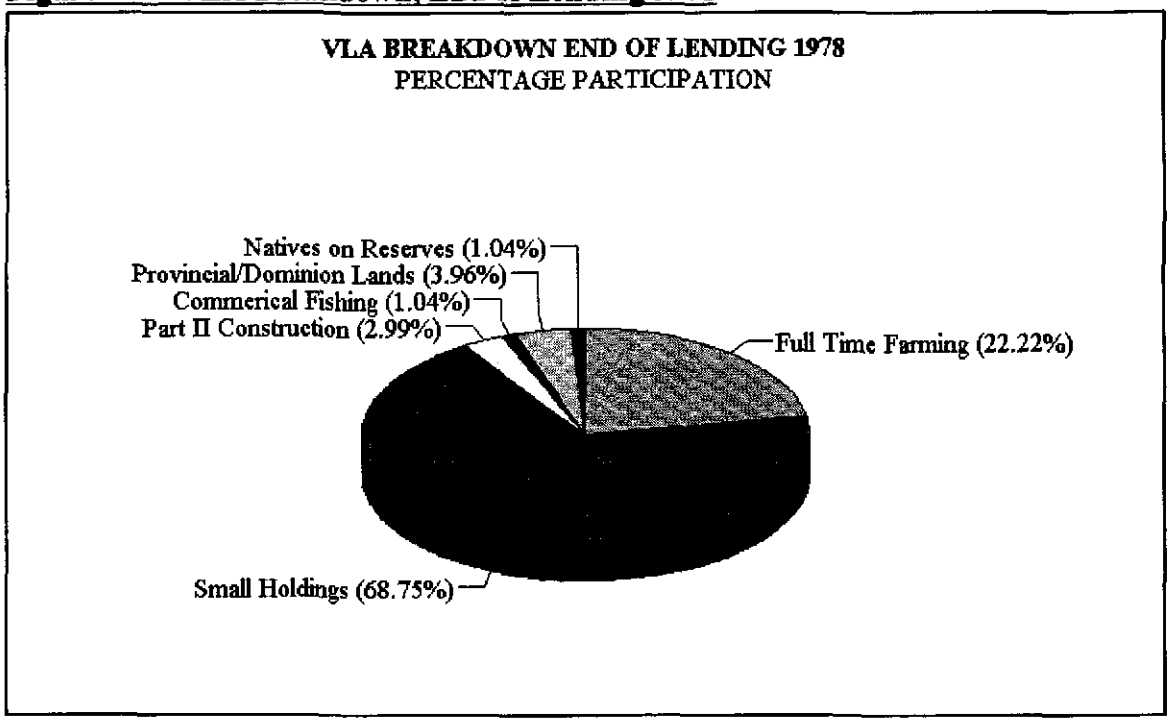
Full-Time Farmers

Those who framed the VLA assumed that the majority of veterans who participated in the VLA would choose full-time farming as their preferred type of holding.[114] Initially, this proved true. In 1947, forty-seven percent of the holders were full-time farmers.[115] It was not until 1953 that small holdings overtook farming as the most significant type of holding.[116] But the number of veterans choosing farming dwindled, and by the end of the program, full-time farmers made up only twenty-two percent of the total number of veterans who participated in the VLA (Figure 4.6).[117] This does not necessarily speak to the unpopularity of farming as a holding, but to the decline in farming as a way-of-life. The postwar years were marked by a great increase in industrial urbanization, and a shift to the suburbs as the preferred place to live, thus impacting the popularity of full-time farming.

To be eligible under full-time farming, the veteran had to have practical experience – at least two years' working residence on a farm. In cases where the veteran did not have

sufficient experience, the VLA arranged for the veteran and spouse to become apprentice farmers on a working farm.[118] This apprenticeship usually lasted between four and eight months[119] At that time the VLA would assess the veteran's progress by consulting the farmer.

Figure 4.6 – VLA Breakdown, End of Lending 1978



Source: *Our VLA History and Operations, 7*

The farmer's evaluation of the veteran was the most important aspect in making the recommendation for qualification, as the host farmer was the person most qualified to judge the veteran's suitability. The apprenticeship system also allowed the veteran and his/her spouse the opportunity to see whether they were suitable to the farm life and the hard work it entailed. This was especially true for those veterans whose spouses came from overseas.

In 1946, a reporter for the Star Weekly reported that, "under no conditions will the DVA ever make a loan to a veteran whose wife is still in the old country."[120] Farming in Canada, he continued, was considered to be different from Europe, particularly on the Prairies. The VLA believed that the ability of wives to overcome the hardships and difficulties of farm life was, in many cases, the difference between the success or failure of a full-time farm holding, and that it was important to have a wife experienced in farm life when considering a VLA full-time farm holding. In fact, it was the VLA's contention that it was usually the wife who determined the fate of a borderline farm couple. "Sooner or later her husband will get a job in the city. He may never realize that it is because of his wife's inexperience that he failed to make a go at farming."[121]

The VLA tested those veterans who claimed to be knowledgeable in farming by administering an agricultural questionnaire (Figure 4.1). Each questionnaire consisted of ten questions that dealt with agricultural knowledge, such as, "What is the weight of a legal barrel of potatoes?" "A pork carcass to draw a bonus at Swifts much not dress under 135, 140, 150, 155, 160, 180 pounds?" "A legal bushel of red clover seed weighs: 50, 56, 60, 70, 72, 80, pounds?" If the veteran was unable to answer the questions posed on the test, he/she had to attend a refresher course in agriculture. This was also a way of introducing experienced farmers to new concepts and procedures that had developed in their absence.

Commercial Fishermen

Commercial fishermen were eligible for assistance under the VLA in a manner

similar to that of the small holding, and were also eligible for up to twelve hundred dollars in grants for equipment, similar to the full-time farmer.[122] The VLA recognized that fishing often required a joint venture, and offered the option of two veterans to form a partnership to combine their equipment grants, increasing their buying power. The initial six thousand dollars loan was for housing and property, with a ten percent down payment required on establishment. The same ten year Conditional Grant terms existed for commercial fishermen, as for small holdings, with the stipulation that the equipment purchased by the VLA for the veteran(s) who also be granted clear title after the ten year period.

Due to the specialized nature of commercial fishing, combined with the small number of those qualified under this aspect of the program, there was no additional training available as there was for farming. A person applying for commercial fishing had to have had the necessary training and experience before they entered the miliary in order to become eligible.[123] Of the six aspects of the program, commercial fishing was the least subscribed to, with only approximately one percent of the veterans participating (Figure 4.6).[124]

Settlers on Provincial or Dominion Lands

It was not until the end of World War II that the Amending Act of 1945 allowed veterans to settle on Crown land. Although not explicitly stated, the government's reluctance to settle veterans on Crown land may have stemmed from the high failure rate of Soldier Settlers on Crown property. To ensure that the expectations of the veterans' performance were clearly stipulated, the VLA set out the terms under which those pioneering veterans

were expected to perform: "Those of a pioneer type [of holding] which at the outset can only be regarded from the home or partial subsistence standpoint, but which by development and method best suited to the locality emerge into full subsistence or commercial ventures."[125] It was understood that these holdings were expected to perform more slowly than the other holdings, and that other supplementary ventures were acceptable, such as trapping, lumbering, or mining.

In the case of those who wished to settle on Crown lands, a conditional grant of land was made to the veteran of twenty-three hundred dollars, for "the purchase of improvements, for essential building materials, for clearing and breaking, and for livestock and equipment for which there is a reasonable need."[126] Outright ownership was granted to the veteran "contingent on ten consecutive years of habitation."[127] Of the six different aspects of the VLA settlement on Crown lands accounted for approximately four percent of those in the program, about fifty-seven hundred veterans (Figure 4.6).[128]

Indian Settlers on Indian Reservations

VLA program guidelines stipulated that Native veterans were eligible to receive "assistance in the same amount and under similar conditions as veterans settling on Crown Lands."[129] A Native veteran was granted a holding on the same Reserve that was his/her home prior to the outbreak of war, if he/she could "submit reasonable evidence that he is personally fit and able to carry on the occupation by which he proposed to gain his livelihood and that by reason of his character, habits, knowledge and experience, it is adapted to carry

on successfully such occupation."[130] Final approval was contingent on the Minister of Mines and Resources agreeing that the Native veteran was able to maintain his/her holding and that the land was suitable.[131] Native veterans settling on Reserves accounted for one percent of the total number of veterans participating in the VLA (Figure 4.6).[132] It is important to note that Native veterans also had the option of settling under Part I or Part II of the VLA, if they desired to, but because they would not be differentiated in the count of those who participated in these two programs, there is no way to determine how many Native veterans settled outside of the Reserve lands scheme.

Part-Time Farmers/Small Holders

Part-time farming was seen by the VLA as the alternative to full-time farming, in that it allowed veterans the opportunity to supplement their income with crops from their land. It was hoped that the land could be used as a safety net for veterans in times of unemployment and hardship. To help achieve a significant degree of self-sufficiency, the Act stipulated that the part-time farming component would be subject to minimum lot sizes which were between half an acre and five acres, depending on when the veteran qualified for a holding.[133] The lot size was seen as the means to allow veterans to either save money by growing fruits and vegetables which could be frozen or preserved, or by enabling them to supplement their family income by growing a market garden where the excess could be sold.

Although initially seen in an agricultural light, the focus changed to become to a housing benefit for those wishing to live in semi-rural areas outside of centres of

employment. It was never the intention of the VLA that the part-time farmers would be completely self-sufficient, but as time wore on, and in a postwar era of growth and stability, the Administration of the VLA realized that it was unrealistic to expect much more from the part-time holdings than a family garden. The Administration realized that it was presumptuous to assume that a veteran would be willing to work eight to ten hours a day at a job, only to come home and farm a two acre plot in the evening or on the weekends.[134] The emphasis was removed from the part-time farming focus, and placed on the house and land aspects of the program. The part-time farming moniker was dropped early in the program, and the term *small holding* became the accepted term.[135]

Initially the VLA clearly did not expect that the part-time farming/small holdings portion of the Act would become the dominant feature utilized by veterans. The people who drafted the Act believed that full-time farming would be attractive to the majority of veterans settling under the VLA and that part-time farming/small holdings would become secondary. This was not the case. By the end of the program, almost sixty-nine percent of all veterans were participating in the small holdings portion of the act (Figure 4.6).

CONCLUSION

The underlying fear of repeating the mistakes of the Soldier Settlement Act served to act as the catalyst for the creation of a well-run program. Loan default levels were never higher than five percent throughout the life of the program with some years experiencing less than one percent. This was in large part due to favourable economic conditions, but also to

good design. The program met its intended objective and served the needs of veterans wishing to settle on the land. The diversity of options within the program made it equitable in serving a wide cross-section of Canadian veterans. The insistence on a highly trained staff also facilitated in ensuring program success. The VLA was available to a diverse group of veterans in all regions of the country. For approximately one hundred and forty-four thousand veterans and their families, the Veterans' Land Act helped to provide them with a home, and in some cases, a means to earn a living.

In one respect, however, the program evolved in a different direction than anticipated. Initially, the framers of the legislation expected that the full-time farming portion of the program would receive the lion's share of holdings. In fact, this was only the case in the first ten years of the program. By the early 1950s the percent of those participating in the small holding program was exceeding those participating in full-time farming. As well, with the growth of cities and suburbs, the small-holdings aspect of the program, in essence became a suburban housing program. It is to an assessment of this aspect that I now turn.

ENDNOTES

1. Technically, the VLA is still in operation, but there has been no new lending since 1978, when the program was closed to new accounts. Since then the program has been run with the view that eventually all outstanding client loans will be closed, and all properties will revert to the veteran and/or their families, making the VLA obsolete. "Our VLA History and Operations," 6.

2. Holmes, "The Development of the Veterans' Land Act," 1.

3. Campbell, letter re: Program Information, 1.

4. One of the reasons that agriculture was not as attractive to World War II veterans was the increase in industrialization, and the high wages being offered industrial workers. As well, there were not the vast open lands that were available in the post World Ware I era, and the push to settle west was over.

5. Murchison, memo to Mr. Woods, 6; Holmes,"The Development of the Veterans' Land Act," 1; Neary and Granatstein,"Appendix 1" 286-87; VLA Form 19; DVA, VLA Annual Report, 1945, 46; Murchison,"Head Office Circular Letter No. 38 – 1945," 1.

6. If a veteran was not successful in his first rehabilitation program, and/or if extenuating circumstances existed, the government allowed the veteran the opportunity to start in another program. This was dependent on the veteran being able to repay the funds that he/she had already received. DVA, The VLA: A Summary, 11; Murchison,"Head Office Circular Letter No. 38 – 1945," 1; VLA Form 19.

7. Programs available to American veterans were listed in the booklet Federal Benefits Available to Veterans, 1955.

8. Murchison, "Head Office Circular Letter No. 38 – 1945," 2.

9. Murchison, "Head Office Circular Letter No. 38 – 1945," 3.

10. Murchison, "Head Office Circular Letter No. 38 – 1945," 3-4.

11. In addition, there were two hundred and twenty-four Native soldier settlers settled under the SSA. Murchison, "Soldier Settlement Act, Brief Notes," 1; Pawley,"History of VLA," 6.

12. There are no figures for success rates of Native settlers. Murchison, "Soldier Settlement Act, 1919," 2; Brunsberg,"History, Philosophy, and Substance of the Act," 4.

13. The following account draws chiefly on the project introduced by P. W. Pawley, Director of the VLA in 1964, when he suggested that an historical account the VLA be created. Part of the this history included an overview of the Soldier Settlement Act, and its relation to the VLA.

14. Pawley, "History of VLA," 6.

15. Pawley, "History of VLA – Brief Notes Veterans Settlements to SSB," 1.

16. Brunsberg, "History, Philosophy, and Substance of the Act," 2.

17. Pawley, "History of VLA," 6.

18. Murchison, "Soldier Settlement Act, 1919," 1.

19. In some instances farmers were carrying debt in excess of one hundred and fifty percent of their farm's actual value. Murchison, "Soldier Settlement Act, 1919," 1.

20. Brunsberg, "History, Philosophy, and Substance of the Act," 5.

21. The government did try to alleviate the suffering of World War I veterans struggling under the terms of the Soldier Settlement Act. Through a series of programs starting in 1922 through until 1941, the government authorized in excess of $47 million in deductions for settlers under the Act. These financial adjustments were too little, too late for many of the settlers of SSA. By 1941, the year before the VLA came into effect, only eleven percent of all SSA settlers had retired their loans, and fully thirty-two percent remained in debt to the Board, twenty-two years after the initiation of the program. Murchison, "Soldier Settlement Act," 2; "Salient Features," 1-2.

22. Murchison, "Head Office Circular Letter No. 38 – 1945," 1, 2.

23. Holmes,"The Development of the Veterans' Land Act," 1.

24. Ives, "The Veterans Charter," 91.

25. Pawley, "History of VLA – A Short Resume on SSB," 3.

26. Keshen, "Getting It Right the Second Time Around," 65.

27. Pawley, Director, "History of VLA – Concept and Philosophy of New Act," 2; Brunsberg,"History, Philosophy, and Substance of the Act," 5.

28. DVA, Annual Report, VLA, 1947, 1.

29. Although Crown Lands were not the main focus of the land attainment program, Crown Lands were available to be granted to interested veterans, who were classified as pioneer veterans. Brunsberg, "History, Philosophy, and Substance of the Act," 5.

30. Backlog properties are those properties purchased by the VLA in anticipation of future needs between the years 1942 and 1945. Schull, Veneration for Valour, 72; DVA, Annual Report, VLA, 1945, 46-50.

31. Pawley, "History of VLA – Concept and Philosophy of New Act," 2; Murchison, "Soldier Settlement Act, 1919," 1.

32. Schull, Veneration for Valour, 70; Pawley, "History of VLA – Concept and Philosophy of the New Act," 1.

33. Schull, Veneration for Valour, 70.

34. Pawley, "History of VLA – Veterans' Land Act 1942," 2.

35. Schull, Veneration for Valour, 70.

36. There is no indication in the1946 Annual Report as to whether the proposed purchases were completed. These figures include 699 properties expropriated from Japanese Canadians in British Columbia. DVA, Annual Report, VLA, 1946, 47.

37. "Our VLA History and Operations," 2.

38. Although the veteran lived in the holding, and made payments which in essence were mortgage payments, the Director still owned the property, and the veteran was legally only a renter of that property.

39. In the case of the VLA-built subdivisions, if the cost of the houses and land did exceed the six thousand dollar maximum, the government absorbed the excess costs. Pawley, "History of VLA – Concept and Philosophy of New Act," 1-2.

40. Debt Overhang is when a person's debt is in excess of his/her personal worth with the difference between the debt and actual worth being the overhang. Note: The Conditional Grant was, in fact, only twenty-three and a third percent of the total cost of the land, because the settler had to include a down payment of ten percent, which, when added to the twenty-three and a third percent grant equals a debt of two-thirds the total cost of the holding. DVA, The VLA: A Summary, 20.

41. If a veteran sold his/her property before the ten years had passed, he/she had to repay the entire cost of the property, including the Conditional Grant which was removed from the purchase price when the mortgage was amortized, as well as the value of any stock or equipment purchased under the agreement.

42. DVA, The VLA, : A Summary, 15-17, 20; "The Veterans' Land Act 1942," 4.

43. The amount of the grant was removed from the purchase price when amortizing payments were determined.

44. Rust, "Veterans' Land Act," 2.

45. Pawley, "History of VLA – Concept and Philosophy of the New Act," 1.

46. Pawley, "History of VLA – Concept and Philosophy of New Act," 1; Allum,"Circular Letter," 1.

47. Misfits is the term used in Pawley in "History of VLA – A Short Resume on SSB," 2.

48. "Qualification and Training," 1.

49. From VLA36 – Qualification Certificate: R = 60 for single or 80 for married. The form used by the VLA for evaluating prospective veterans contained so much sensitive information, that a copy of one is not available.

50. Veterans wishing to participate in full-time farming had their general farming knowledge tested on the "Qualification Questionnaires". A veteran would be given one of four different tests to be taken at the time of his or her application. It was felt that the test "assists [the Regional Advisory Committee] in formulating an opinion of the individual" but they were not required under regulations, and therefore discretionary. "Veterans' Land Act: Qualification Questionnaire," 1-4; Scott, letter to White, 1.

51. Murchison,"Head Office Circular Letter, 1945,"1; Pawley, "History of VLA – Concept and Philosophy of the New Act," 1.

52. Pawley, "History of VLA – Notes on Chapter Contents," 5.

53. Pawley, "History of VLA – Concept and Philosophy of the New Act," 1.

54. Pawley, "History of the VLA – Veterans' Land Act, 1941 [sic]," 2; Schull, Veneration for Valour, 70.

55. DVA, Annual Report, VLA, 1945,48.

56. Schull, Veneration for Valour, 70.

57. "Salient Features," 3.

58. "Our VLA History and Operations," 5.

59. Neary and Granatstein,"Appendix 2," 286-87.

60. District Offices were located in only nine provinces, because Newfoundland did not enter into Confederation until 1949, and its veterans were technically British nationals. It was not until 1949 when Newfoundland joined the rest of Canada that its veterans were offered Canadian benefits, retroactively. There were no offices in either the Northwest Territories or Yukon Territories. Veterans who were Native Canadians or Inuit, were administered their benefits through the Department of Indian Affairs. Those who were not Native, were directed to the closest District Office. Allum, "Edmonton District Office Circular No. 34 - 1945," 1.

61. Neary and Granatstein,"Appendix 2," 286-87.

62. "Salient Features," 3.

63. The role of the Regional Committee was advisory, and any recommendations that they made were subject to final approval of Head Office staff if a dispute or conflict arose.

64. "Salient Features," 3.

65. Graham interview.

66. Schull, Veneration for Valour, 71, 72.

67. DVA, The VLA: A Summary, 7; Rutherford,"Amendment to H. O. Circular Letter 188," 1.

68. In the case of commercial fishing, there was no stipulation for either training courses or for an apprentice program as was offered for agricultural pursuits.

69. Statutes of Canada, The Veterans' Land Act.

70. The forty-eight hundred dollars was to include an appropriate home.

71. "The Veterans' Land Act 1942," 3.

72. "The Veterans' Land Act 1942," 4.

73. Under the conditions of the VLA, the veteran was protected from all expropriation until the amending act of 1959.

74. A mangate is an opening in the fence that is large enough for a person to walk through, similar in size to a gated opening, but without the gate. Without the mangate students attending the school who lived on Upper Sherman Avenue would

have had to walk in excess of a mile to school. Dawson interview.

75. Ibid.

76. Pawley, "History of the VLA – Veterans' Land Act, 1941 [sic]," 1; Schull, Veneration for Valour, 73, 74.

77. Brunsberg, "History, Philosophy, and Substance of the Act," 13.

78. Pawley, "Head Office Directive No. 227," 1.

79. Ibid.

80. Brunsberg, "History, Philosophy, and Substance of the Act," 13.

81. The VLA and CMHC worked together to provide access to supervision, funds, and the expertise and resources to veterans who wished to build under Part II . The size of the lot that the veteran was building on determined which group provided which resources. This mutual aid is discussed in greater detail in Chapter 5.

82. DVA, The VLA: A Summary, 19.

83. DVA, Annual Report, VLA, 1945; DVA, Annual Report, VLA, 1959; DVA, Annual Report, VLA, 1962; DVA, Annual Report, VLA, 1967-1968; DVA, Annual Report, VLA, 1968-1969; DVA, Annual Report, VLA, 1976-1977; DVA, Annual Report, VLA, 1977-1978; DVA, Annual Report, VLA, 1978-1979.

84. All benefits available to World War II veterans were extended to include Korean Special Force veterans who served in Korea prior to July 27, 1953. DVA, The VLA: A Summary, 7.

85. DVA, The VLA: A Summary, 8.

86. Ibid; Murchison, "H. O. Circular Letter No. 125 - 1947," 1.

87. Murchison, "Head Office Circular Letter No. 65 – 945," 1; White,"The Veterans' Land Act – Eligibility and Qualification," 2.

88. The underlining appears in the document, and sets that statement apart from the rest of the document. White,"The Veterans' Land Act – Eligibility and Qualification," 7.

89. This reference refers to a series of seven letters regarding an anonymous single male veteran who wished to become settled under the VLA small holding program. Due to confidentiality concerns, names cannot be mentioned, and these letters will be referenced as H. O. 124461, V-10-1, February 1, 1949 to March 4, 1949, seven letters.

90. Murchison, "H. O. Circular Letter No. 117 - 1947," 1.

91. H. O. 124461.

92. Ibid.

93. Mr. Connelly was approved in 1955, and Anonymous Veteran B in 1951. Connelly interview; Anonymous Veteran B interview.

94. Murchison, "Minutes of Meeting," 1.

95. Murchison, "Minutes of Meeting," 2.

96. Ibid.

97. Ibid.

98. Murchison, "Minutes of Meeting," 1.

99. Ibid.

100. If the veteran was female, her husband's employment was considered as the measure of financial stability and suitability. The "VLA Eligibility and Qualification: Consolidated Instructions on Procedure," states that "if a single man or woman without dependents is certified as qualified for small holding enterprise, explanation of the justification for so doing must be made in [the Remarks] section" of the eligibility report. White, "The Veterans' Land Act – Eligibility and Qualification," 7.

101. White, "Women Veterans," 1; Murchison,"H. O. Circular Letter No. 117 – 1947," 1.

102. Murchison, "H. O. Circular Letter No. 117 - 1947," 1.

103. Brunsberg, "History, Philosophy, and Substance of the Act," 8; DVA, Annual Report, VLA, 1946, 47.

104. DVA, Annual Report, VLA, 1946, 47.

105. The only small holdings that had existing homes on them were the properties formerly occupied by Japanese-Canadians. Ibid; DVA, Annual Report, VLA, 1947, 90.

106. DVA, Annual Report, VLA, 1947, 90.

107. MacKenzie,"Statement, " 1.

108. DVA, The VLA: A Summary, 12.

109. Ibid.

110. The majority of the homes that were built by veterans were built in unserviced areas, and depended on wells to supply their water.

111. Hall interview.

112. DVA, The VLA: A Summary, 13.

113. Commercial fishing, although not tied directly to the land, is considered a self-sufficient enterprise, much the same way that farming is. Note: when the term "Indian" is used, it is part of the language of the VLA program, otherwise the term Native, or Native Canadian will be used. DVA, The VLA: A Summary, 5.

114. Two types of holdings were available under the umbrella of full-time farming – Commercial Family Farms and Small Family Farms. Commercial Family Farms were expected to turn a profit, and provide the farmer his/her family with a livelihood, and were eligible to a maximum of forty thousand dollars in loans based on the annual net farm income levels. As well, commercial farms were expected to have additional employees and were eligible to use VLA money to "develop on the farm a secondary enterprise which is not a farm enterprise" such as fur farming, or secondary processing of the crop being cultivated. Small family farms were expected to provide the veteran and his/her family with "an acceptable standard of living but are not capable of producing a large enough net farm income to be classified as commercial farm units." Consequently, these smaller farms were only eligible for loans up to eighteen thousand dollars from the VLA. DVA, The VLA: A Summary, 13-16, 20.

115. Of the remaining veterans, forty-five percent were small holders, seven percent were on Provincial or Dominion lands, and one and a half percent were commercial fishermen. DVA, Annual Report, VLA, 1947.

116. DVA, Annual Report, VLA, 1953.

117. Of this proportion, fully three-quarters had been qualified by 1947. "Our VLA History and Operations," 7.

118. "Qualification and Training" 2.

119. Ibid.

120. Harkness, The Star Weekly, 4-5.

121. Harkness, The Star Weekly, 4.

122. DVA, The VLA: A Summary, 22.

123. As well, a veteran could have worked in the fishing industry *after* the war, and gained the necessary experience, and then applied to become eligible under the VLA as a commercial fisherman.

124. These figures do not include the possibility that the veteran could have taken a Part III loan out for renovations or property improvements. The six aspects of the program were full time Farming, small holdings, Part II construction, commercial fishing, settlement on Crown lands, and the settlement of Native veterans on Reserve lands. "Our VLA History and Operations," 7.

125. DVA, The VLA: A Summary, 5; Holmes,"The Development of the Veterans' Land Act," 2.

126. DVA, The VLA: A Summary, 22.

127. Note: in Saskatchewan provincial Crown land was not eligible for sale. The veteran lived under a long term lease. "Veterans' Land Regulations," 8; Pawley,"H. O. Directive No. 239,"1.

128. "Our VLA History and Operations," 7.

129. DVA, The VLA: A Summary, 23.

130. It is not specified what type of evidence was necessary to qualify a Native veteran. "Veterans' Land Regulations," 8.

131. The Ministry of Mines and Resources was the branch of the government that was responsible for Native affairs. "Veterans' Land Regulations," 8.

132. This figure could be misconstrued, as it is a closed type of settlement plan, only available to a specific group of veterans. Without knowing the actual number of Native veterans who were eligible for VLA benefits, it is difficult to determine how successful this aspect of the program was. "Our VLA History and Operations," 7.

133. Pawley, "History of VLA – Concept and Philosophy of the New Act," 3; MacKenzie, "Statement," 1.

134. Schull, Veneration for Valour, 77.

135. There does not seem to have been an official date when the name for the holding was changed – it gradually crept into the literature, although it did start occurring within the first five years of the program. Officially, by 1967, it was referred to as the Part-Time Farming (Small Holding). DVA, The VLA: A Summary, 3.

CHAPTER 5 – SMALL HOLDINGS AND LAND DEVELOPMENT

Development under the small holdings component of the VLA was divided into two phases. The first involved the subdivision of tracts of land into individual lots; the second involved the process of construction. Under the VLA, both land development and construction took diverse forms, similar to those that were occurring in the private sector. In this chapter I will examine the small holdings component of the Veterans' Land Act and specifically the role that land development played in shaping the program in Hamilton-Wentworth.

THE CONCEPT OF THE SMALL HOLDING

The role and objective of the part time farm/small holding has always been ambiguous, and there has been confusion over whether or not the agricultural focus was ever realistically attainable, as was assumed at the beginning of the Act. Gordon Murchison, one of the architects of the Act, and the first Director of the VLA, believed that part-time farms and small holdings should have been two distinct types of settlement. Before the Act was drafted, he suggested that part-time farming be "holdings with varying degrees of subsistence, primarily a home value and rendering little or no profit," while those living on small holdings could expect "very little or no revenue from land ... land [would be] used for home construction and living space."[1] In the end, these two different concepts were rolled

together to become the hybrid part-time farming holding that was initially incorporated into the program. Ambiguity about the role of the small-holding within the larger scheme of the VLA can be seen as the reason for the sometimes contradictory descriptions of the small holdings program that appear in VLA literature. In a veteran qualification document from 1945, the stipulation that the small holder be gainfully employed before he or she applied for the holding lent credence to the fact that the small holder was never expected to rely on the fruits of the land to support their family, only to augment a living wage.[2] In a 1946 press release, Ian MacKenzie, Minister of Veterans Affairs, described the original small holdings concept as "a small rural establishment where a veteran could add to his income and to his living from the product of his own land."[3] In a 1948 document from the Saskatchewan regional office, qualification for the part-time farming/small holdings program was "for small holdings, the applicant must have a reasonably permanent job."[4] Perhaps Joseph Schull, in his 1973 book, Veneration for Valour, described this uncertainty best when he wrote, in hindsight, that:

> The concept of part-time farming, which was a legacy of the "hungry thirties", has never quite worked out. Most of the men who were attracted to small holdings had other work or other businesses in mind. For a large majority of veterans the small plot, usually of two or three acres, posed too many difficulties. He wanted to work at a job, and there would not be enough time left to work his land. He could produce enough, perhaps, to supply his family, but not enough to make a real increase in income.[5]

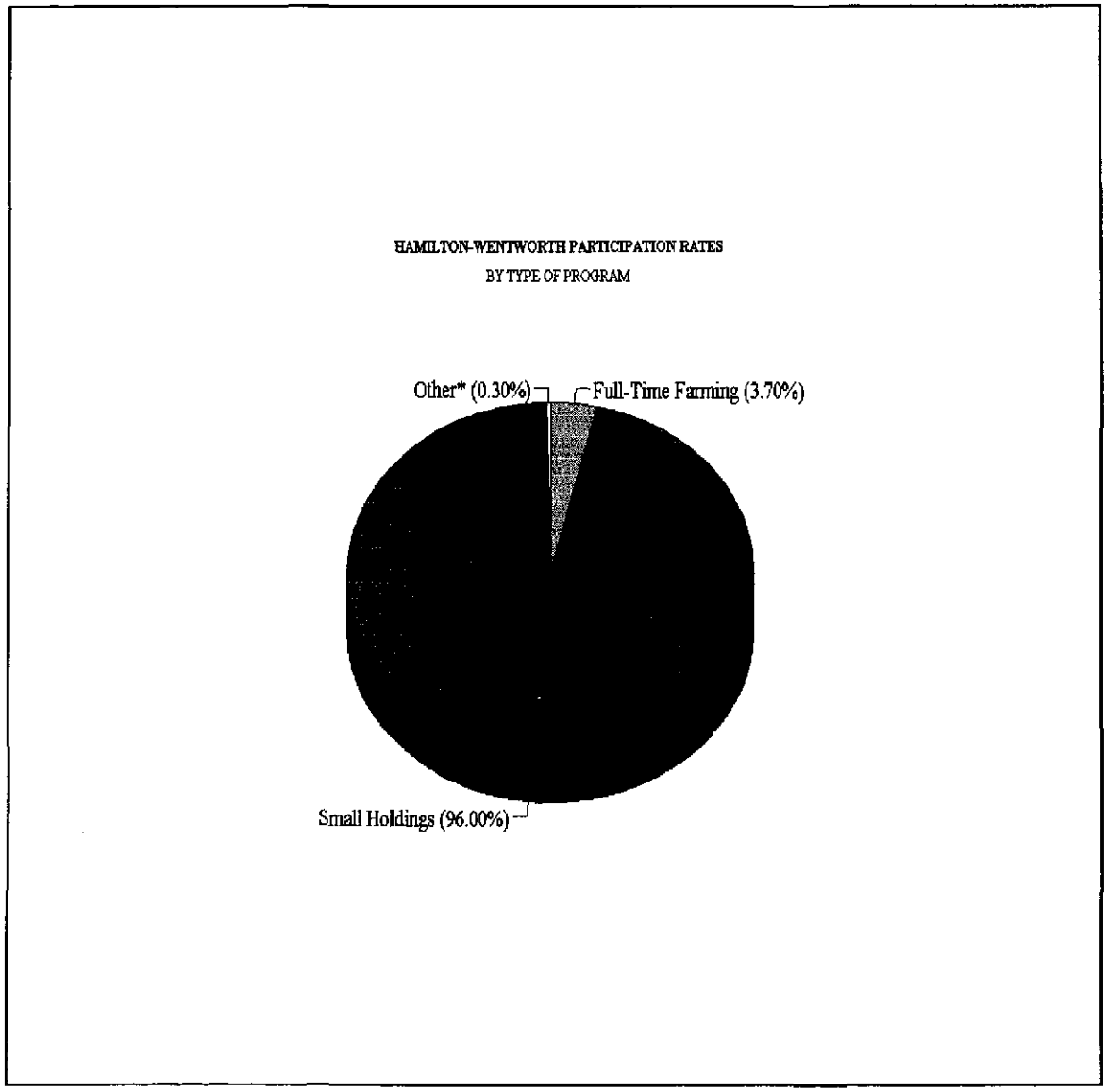
R. W. Pawley, Director of the VLA in 1964, agreed, to a degree, with Mr. Schull, when he wrote about other more intangible rewards to the small holder:

> We all believe that the small holding or part-time farming program has been a success. While this success may not be along the lines of "supplemental" income as visualized by in the Act, there were other factors equally as important. ... Such things as a home, suburban living, hobby operation, horticultural aspects, lower taxes, less crowding, better child atmosphere, etc., might be points which have made the small holding program successful.[6]

Implicitly, Pawley conceded that the small holdings component of the Act never achieved what was expected of it, but conversely it did create other benefits that were not anticipated by the Administration.

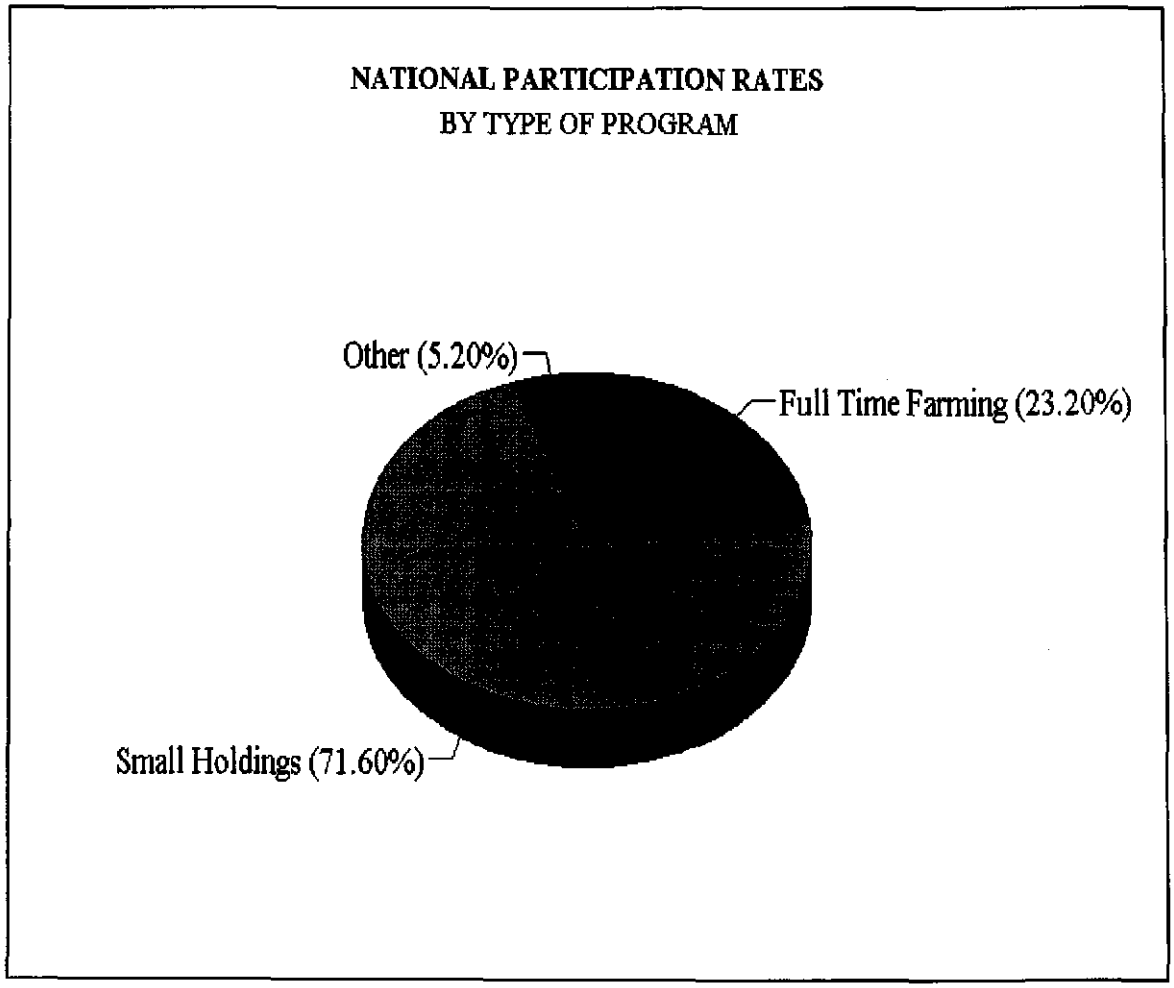
Nationally, the small holding program made up 71.6 percent of the entire program (Figure 5.1), while small holdings in the Hamilton-Wentworth region represented 96.0 percent of the entire program (Figure 5.2), creating an over representation of small holdings when compared to the other aspects of program, as well as national participation rates.[7] This is an interesting note, in that the areas around Hamilton-Wentworth where many of these small holdings were built was farm land, and would have been suitable for commercial farming. Instead, small holdings were built. In fact, all three of the VLA subdivisions in Hamilton-Wentworth – Spring Valley in Ancaster, Kilbourn and Van Wagner in Saltfleet – were built on existing farm properties. Part of the motivation for selling farm property for small holdings could be the difference in price. Nationally, in 1946 farm land was being sold to the VLA, on the average, for twenty-two dollars per acre. The VLA was paying on average two hundred and ninety dollars per acre for small holding property, while the people with whom I spoke purchased their lots for between one hundred and fifty dollars and four hundred dollars per acre. The one hundred and twenty-five acre farm property for Spring

Figure 5.1 – Hamilton-Wentworth Participation Rates, By Type of Program



Source: *Compiled by the Department of Veterans Affairs, Charlottetown, PEI, 1998.*

Figure 5.2 – National Participation Rates, By Type of Program



Source: *Compiled from "Our VLA History and Operations," 7.*

Valley was purchased from Mrs. Nellie Taylor for for fifteen thousand dollars, or one hundred and twenty dollars per acre.[8]

As Table 5.1 implies, in the Hamilton-Wentworth region the small holdings portion of the VLA was by far the most popular aspect of the program. This popularity of the small holding program could be due to a number of factors. The most obvious was that Hamilton was a magnet for industrial workers. Those veterans who were employed in Hamilton's industrial sector would have chosen VLA small holdings as their preferred form of rehabilitation. Hamilton-Wentworth's overall VLA participation rate was 1.3 percent of the entire country, but when broken down, small holdings were 1.9 percent of the total small holding portion of the VLA, making them over-represented in Hamilton's VLA participation.

MINIMUM LOT SIZE

One of the most stringent stipulations in the Act that pertained to the small holding was the minimum lot size.[9] Initially this minimum was five acres, but it was soon reduced to two acres by 1944, before the program was actively instituted, because it was believed that the larger five acre lots would compel many small holders to live at distances too far to commute to their places of employment. As well, five acres might prove to be too much of a burden to maintain when combined with a full-time job.[10] In 1945, the VLA temporarily reduced the minimum size to half an acre.[11] This change was made in an effort to help alleviate the acute postwar housing shortage and was always provisional in nature.

Table 5.1 – Summary of Small Holdings in Hamilton-Wentworth

TOWNSHIP	*TOTAL Number of Holdings Per Municipality*		*SMALL HOLDINGS as a Percent of all Holdings*		*SMALL HOLDINGS as a Percent of all H-W Small Holdings*		*SMALL HOLDINGS as a % of each Municipality Holdings*	
	Number	*Percent*	*Number*	*Percent*	*Number*	*Percent*	*Number*	*Percent*
Ancaster	317	14.0	301	13.3	301	13.8	301	95.0
Barton	284	12.5	282	12.4	282	12.9	282	99.3
Beverly	149	6.6	127	5.6	127	5.8	127	85.2
Binbrook	141	6.2	136	6.0	136	6.2	136	96.5
Dundas	23	1.0	23	1.0	23	1.1	23	100.0
Flamborough East	338	14.9	322	14.1	322	14.8	322	95.3
Flamborough West	274	12.0	264	11.6	264	12.1	264	96.4
Glanbrook	5	0.2	4	0.2	4	0.2	4	80.0
Glanford	268	11.8	264	11.6	264	12.1	264	98.5
Hamilton (City)	139	6.1	138	6.1	138	6.3	138	99.3
Saltfleet	315	13.9	301	13.3	301	13.8	301	95.6
Stoney Creek	9	0.4	9	0.4	9	0.4	9	100.0
Waterdown	10	0.4	10	0.4	10	0.5	10	100.0
TOTAL	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

Source: *Compiled by the Department of Veterans Affairs, Charlottetown, PEI, 1998.*

On many of these half acre lots the Administration supervised the creation of VLA-built subdivisions. These subdivisions turned out to be a short-term measure, put in place to "make some contribution to the housing [shortage] situation" with the "desire to assist veterans who were seriously affected in their rehabilitation by the fact they were unable to find or finance a place to live."[12] But what the government saw as an opportunity to help

remedy the Canadian postwar housing crisis many veterans saw as an opportunity to agitate the Administration for smaller, city-sized lots so that they could live in more urban areas, while utilizing VLA benefits.[13] Fearing that the original focus of the program would be lost, Veterans Affairs returned the minimum lot size to two acres in 1946.[14] In a speech that year, Ian MacKenzie, Minister of Veterans Affairs, explained the reasoning behind the government's initial decision to decrease, then increase, the lot size:

> Due to the very acute housing situation in Canada, a belief grew up that the small holding provision of the Veterans' Land Act was a housing measure. Nothing is further from the original concept of the Act. The Veterans' Land Act is exactly what its name implies. ... We felt it incumbent that we should return to the original concept of the Veterans' Land Act, that is, to a small rural establishment where a veteran could add to his income and to his living from the product of his own land. I think it will be agreed that a half-acre of land does not offer this possibility. ... The Veterans' Land Act is a land settlement act and there is no change in government policy in returning to that concept of [half acre lots] insofar as small holdings are concerned.[15]

For the two years that the half acre lot was the status quo for the VLA, approximately three thousand houses were built, twenty-seven hundred of which were built by the VLA itself in subdivisions.[16]

It was not until 1961 that the VLA again decreased the minimum lot size to half an acre.[17] This time the rationale behind the decision was different. By 1961, those lots that were two acres in size and still affordable under the VLA were far from urban employment centres, making them impractical, which resulted in fewer and fewer veterans being able to meet the minimum lot size requirements of the VLA.[18]

Applicants arranged for a specific piece of land to be inspected at the District Office in Dundas, Ontario. As well, veterans who had no specific property in mind went to the District Office to receive information about local properties that were for sale. In the case of Mr. and Mrs. Graham, they initially went into the office to arrange for an inspection on a two acre property in Waterdown, when one of the staff asked them if they would be interested in half an acre in Ancaster:

> So, we were going up to see about this two acres, and I came walking through the department and [Ernie Adkins] said, "Hey Jo, are you still looking for land?" And we said yes. And he said, "Would you like half an acre in Ancaster?" and Jack said, "We'll take it!" He didn't even want to see it. "We'll take it!" So Ernie brought us right out. ... It was just turned in that day, and we walked in. And Ernie, knowing me, and knowing that we were looking ... And what the heck? The price was right and it was the size we wanted.[19]

By far the most common size of property in Hamilton-Wentworth was two acres. Seventeen of the thirty veterans interviewed bought properties of this size (56.7 percent). Next was the half acre lot size that was purchased by ten veterans (33.3 percent). There was one four acre lot, one 1.5 acre lot, and one city sized lot (3.3 percent each). Obviously, the reason for the two acre lot being the most popular was because it was the size mandated for the most active time of the program, between 1946 and 1961. Only three veterans, the Stevensons, the Taylors, and the Woosters were qualified after 1961. For those who qualified in 1946, it was sometimes a matter of timing that determined which size lot they would receive. The Livingstones applied in 1946, qualified in 1947, and were eligible for the half acre lot. But one of their neighbours applied in 1946, immediately after the Livingstones, but just missed out. He had to buy two acres.[20]

The veterans that I interviewed expressed the pros and cons of the varying lots sizes. The VLA survey in Ancaster was built on lots that were half an acre in size. A number of the veterans who lived there stated their preference for these smaller lots, mostly because they found them easier to maintain. For example, the Grahams told me that they wanted to participate in the VLA program, but were not very enthusiastic about the prospect of two acres of land, "because we were city people and had ... qualms about wanting to own two acres of property."[21] When they were offered the lot in the VLA survey, they jumped at the opportunity.[22] Other veterans, however were more than pleased that they had the opportunity to own two acres, though. For example, the Collings enjoyed the opportunity to grow a market garden that augmented their income, as well as supplying the family with vegetables all year round:

> I went over to a farmer's place over here, and I bought a twenty cubic foot freezer. ...We had two acres of land, and we used to fill it with all of our vegetables, with our corn and our beans and our potatoes. We had a beautiful garden. We never ever bought any vegetables. ... We grew our own blueberries, our own strawberries, our own raspberries. We had red currents for a while. And we had asparagus. We had pretty much everything in the garden that you could want. ... We put in fruit trees ... we had pears and cherries. ... We put in an acre of raspberries, we picked the raspberries, and we sold the raspberries to Carol's [a local store]. ... I think we got thirty-five cents a pint for them.[23]

Another veteran spoke of how his family's market garden was a family affair:

> There was a big cherry tree in the back, and the kids used to pick the cherries. A small market garden in the back ...You name it we had it [in our garden]. I used to have a twenty-seven cubic foot freezer, and I used to freeze all the food – we used to eat all winter. You should have seen us like a bunch of little beavers out there, when it was time to plant. Everybody had a job to do. We used to put a little stand out front. Didn't make anything hardly, but it was fun. ...That's what was the property was for.[24]

The Halls also used their property to earn extra money. Instead of growing a garden, Mr. Hall built a chicken coop for laying hens. Initially the family sold the eggs locally for extra income. But in 1955, just as Mr. Hall's daughter Anne was preparing to go to nursing school in Toronto, and the Halls decided to expand the egg business to help pay her tuition. "At one time, we raised four hundred chickens in the thing. But we couldn't handle all the eggs. We knew that. So, ... we'd raise the chickens up, layers [laying hens],'til about three or four months old. Then we'd sell them."[25]

Although most families made the best of what they bought, in general it is clear that given the choice some veterans preferred a more conventionally-sized half acre lots. When the Woosters moved onto Glancaster Road in Mount Hope in 1963, the VLA had decreased the minimum requirements to half and acre, and out of the twenty lots that were for sale in the immediate area, six were purchased by veterans. The Woosters' home was their third, and the deciding factor in their decision to purchase a home under the VLA was the program's reduced minimum lot size. Prior to that, they had not wanted to take responsibility for two acres of land.[26] When Mrs. Graham was asked whether she and her husband liked Ancaster for its convenience, as opposed to Waterdown where they were originally going to settle, she replied, "We liked Ancaster because it was a half acre lot."[27]

URBAN-SIZED LOTS

Since the time of the Soldier Settlement Act, the government had an understanding of the special needs of disabled veterans and this led to the component of the VLA that

addressed their needs. Urban holdings were those located within city limits on small, city-sized lots that were less than half an acre in size. These more manageable holdings were only approved under Part I of the Act in the case of a veteran who was receiving a disability pension in excess of fifty percent of a full pension, and, who, because of his/her disability, would presumably be unable to maintain a larger property.[28] Mr. Aspden, who served in the Korean Conflict, was a veteran with a physical disability, and receiving a fifty percent disability pension. In my interview with him, he spoke of the benefits and convenience of living in the city. He related the story about how the original home that he purchased under the VLA became too small once he and his wife had their family, and because the original home had been built on a city-sized lot there was no room for an addition. The VLA allowed the Aspdens to purchase another home under the program. As it turned out, they moved to a larger home on the same street. The only additional expenses, aside from the increase in price, were the legal costs incurred on the purchase of their *first* home which had to be repaid to the VLA before they would pay the legal expenses on the second home. Mr. Aspden was quite pleased with those arrangements, as the legal costs on the first home were considerably lower than those on the second.[29]

This necessity of having a disability pension for eligibility under Part I led to a rather unique case of abuse of the system. In 1974, Inco and Falconbridge were divesting themselves of company-owned housing in Onaping Falls, in Northern Ontario. A number of veterans who were qualified under the VLA petitioned the VLA to purchase these homes. Because the latter were on urban-sized lots they were denied. To circumvent the conditions

of the program, a number of veterans arranged to have themselves declared fifty percent disabled so that they could receive their small holding under Part I. The Mayor of Onaping Falls, I. J. Coady, wrote a letter to Prime Minister Pierre Trudeau, stating his unhappiness with this fraud:

> Locally, in the Sudbury Region where Inco sales [of company owned housing] is taking place, ... it became apparent that the process for being certified as 50 percent disabled was nothing but a farce. Any and all ailments and complaints were taken into consideration and the required waivers were easily available. This type of consideration for the veteran in these special circumstances was of course welcomed, but the whole process was quite ridiculous and did nothing to improve the image of the Canadian Pension Commission or the Federal Government. It would have been much more honourable to have repealed the minimum acreage requirement rather than encourage veterans to seek a disability certification based on imaginary ailments. ... In effect, every veteran receiving assistance will be classified as being 50% disabled. It would seem logical to reduce the existing minimum land requirement of one-half acre to a size which would meet the zoning requirements of a local municipality, eliminating both the need for a meaningless medical examination and the out-dated theory to promote part-time farming.[30]

The VLA apparently did not act on this complaint. Their reply, instead, reiterated the Act's mandate of not being one of urban housing, and noted that if veterans preferred urban to rural housing, then they should take advantage of the general provisions of the National Housing Act.[31] Urban sized lots were in fact available to able veterans in conjunction with CMHC and, peripherally, the VLA through a joint program:

> If a veteran decided to build a home on a city lot he would have to finance this through Central Mortgage and Housing on an NHA approved loan. However, if the veteran wished, during the period of construction the title of the property could be placed in the name of The Director and the Veterans' Land Administration would supervise the work. Once completed the title was returned to the individual and the loan payment was handled through CMHC or an approved Agent. The advantage to the veteran was a home on a city lot, and the extra protection of a corporate authority

> while his home was being built. The extra supervision provided by the VLA was another advantage.[32]

Although able to meet the need for urban housing, while providing the veteran with some of the benefits of the VLA, these types of holdings were not extensively developed.

LAND DEVELOPMENT

Lots became available to veterans under the terms of the VLA in two ways. Either they were subdivided and purchased independently of the VLA, often in an irregular, unplanned fashion, or they were part of surveys and registered by the VLA itself in what might be referred to as VLA subdivisions. There were, in turn, two distinct types of VLA subdivisions. The first were also VLA-built. Here the Administration oversaw every aspect of land assembly and construction, offering veterans a finished home on a half acre lot. The second type of VLA subdivision were barren land subdivisions, where the VLA purchased the land, subdivided, and sold undeveloped lots to veterans so that they could build their own VLA-approved homes. Over the life of the program, the impact of the VLA subdivision was relatively minor, but at the beginning of the program it was an important component that allowed many veterans to become eligible under the program.

VLA-BUILT SUBDIVISIONS

Of the different types of housing measures that were implemented under the small holdings proponent of the Act, the VLA-built subdivisions were the least common but the

most interesting. They were unique in two ways. First, they were an early example of the government overseeing every aspect of land development. Secondly, on a social level, they created homogeneous communities where everyone had something in common with their neighbours. In many cases, for example, the Charleswood (Winnipeg) and Spring Valley (Ancaster) subdivisions, residents worked together to implement social and physical change in their communities.[33]

As early as 1943, well before the War's end, the VLA was purchasing land and planning, and building subdivisions in semi-rural areas, typically outside of employment centres. With this venture into subdivision development, the government took on the role of a vertically-integrated developer by assembling the land, subdividing it into half acre lots, and eventually acting as the general contractor. In time, the VLA also sold the homes and provided financing for eligible veterans. In some cases, when a veteran moved before clear title had been granted, the VLA took the property back, and resold it to another veteran.[34] The VLA had its own legal department to draw up purchase agreements, contracts, and deeds. This was the first time that any Canadian government agency had attempted this type of undertaking from land assembly to final sale.[35]

In Canada, the VLA built homes in eighty-two separate subdivisions.[36] The breakdown in size of the development is important as the majority, sixty (seventy-one percent) had only four to twelve units. Twenty-three (twenty-eight percent) were between fifteen and thirty homes. Only ten developments (twelve percent) were large subdivisions of between seventy-five and about one hundred and twenty homes.[37] These homes were all

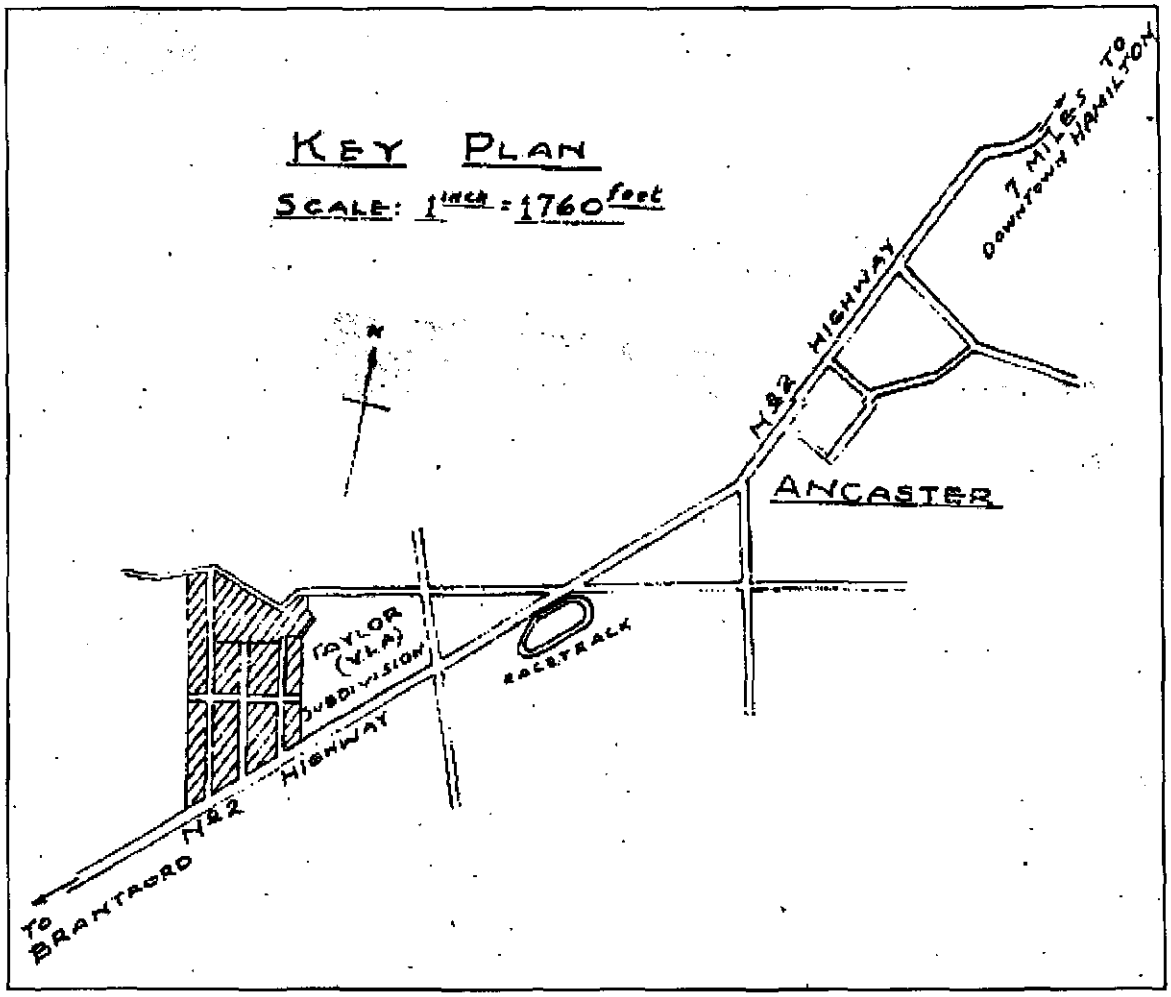
built on half acre lots in an effort to ease the anticipated housing shortage after the War.

The Spring Valley subdivision in Ancaster was the first VLA built subdivision in Canada (Figure 5.3).[38] It was purchased from Miss Nellie Taylor who had operated it as a farm since the turn of the century. The site chosen for the subdivision was well chosen. Above a rather steep ravine, there was adequate natural drainage, and basements were high and dry.

There were one hundred and two half acre lots, with ninety-three VLA-built homes on them (Figure 5.4). The nine undeveloped lots were either sold to veterans like the Dawsons, to build their own homes on, or not built on at all because of problems with the terrain, or in the case of lots #61 and #62, the original footings for the farm buildings were too difficult to remove . The original Taylor farmhouse still stands, and it was sold when the subdivision was completed.[39]

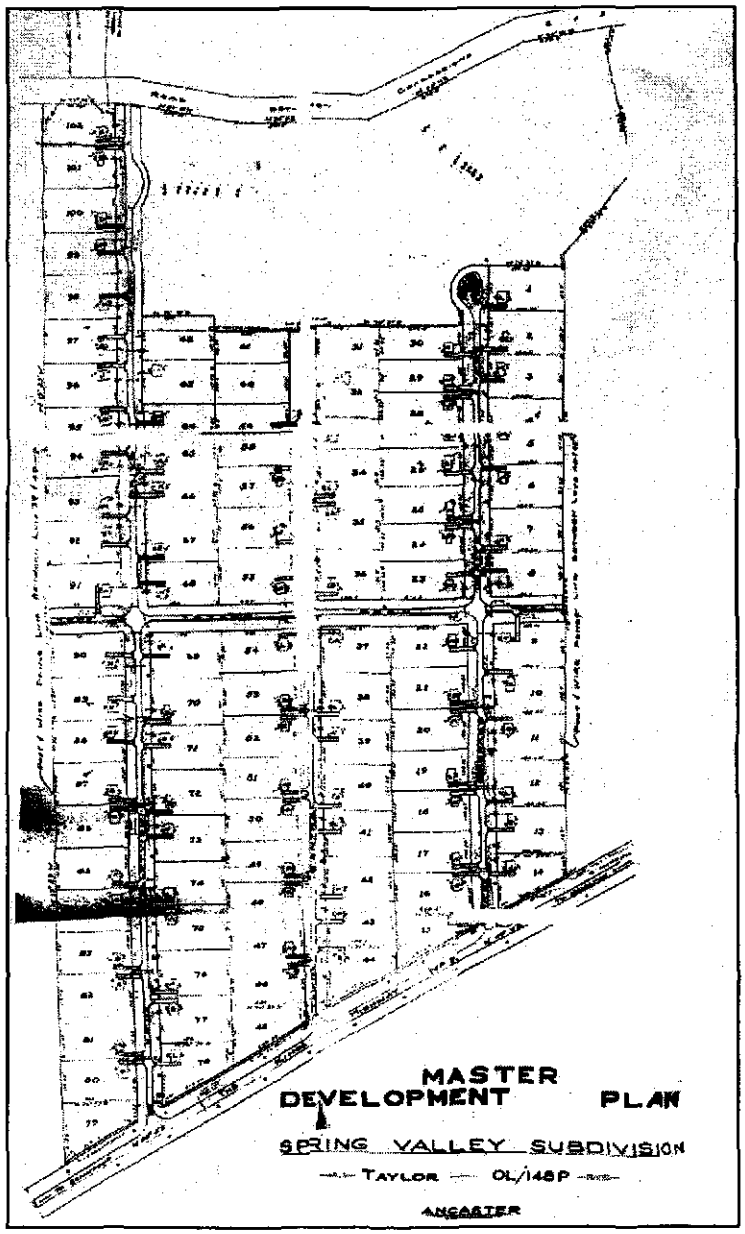
The VLA had the foresight to offset the placement of the homes to one side of the lot, thereby giving the veteran the option to sever his/her lot in the future. This not only provided the veteran with additional funds, but also allowed him/her to reduce the maintenance on the small holding at a point in their life when they might wish to decrease their strenuous labour. The Thomsons are a case in point: "We used the side lot as a playing field [for the children]. We didn't need to sell it, we were comfortable as it was. It just got to be a little too much for Rus – cutting the grass, and all that." This ability to downsize was mentioned a number of times as being one of the reasons that veterans in Spring Valley were able to stay on their holding longer.[40] The Grahams knew that they, too, had this option but up until 1997 they

Figure 5.3 – Spring Valley Subdivision Key Plan, Ancaster



Source: *Spring Valley Subdivision Plan*

Figure 5.4 – Spring Valley Subdivision Plan



Source: Spring Valley Subdivision Files

had not needed to exercise that option. They believed that they would have been forced to move if they had purchased the two acres that they had originally considered:

> We could sell this off now – it's a half acre, and we could sell the quarter. We could sever it and make mega bucks compared to what we paid. We could have probably bought two acres for what we paid for this. That's what I'm getting at, because unless you can look after two acres, half an acres' a lot to look after when you're our age. So, two acres, unless there's something you're doing with it ... I think it was designed mainly for market gardening – that type of thing.[41]

One of the unforeseen benefits of the small holdings component of the act was the rapid increase in the value of the properties once the cities expanded and caught up to the holdings. For many veterans this was an added benefit of the program – the ability to sell all or part of their holding for a considerable profit. One veteran spoke with disappointment about the fact that he sold his land too soon, "My argument against the two acres was, and as it turned out fifteen years later, you could make a profit on it. ... If we'd been able to hold on to it, it would have been seventeen building lots, like they are doing now ... we ... lost two hundred and sixty-five thousand dollars by selling early."[42]

This possibility for capital gains was not anticipated by those who designed the Act but it may have been the program's chief financial reward for those who purchased small holdings close to rapidly growing cities. For example, after a two year dispute with the Town of Ancaster, the Thomsons were finally given permission to sever their property and sell their empty lot – for three times as much money if they had been granted their severance immediately.[43] Mr. Thomson recounts their story:

> So we had a chance to get thirty thousand dollars. The lot went up gradually, then they went up very, very fast. In two years they went from thirty thousand dollars to

> ninety thousand dollars [for a quarter of an acre]. We got $92,500. And we had to fight like hell to separate. It took us two years to separate. Then I went down to the Town Council, and thanked them for taking so long.[44]

As well, when the Hosteins moved from their VLA home in 1992, they sold their back acre for sixty thousand dollars, and then sold their home for one hundred and eighty thousand dollars – a profit of two hundred and twenty-five thousand dollars on their initial fifteen thousand dollar home – an amount that the Hosteins still marvel at.[45]

An unforeseen complication affected to those veterans living on Twenty Road in Glanbrook. In particular it effected the Brydges. Because their properties are zoned for agricultural use, there is a planning bylaw that prevents the severing of properties to create a building lot. When Mr. Brydges wanted to sever his property and sell a lot to his daughter, the municipality refused to grant the severance. After Mr. Brydges recounted his story to me, I realized that all three of the veterans who had holdings on Twenty Road still maintained their full two acre properties, even though some of them are in their eighties.[46]

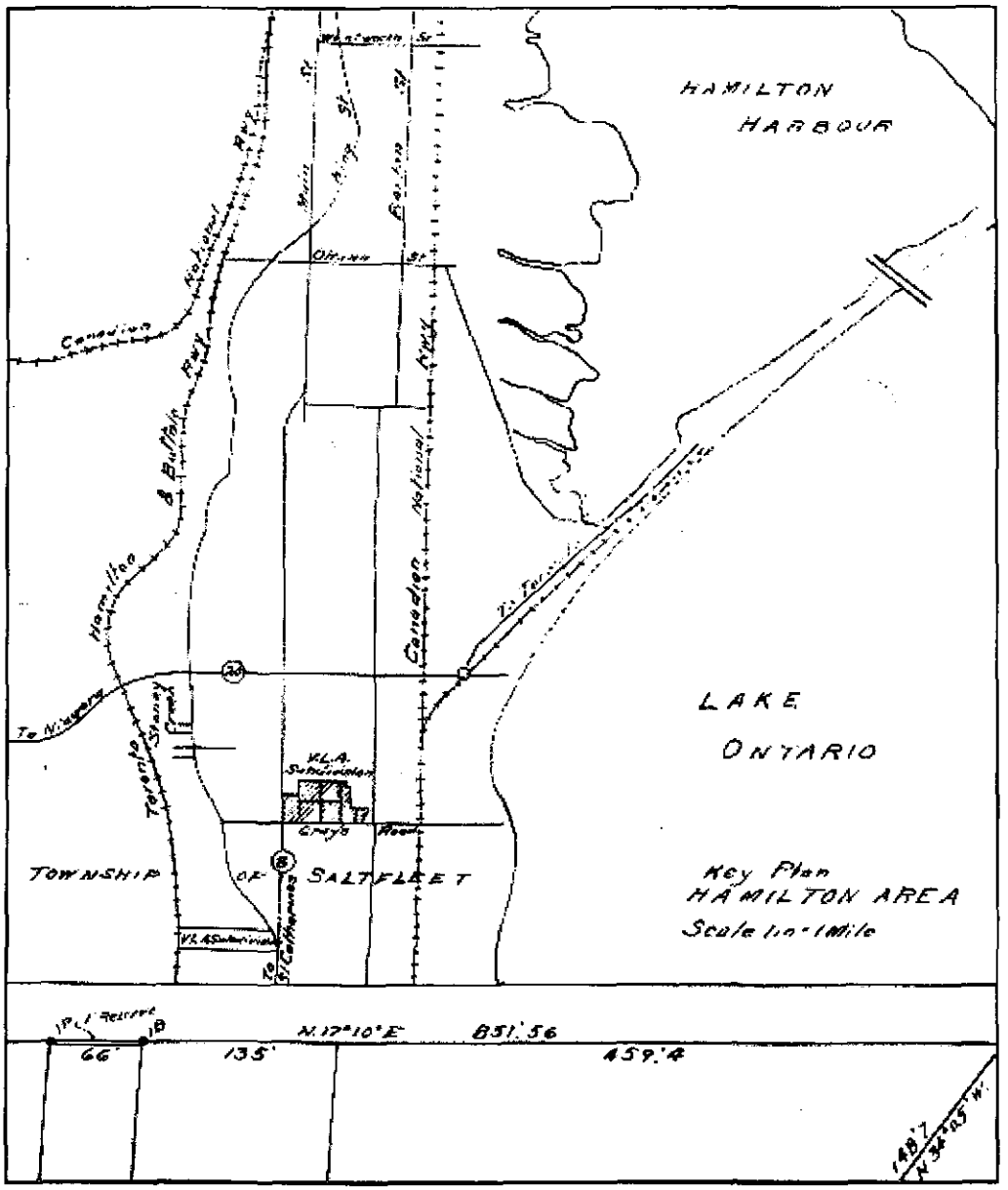
When the VLA stopped building homes in 1947, they still owned a number of backlog properties. Instead of selling these properties the VLA created "barren land" subdivisions.[47] These were subdivision where a veteran could purchase the pre-approved lot from the Administration, but was in turn responsible for constructing a suitable VLA-approved home. Although the VLA did not build the homes, they did plan and lay out the subdivisions determining the lot size, home placement, street names, and which services would be available. Still, the barren land subdivisions were less homogeneous in appearance than those built by the VLA. Veterans were able to choose their own house styles, leading

to a wider range of designs. They were given the same design choices as those veterans who built their homes on scatter sites – either a kit home, CMHC/VLA plans, or VLA-approved drawings from another source. This created an eclectic collection of home designs, especially later in program when a greater number of designs became available to builders. The second significant difference was that because many of these subdivisions were laid out after the minimum lot size was returned to two acres, lots of varying sizes appeared, especially after Part II was introduced. In the case of the Kilbourn subdivision in Saltfleet, the homes were built on lots that ranged in size from half an acre to over nine acres in size. This contributed to a less uniform appearance (Figure 5.5)

In the Hamilton area the VLA created two barren land subdivisions (Figure 5.5), Kilbourn (Figure 5.6) and Van Wagner (Figure 3.12), both of which were located in the town of Saltfleet.[48] In both subdivisions veterans built their own homes. These two subdivisions were smaller than Spring Valley, and lots ranged in size from a half an acre to 9.74 acres. The Van Wagner property contained twenty-eight lots and the Kilbourn property contained fifty-four lots. Both properties were backlog properties that purchased, respectively in 1945 and 1946.

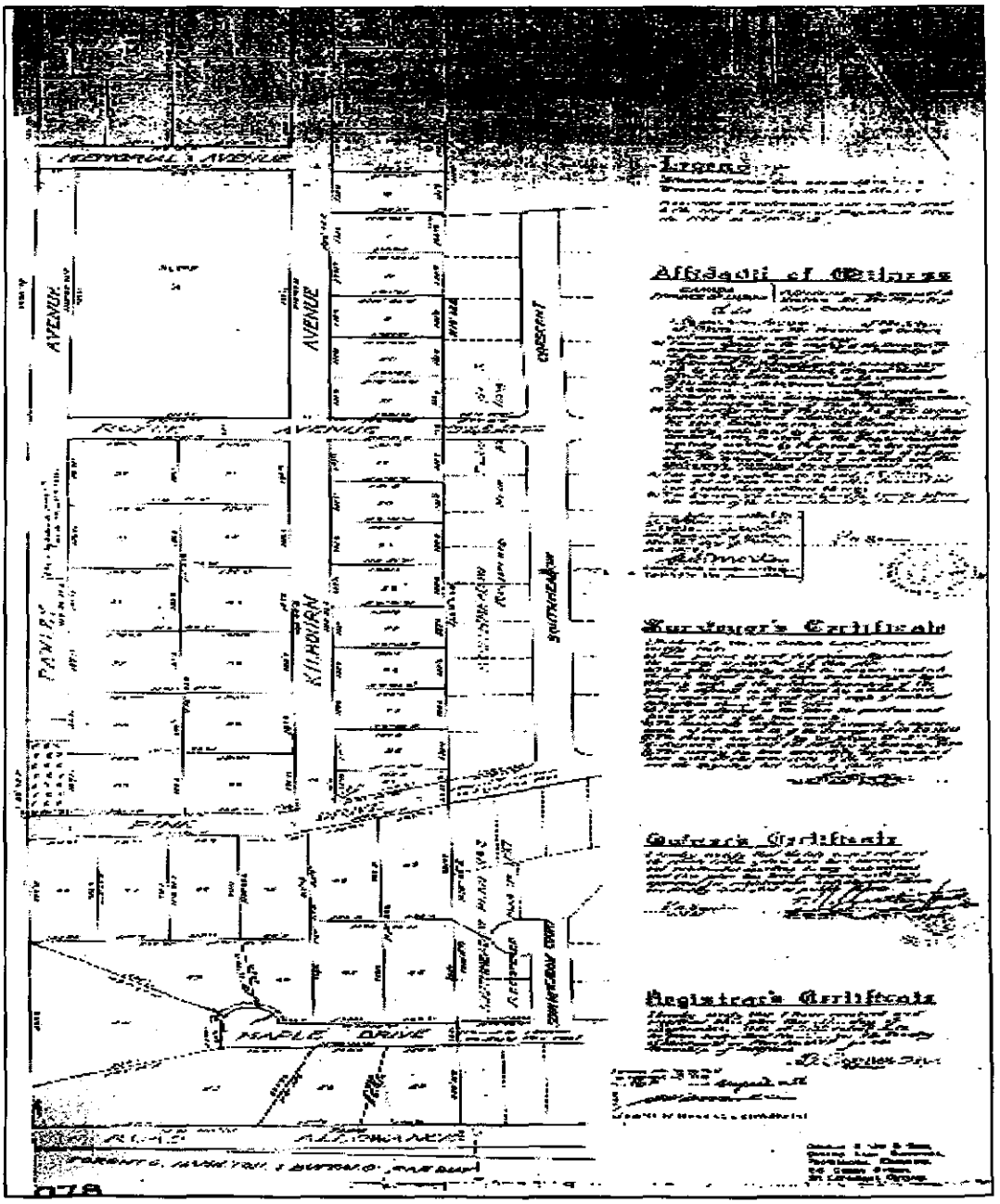
The Van Wagner subdivision was formerly the Van Wagner farm, purchased from Christy Ann Van Wagner in 1945, and registered in 1946. Although it was larger than the Kilbourn subdivision, it had fewer homes built on larger lots. Because they were two acre holdings, they were eligible for Part I funding. Of the twenty-seven lots laid out, the two largest, #27 at 9.74 acres, and #16A at 8.32 acres were never built on under the VLA.[49]

Figure 5.5 – Van Wagner Subdivision and Kilbourn Subdivision Key Plan, Hamilton



Source: VLA Subdivision Files

Figure 5.6 – Kilbourn Subdivision Plan



Source: *Hamilton-Wentworth Land Registry Office*

In exchange for selling her property, the VLA granted Mrs. Van Wagner a "life lease" that stipulated that she could live in her house for the rest of her life, and that the VLA would pay her taxes and insure her home. The VLA owned her home, and she could bequeath only its contents to her heirs. The stipulation in the "life lease" was that when she died her home would be torn down and the two lots that it straddled would ultimately be sold to veterans (Figure 3.12, Lots #10 and #11). At the time of sale, Mrs. Van Wagner was in her seventies. She lived for more than ten years and allowed her property to deteriorate during that time. Neighbours described her house as an eyesore, and were adamant that its appearance was driving the value of surrounding properties down. Mrs. Van Wagner, on the other hand, claimed that she had not maintained her home because it was not hers to maintain. She argued that if the VLA wanted her home painted, or the grounds kept up, they could do it themselves. The VLA claimed to be helpless. They insisted that any investment would be a waste of the Administration's resources as the homestead was slated for demolition upon Mrs. Van Wagner's death. In VLA correspondence it was suggested that in the future the terms of a "life lease" should specify who was responsible for maintaining the property, and what that should exactly entail. There was also the suggestion that the concept of a "life lease" be abandoned altogether. The point was moot, however, as the VLA had stopped purchasing backlog properties in 1946.

The Kilbourn subdivision developed differently. Purchased in 1946, the subdivision and sale of lots was delayed for over ten years. Due to the high cost of servicing it to Saltfleet's standards, the VLA considered selling the property in 1951, but instead waited and

sold it as a barren land subdivision due in part to the great demand for VLA properties in that area. It was not until 1956 that the VLA started laying out the subdivision in two acre lots that would be eligible under Part I of the Act. The high costs of servicing these larger lots, as well as municipal concerns over increased density if the owners eventually severed their lots, caused Saltfleet to refuse building permits for any lots larger than half an acre. The VLA acquiesced, and registered the property with half acre lots, with the understanding that veterans had to build their homes under Part II of the VLA, as urban-sized lots in conjunction with CMHC (Figure 5.5). This prevented the veterans from receiving the subsidized three-and-a-half percent interest rate under Part I. Instead they had to pay the NHA rate, which was six percent in 1956. An additional blow was that they were ineligible for the Conditional Grant, which could have reduced each veteran's debt by approximately fourteen hundred dollars.[50]

Servicing costs were more than the cost of the raw land. The cost to run roads was averaged at two hundred and seventy-five dollars per lot, water and sewers an additional three hundred and fifty dollars, for a total of six hundred and twenty-five dollars per lot, while the unserviced half acre lots cost only five hundred dollars. The Town of Saltfleet allowed the VLA to sell five 1.6 acre lots that were on the side of the escarpment, and would not be serviced by the water main because they were too high. Because water could not reach them without the aid of a pump, and it would be too costly to run sewer lines, the properties had to be large enough to support a septic field.[51] This exception is important as these homes were eligible for Part I funding, the lower interest rate, and the Conditional

Grant. It was not until properties above the escarpment were serviced in the 1960s that these homes were hooked up to a water, gas, and sewer mains.

The creation of these two barren land subdivisions in Hamilton-Wentworth provided veterans with the opportunity to build their own homes without the added burden of having to find suitable land, thus making their participation in the program easier. As well, both subdivisions offered some services, something lacking in many of the semi-rural areas where scattered small holdings were found. In both subdivisions more than seventy percent of the original owners stayed on their properties longer than the ten years needed to get the Conditional Grant.[52] What is intriguing about this fact is that fully ninety-four percent of the veterans on the Kilbourn subdivision were *ineligible* for this incentive because their homes were built under Part II. In fact, approximately the same percent of holders retained tenure longer than ten years, regardless of whether they received all of the financial benefits of the program. This suggests that the Conditional Grant was not as important in insuring longevity on a holding as first believed.

SCATTERED SITES

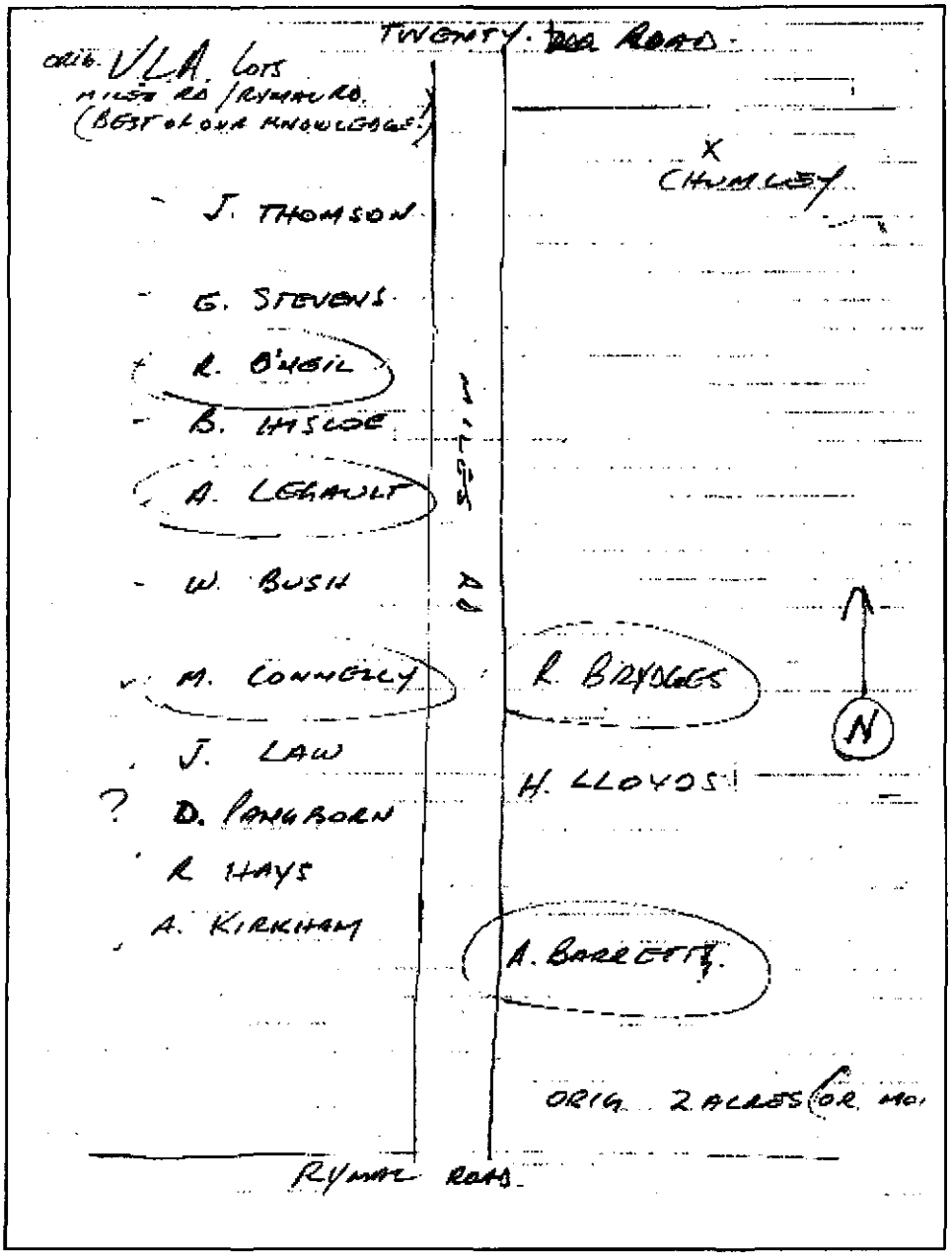
The most common types of small holding in Hamilton and across Canada were the scattered sites. Each of the veterans was responsible for finding a suitable property, and for building their own home. These barren land lots normally ranged in size from half an acre to two acres, and were found everywhere that a veteran could buy suitable land. Some of the larger small holdings were up to fifty acres in size, and located in more remote areas of

Canada. In the Hamilton-Wentworth region only one of the veterans that I interviewed, Mr. Hall, lived on a lot that was larger than of two acres.[53] The others were between half an acre and two acres.[54] Although these lots were not selected or planned by the VLA, in a number of instances mini-neighbourhoods developed. This would occur when a land owner, usually a farmer, sold off this land one lot at a time, and a number of veterans would buy in the same area. Mr. Hostein told me of one instance where, it seems, the VLA became a little heavy-handed in its quest to ensure that affordable land was available for veterans to purchase:

> The only problem that I heard of, my dad had a farm up on Southcote Road [in Ancaster]. He sold off two acre lots, and he sold them off for five hundred dollars an acre. And he decided after he had sold a few that he was going to go to six hundred dollars an acre. But he got called in by the VLA pretty quick, who said, "You don't get that extra hundred dollars. You sell them for five hundred dollars, or else you don't sell them to the VLA." So he stayed at five hundred dollars. That was a lot of money then.[55]

Once one veteran bought a lot that qualified under the VLA news of the availability of additional lots would spread by word-of-mouth. This occurred a number of times to people whom I interviewed. There were contiguous VLA small holdings on Upper Sherman Avenue between Highway #53 and Stone Church Road in Barton Township (Figure 4.2), Miles Road between Highway #53 and Twenty Road in Glanford Township (Figure 5.7), and along Fiddlers' Green Road between Highway #2 and Highway #53 in Ancaster, and probably several others. Unplanned clusters of small holdings must have developed in a similar fashion at the fringes of other urban areas across the country.

Figure 5.7 – Miles Road Veteran Holdings



Source: *Hand Rendering by Mr. Piercy*

CONCLUSION

The flexibility of the small holding lots size reflects the VLA's willingness to meet the needs of its veterans. Initially, in 1942, when the Act was first passed, small holding lots sizes were mandated at five acres, but were reduced to two acres to make them more accessible. Lot sizes were again reduced when a need for half-acre lots arose immediately following the war. At the same time, the VLA also laid out subdivisions and constructed homes for veterans. When problems with construction arose, the VLA discontinued building homes, but continued to provide barren land subdivisions. When lot sizes were returned to two acres, the VLA provided two acre subdivision lots to veterans. As well, the VLA still offered the option of scattered site holdings for veterans who did not want to live in a subdivision setting. The only option not offered by the VLA was urban-sized lots, but that was eventually made available with peripheral assistance from the VLA and NHA.

Without these varying levels of assistance – VLA built subdivisions, barren land subdivisions, and scattered site small holdings – the program may not have been as attractive or as viable to all veterans, and fewer would have been able to choose small holdings as their preferred form of rehabilitation. This selection of holding types combined with the choice in holding sizes provided in Hamilton-Wentworth allowed veterans of all ilks to become settled. None of those interviewed expressed any significant discontent at their choice of lot, location, or size. The only case of regret was from a veteran who felt that he had sold his holding too soon. Other than that one holder, thirty other veterans and their families were satisfied with the choices they made.

ENDNOTES

1. Brunsberg, "History, Philosophy, and Substance of the Act," 5.

2. "The VLA: Qualification of Veterans, Summary," 3.

3. MacKenzie,"Statement," 2.

4. "Qualification and Training," 1.

5. Schull, Veneration for Valour, 77.

6. Pawley,"History of VLA," 1.

7. The numbers for Figure 5.2 are from the same source as Figure 4.8, but for comparison purposes *Natives on Reserves, Provincial/Dominion Lands*, and *Commercial Fishing* have been combined to represent the *Other* category in Figure 5.2 to represent the "Other" category in the "Summary of Holdings In Wentworth Ontario" to allow direct comparison. As well, *Part II Construction* figures were subtracted from the total program numbers, therefore these figures are from a total of 138,200 instead of 144,000. Curley,"Summary of Holdings," 1.

8. Pawley, "Speech," 2.

9. This minimum lot size was waived for veterans who were in possession of a disability pension of fifty percent or larger. DVA, The VLA: A Summary, 13.

10. Bennett Campbell, letter re Program Information, 1.

11. MacKenzie, "Statement," 1.

12. Ibid.

13. Ibid.

14. Ibid.

15. MacKenzie, "Statement," 1-4.

16. In addition to the twenty-seven hundred homes built in subdivisions on half acre lots, the VLA arranged to have an additional three hundred homes built by veterans on half acre lots across Canada in 1947. Actual figure breakdowns all told, by1947 for small holdings were three thousand homes built on half acre lots, three thousand

homes built on one acre lots, three thousand homes built on lots between one and two acres in size, and five thousand homes built on lots that were between two and fifty acres, with an average size of ten acres. The average size of all small holdings in 1947 was 5.2 acres. DVA, Annual Report, VLA, 1948, 79; CMHC, Canadian Housing Statistics 1948, 13; MacKenzie, "Statement," 1; DVA, Annual Report, VLA, 1947, 65.

17. Schull, Veneration for Valour, 78.

18. Ibid. This reduction in size was, though, based on the same need for veterans to have access to employment as the decrease from five acres to two acres was.

19. Graham interview.

20. Livingstone interview.

21. Graham interview.

22. The lot that the Grahams built their home on was part of the VLA subdivision, but a home was not built on it by the VLA because there had been plans to have Highway #403 go in at that location, and the front three lots of the subdivision were to be used as the right-of-way. When the Department of Highways decided that they were not going to need the three lots, they were put up for sale. The veterans who bought these lots had to build their own homes under the VLA. Graham interview.

23. Colling interview.

24. Anonymous Veteran A interview.

25. Hall interview.

26. Wooster interview.

27. Ibid.

28. Rutherford,"Head Office Circular Letter No. 155 - 1948," 1.

29. Aspden interview.

30. Coady, Letter To Trudeau, 1.

31. Ibid.

32. "A Study for the DVA," 9.

33. Ibid.

34. Four of the veterans that I interviewed purchased resale VLA homes – the Benthams, the Chesters, the Coplands, and the Thomsons. Bentham interview; Chester interview; Copland interview; Thomson interview.

35. Although built before VLA subdivisions, Wartime Housing units were only produced as rental properties. It was not until after 1949 that the units were sold off.

36. Twelve VLA-built subdivisions were in British Columbia, four in Alberta, four in Saskatchewan, three in Manitoba, thirty-four in Ontario, four in Quebec, two in Prince Edward Island, nine in Nova Scotia, and ten in New Brunswick.

37. When the percentage of housing that was created is added up, as with the numbers of development, the total exceeds one hundred percent of eighty-two. The possible reason for this would be that two or more projects were built at a single location, but undertaken by two or more contractors. An example of this would be in the London area were ten VLA subdivisions were developed. Although only two of them were built by the VLA, the number of lots on the different sites range in size from a low of nine lots in Northbrae Acres to a high of one hundred and twenty-six lots in the Southdale project. Also, in the 1947 Annual Report the maximum number of homes was listed at one hundred, but the Charleswood subdivision had in excess of one hundred homes. Either the information in the Annual Report is incomplete, or there were a number of contracts awarded for the same subdivision, which resulted in the same area being counted twice, as well as providing a reasonable explanation of why no development listed was larger than one hundred units. DVA, Annual Report, VLA, 1947, 65; Mason, "The Social and Economic Effects," 11.

38. All of the information that was gathered on the Spring Valley Subdivision came from the Spring Valley Subdivision Files at the VLA offices in Charlottetown, the veterans' personal files, veterans' personal papers, and the personal interviews. Instead of photocopying documents in the Spring Valley and personal files, I compiled notes that summarized all of the documents in the file that were relevant to my research. Figure 6.5 – "Bicentennial Browsings."

39. Nellie Taylor, the owner of the land was given a life-lease for her home. After her death her house was not razed, it was instead sold. It is not certain whether or not the home was sold to a veteran after her death, but because the stipulation was that all houses/lots were to be sold to veterans, there is a strong possibility that the home was purchased by a qualified veteran. Field observation, June 1997.

40. It is unknown whether or not this offset placing of the homes was a VLA policy in the VLA-built subdivisions, but it was not the case with those who built their homes on Upper Sherman Avenue, where they were expected to place their homes in the middle of their lots. Dawson interview.

41. Graham interview.

42. Anonymous Veteran A interview.

43. Initially the Town of Ancaster refused to let the Thomsons sever their property because neither of the lots would meet the minimum frontage guidelines of sixty feet required by the Planning Department. The severed lot ended up with fifty-seven feet of frontage, and the Thomsons ended up fifty-two feet of frontage. After two years, the town granted them a variance, and they proceeded to sever and sell their lot. Thomson interview.

44. Thomson interview.

45. Hostein interview.

46. Brydges interview.

47. By "barren land" subdivision I am referring to subdivisions that are laid out and registered by the VLA, but where no homes have been built. There were two hundred and sixty-one subdivisions in Ontario, of varying sizes. Seventeen of those were VLA-built, two hundred and forty-four were barren land subdivisions. I do not know how many barren land subdivisions there were, all told, across Canada. VLA Subdivision Files.

48. The majority of the information that was gathered on the Kilbourn and Van Wagner Subdivision came from the Subdivision Files at the VLA offices in Charlottetown. Instead of photocopying documents, I compiled notes that summarized all of the documents in the file that were relevant to my research. As well, I was able to garner information from the Land Registry Office at 117 King Street West, in Hamilton, Ontario, regarding the tenure of the veterans living in the subdivisions. The trip to the Land Registry Office on September 28, 1998, would not have been possible without the experienced assistance of Doris Forrester. I did travel to the sites on August 20, 1998, but was only able to distinguish very few of the homes as being built under the auspices of the VLA. I was unable to recognize any of the homes in the Kilbourn subdivision, due in part to the fact that the homes were built in the 1950s, and did not necessarily look the same as the homes built in the 1940s, the styles I am most familiar with. As well, because the size of the properties was larger

in the Van Wagner subdivision, many properties had been subdivided, or the homes razed, to make way for new subdivision housing.

49. Once water and sewer lines had been run into the area in the mid-1960s, lot #16A was sold to a construction firm in 1966, then to the Board of Education in 1966. It was subdivided in 1973, with the Board of Education retaining ownership to half of the original lot. Lot #27 was also sold to construction company in 1969.

50. The actual lot sizes are approximate, as the plan of subdivision provided by Land Registry office only stipulated the perimeter measurements, not total acreage of the lots in the Kilbourn subdivision. In the case of irregular shaped lots, a maximum lot size was estimated. Figure 5.5.

51. There was the stipulation that the VLA could approve a lot that was up to a maximum of twenty percent smaller than the program minimums. This resulted in some VLA holdings being built on lots that were 1.6 acres in size instead of the full two acres. Conceivably, half acre holdings could be as small as four-tenths, but there were none smaller than the full half acre described by the program. MacKenzie,"Statement," 2-3.

52. In the Van Wagner Subdivision, nineteen of the twenty-six holders (73.1 percent) stayed on their properties longer than ten years. On the Kilbourn Subdivision thirty-eight of the fifty-three holders (71.7 percent) stayed on their properties longer than ten years. Land Registry Files.

53. Mr. Hall's lot was four acres in size, the largest of those veterans interviewed. Hall interview.

54. MacKenzie, "Statement," 2.

55. Hostein interview.

CHAPTER 6 – CONSTRUCTION OF SMALL HOLDINGS

As I will show, the small holdings component of the VLA was essentially a housing measure. It provided four main options for veterans wishing to own a home under the program – they could build their own homes, they could have a contractor build their homes for them, or they could purchase homes that were built by the VLA in planned subdivisions, and occasionally, veterans could also purchase pre-built homes – because of the strict VLA building stipulations combined with the minimum lot restrictions, this option was rarely exercised.[1] When overseeing the building, the VLA monitored the progress closely, from the selection of a site and house design, through building, to landscaping. Before examining each of these methods of construction, therefore, it is useful to consider the way in which the VLA guided the building process through its staff of inspectors, and through its control over design.

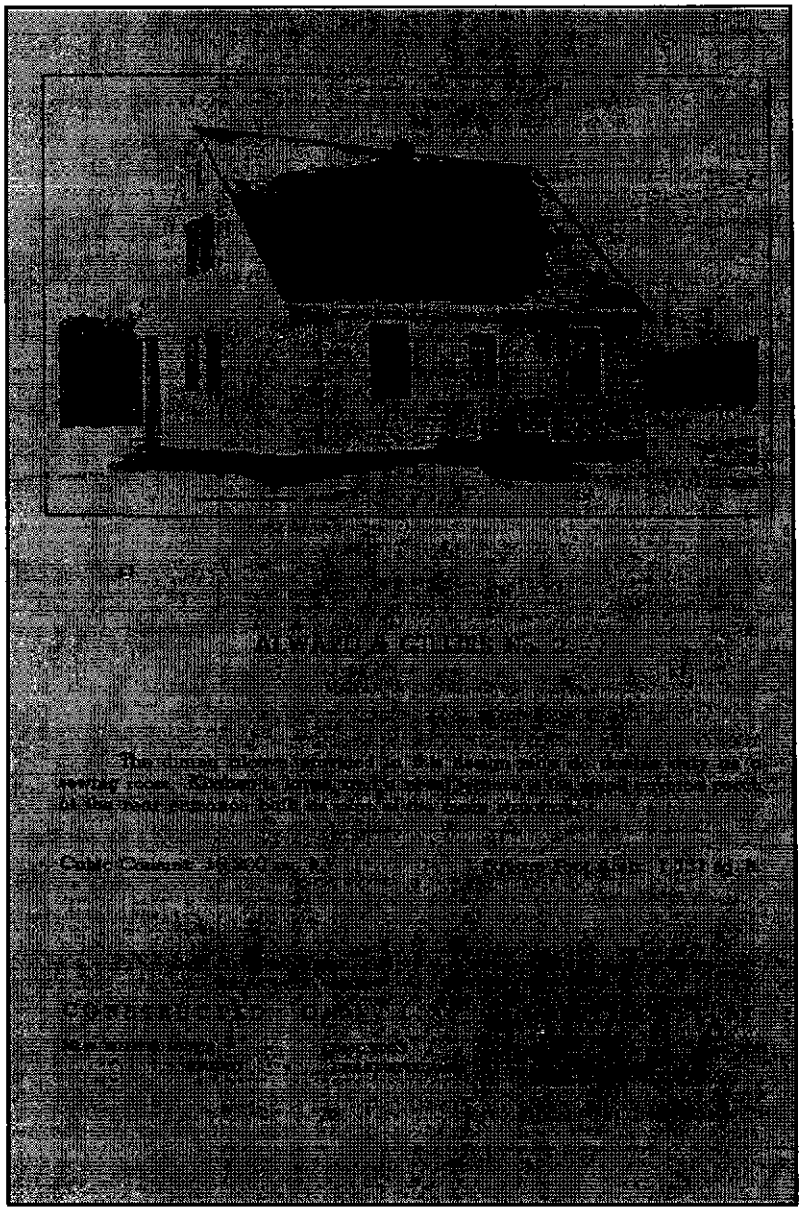
HOUSE DESIGN

Typically VLA homes were designed in one of three ways. The first, kit homes, were partially prefabricated at the factory and shipped to the holder to be assembled on site, and pre-approved by the VLA. The second were homes that were designed by the veterans (or a third party) that had to be approved by the VLA as meeting both the current building standards and falling within the financial constraints of the program. And finally, the Administration offered pre-approved VLA/CMHC home plans.

Once the veteran decided on which style of home to build, he/she had to decide whether to become an owner-builder or to hire a contractor to do the job for them. The VLA had the final word on whether or not a contractor would be approved, and was quite strict in disallowing contractors who did shoddy work. The Administration had a Recovery Committee in place for such problems. This Committee was initially formed in response to the widespread workmanship problems encountered with some of the contractors who were employed directly by the VLA to built subdivision homes, but it was used for smaller contractors when circumstances warranted.[2]

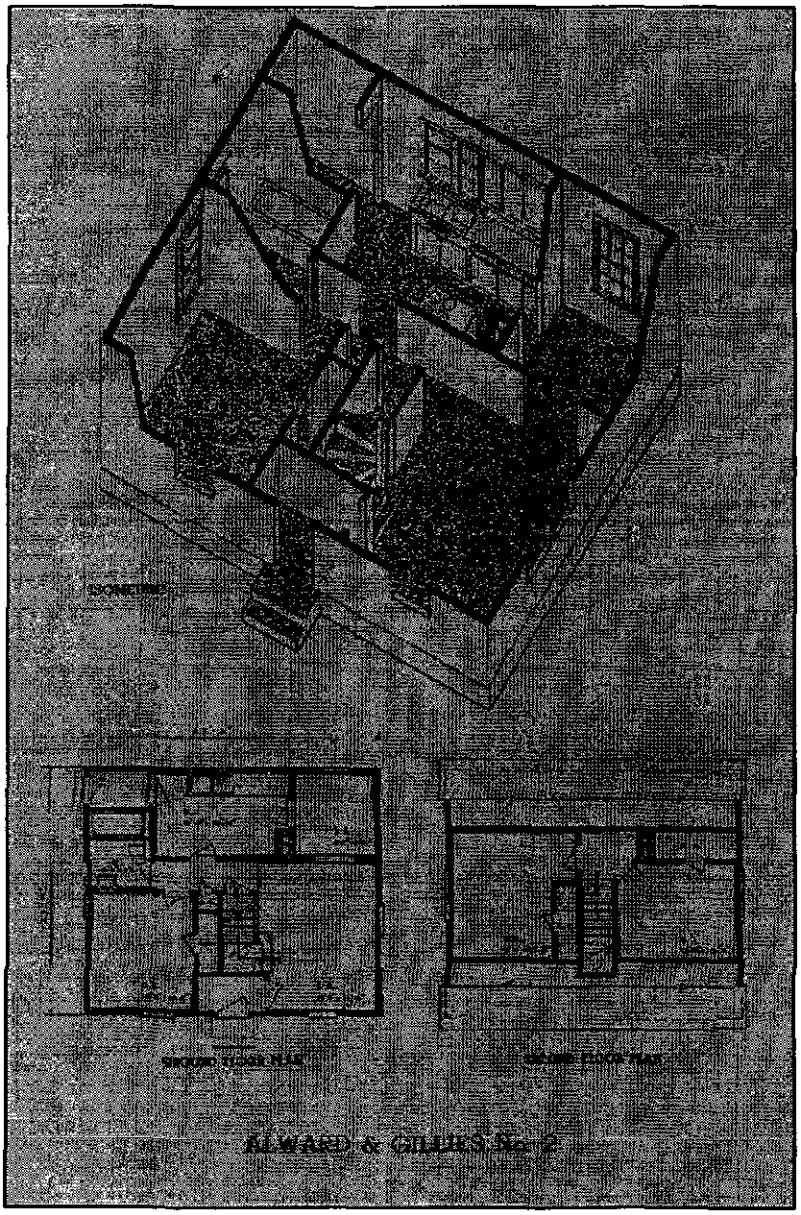
Home designs that were pre-approved by the VLA were modest, ranging in size from a cozy six hundred and twenty-five square feet, to a maximum of sixteen hundred square feet. Most homes, though, were between eight hundred and twelve hundred square feet, particularly in the immediate postwar years. Sketch plans that showed the different houses available were given to veterans to help them select the house style they preferred. Figure 6.1, the Alward and Gillies No. 2, shows a very common one-and-a-half-storey home, similar to many homes built by the VLA in the Hamilton area. Regionally, different styles were offered and used in different regions. For instance, the "Savard" models, which were only built in Quebec by the VLA, had kitchens that were larger than in other homes. These homes were designed when a survey of French-Canadian homeowners found that "the first thing that the wife wants is a larger kitchen, and a utility room."[3] In comparison to similarly sized homes, the Savard A2 (761 square feet) had a kitchen that measured eight feet by fifteen feet, equaling one hundred and twenty square feet, making the kitchen sixteen percent of the total

Figure 6.1 – Alward and Gillies No. 2, Elevation



Source: *VLA Sketch Plan Books*

Figure 6.2 – Alward and Gillies No. 2, Floor Plan



Source: *VLA Sketch Plan Books*

size of the home (Figure 6.3). A comparable model in size and layout, the Van Norman No. 9 (795 square feet) had a kitchen that was seven feet eight inches by eight feet, which was approximately sixty-one square feet, little more than half the size of the Savard kitchen (Figure 6.5). As well, all of the Savard models included a larger area inside the back door, which could be used either for storage, or as a mud room for boots and shoes. Another example of regional uniqueness were some VLA homes on the West Coast that also had distinctive features, such as large front porches, and cedar shakes instead of asphalt shingles (Figure 6.5).[4] Regional variations were therefore much more apparent with VLA approved homes than with Wartime Housing.[5] This reflected the greater variety of designs coupled with the fact that veterans were usually able to choose which style they preferred.

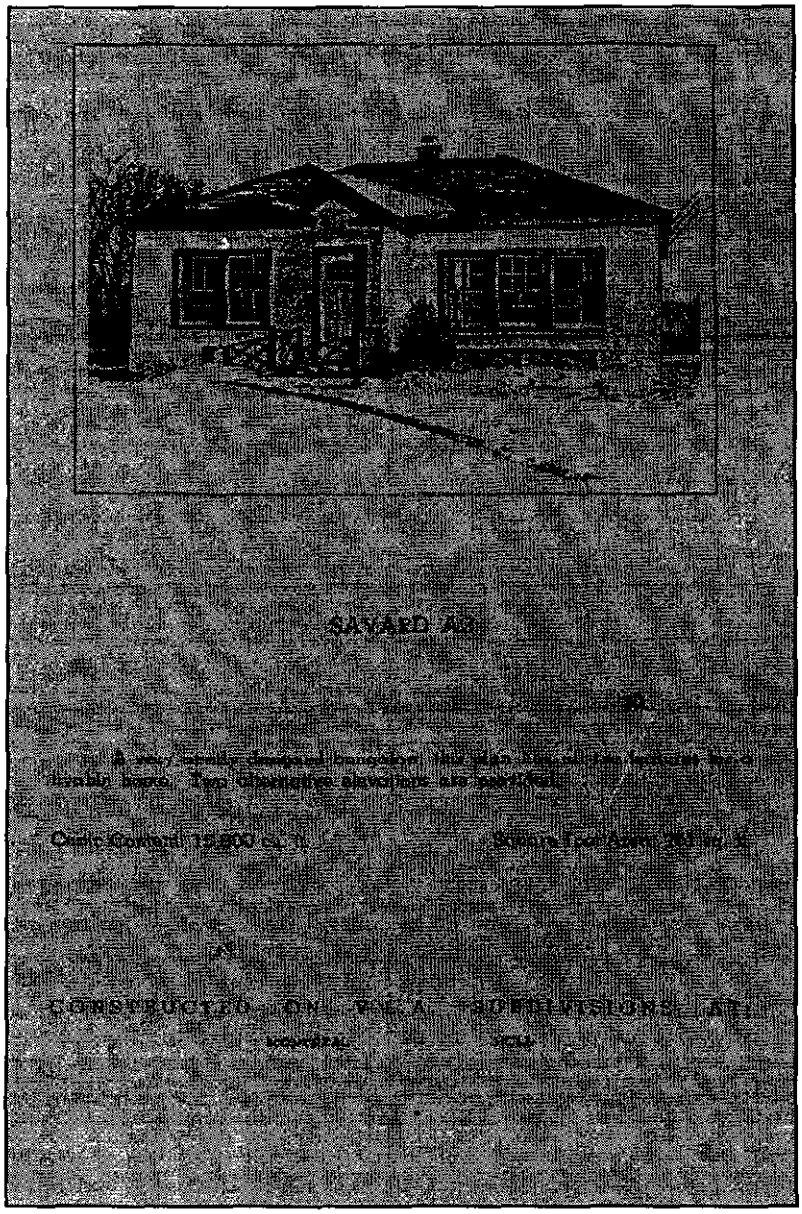
ROLE OF THE BUILDING INSPECTOR

The VLA wanted to ensure that homes were functional and affordable. It also wanted the veteran to have a well-built home that would last, and need only routine maintenance. To ensure these goals, the Administration hired field inspectors who were responsible for overseeing construction. Mrs. Graham recalled the diligence of her inspector:

> They watched every phase of what was being done. And they had to okay it before we could go on. Before we would get the next money, we had to have it done properly. And if it wasn't, they wouldn't release [the money], because they didn't want something that would fall down in a couple of years. They kept a good eye on us. ... they cared how we all made out and how we fared. It was lovely.[6]

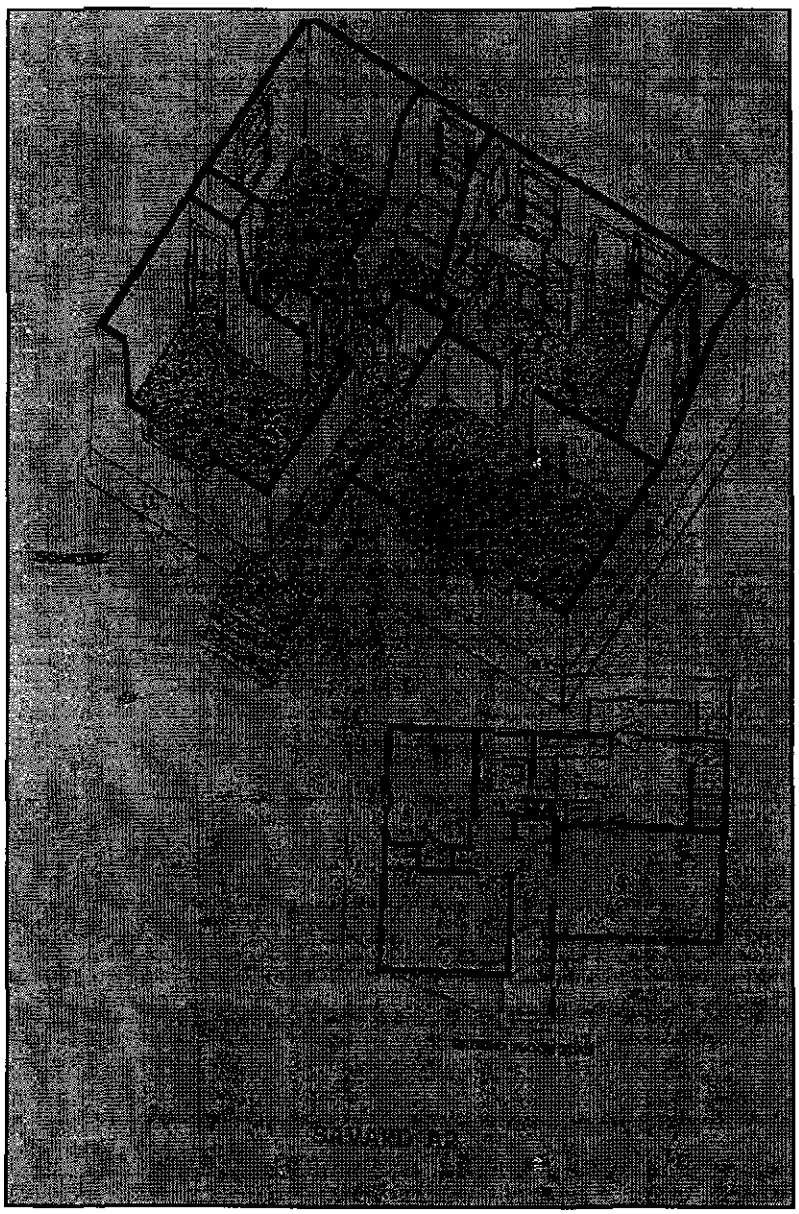
These inspectors visited all sites several times, ensuring that the building codes were met, and that the plans were being followed. In the case of owner-builders, inspectors helped

Figure 6.3 – Savard A2, Elevation



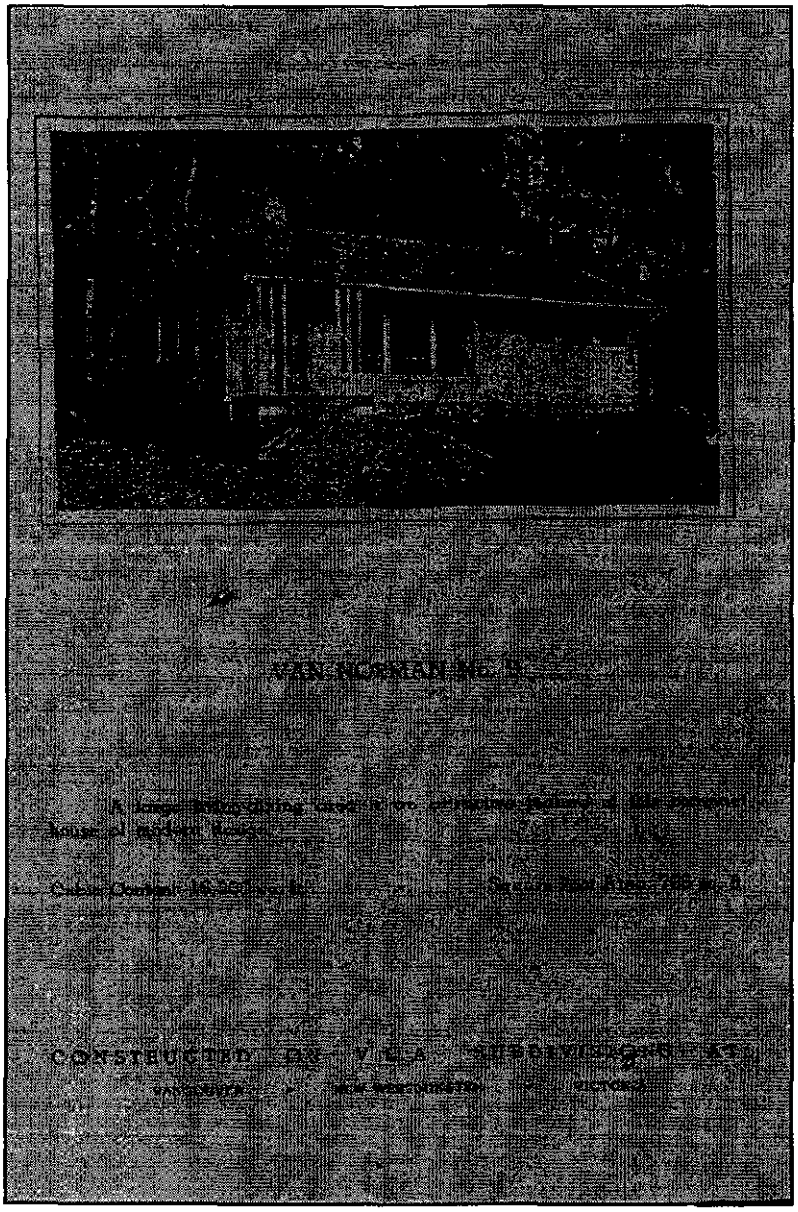
Source: *VLA Sketch Plan Books*

Figure 6.4 – Savard A2, Floor Plan



Source: *VLA Sketch Plan Books*

Figure 6.5 – Van Norman No. 9, Elevation



Source: *VLA Sketch Plan Books*

Figure 6.6 – Van Norman No. 9, Floor Plan

Source: *VLA Sketch Plan Books*

solve the many programs that arose during the building process. All of the owner-builders with whom I spoke referred to their relationship with their building inspector in a positive vein.[7] One veteran put it this way:

> So, when I had a problem, he [Mr. McFarlane, the building inspector] would come up. He taught me how to hang doors. He'd come in, and grab a nail, and bang a nail in where ever he could and hang his coat on it. And just set to work.[8]

Mr. Millard was thankful that his building inspector, Mr. Woodworth, was there to approve the work he did on the addition to his home:

> Woodworth was quite helpful – not so much with the construction, but to pacify [the VLA] – he sent in good reports for the different stages that he saw. He submitted good reports in my favour, so that went well.[9]

Many of those with whom I spoke believe that if the inspector had not been so helpful, their home may never have been completed. For instance, Mr. Colling also remembers how helpful Bert Woodworth was:

> He came there regularly, because he just lived on Wilson Street in the Village [of Ancaster]. He would drop by there, any time during the day, when I was at work or any time. And if there was anything that wasn't right, he'd leave a message to call him. I'd call him and he'd say, "Mel, I want you to do such and such."... [He was] very helpful. He'd work right along there with you. He wouldn't come in and reject something, he'd come in and say. "I want that done a certain way." ... He would tell you what he wanted done, and you would do it. He worked with the veterans, and the veterans worked with him.[10]

Building inspectors were the eyes and ears of the VLA in the field. They made sure that the spirit of the Act was followed, at times by ignoring the letter of the law. Owner-builders had to wait until they received approval of their plans before they could start to build. To help expedite the process, however, the VLA allowed veterans to excavate their

basements prior to final approval. It was understood that any further building might be cause for disqualification. This rule was designed to ensure that veterans did not proceed without the benefit of the guidance from the building inspector. In practice, however, the rule was occasionally bent. In the case of the Livingstones, they began building before final approval came through. They had access to the building supplies, Mrs. Livingstone was expecting their first child, and they needed a home. Bert Woodworth, the VLA inspector, chose to turn a blind eye. "Mr. Woodworth said, 'I knew that you were building, but I stayed away until the approval came through.'"[11] Mr. Hall related a similar story. Following many months of delays he decided to proceed without VLA approval:

> When he [Mr. McFarlane, the building inspector] came in he laughed. I was standing there talking to him, and the electrician was putting the light switches in, and putting the plates on, and he comes in and he says, "I got good news for you." And I said, "What's that?" And he said, "You're finally approved, you can start building your house." I said, "Great." We were putting the electricity in. He said, "I don't know about you." I said, "It was either you or somebody else that was going to mortgage this place." He said, "Well, you got approval." And shortly after that, I think the next week, I got – I don't know if it was three or four payments.[12]

METHODS OF HOME BUILDING

Not every veteran wanted to undertake the arduous task of building their own home, though. Mr. Thomson explained his reluctance thus, "I actually bought a lot. ... And then I chickened out on it, because I didn't think that I could build it myself, which was a good move."[13] To the uninitiated it must have seemed an enormous undertaking. Even those who did build their own homes were sometimes overwhelmed. One veteran commented that he

built his home without knowing exactly what was in store for him. He had originally enquired about purchasing a home in the Spring Valley subdivision, but since there were no homes available, he opted to build his own. Even after attending VLA-sponsored building classes he was perplexed, especially with the terminology. He likened it to not knowing any computer jargon and having to learn not only the new language, but also how to use the computer at the same time. To him *joists*, *rafters*, and *studs* were all new terms. He said that he did not have to choose the plans supplied by the VLA, but because he did not know what to look for, and felt inexperienced, he decided to play it safe. With all of his misgivings, he built his home with help from the building inspector, his finance (later wife), his brothers, and friends. Even so, in the end he expressed no regrets. To him, owner-building was a positive learning experience.[14]

For some veterans, such as Mr. Gibson, there was never a question of whether to build, it was just a matter of where. "My wife and I were driving by here, and we saw this guy's sign here, and we were looking for a place to put a house."[15] Mr. Brydges put it most succinctly, "We always thought that we would build our own home."[16] For most however, the decision was new. Mr. Colling was spurred to build his home when his brother built his home, "My brother had built his house, and I had helped him. So that gave me an idea of what to do. I thought if he could do it, I could do it. I helped him, and he helped me."[17] The Dawsons, in exploring their options were convinced by the success of others, "Friends of ours lived up the street, and they had just finished building. And we came up this way, and liked it, and decided to build."[18]

Twenty-five of the thirty veterans that I interviewed in the Hamilton area moved into homes that were new (83 percent).[19] These homes could be VLA-built, speculatively built, or owner built. Of those, twenty-two of the veterans worked in conjunction with the VLA to build their homes (88 percent).[20] This leads to the assumption that the vast majority of small holdings across Canada were built under the watchful eye of the VLA. National figures are not available to compare whether my interview sample was representative of Canada as a whole. The two significant exceptions to this assumption were homes that were speculatively built by contractors, and resale homes.[21]

NEW HOMES BUILT SPECULATIVELY BY CONTRACTORS

Speculatively built homes on scattered sites that were purchased by the VLA for veterans were subject to VLA approval based on the same standards as those in VLA subdivisions were. Three of the families moved into speculatively-built homes that were inspected by the VLA and approved for purchase (ten percent). The Aspdens moved into a home on a city-sized lot, as Mr. Aspden was in excess of fifty percent disabled, and was eligible under Part I. Two of the other veterans whom I interviewed had also purchased speculatively built homes. The Millards of Ancaster bought their home in 1949 from a contractor who had built a number of homes along Hamilton Drive in Ancaster, and the Berrymans purchased their home on Stone Church Road in Hamilton, in 1955. These only just met minimum VLA standards – they were built on 1.6 acres of land, the minimum of two acres less the maximum allowance of twenty percent. Mr. Millard described the process of

having the property approved by the VLA, hinting that the contractor might not have been completely forthcoming in his intentions:

> [We had] one and six-tenths acres. We had to get special dispensation. They were supposed to be two acre lots, and the chap that was building – he built the house next door first and sold it under VLA to another chap – and then he built this one and sold it to me. At that time I wanted the two acres because you have to get special permission for one and six-tenths. So he came back with a story that he owned the rest of the land down to the corner, and he intended to build more homes for veterans, under the same conditions. So they made the exception, and allowed the one and six-tenths, rather than the full two acres ... He didn't build any more. I think that [it] was a con, actually ... He knew enough about it to know that he could get away with selling one and six-tenths. So, he was knowledgeable – he knew the score.[22]

The Berrymans, also purchased their home from a contractor who built it on speculation, and provided only one and six-tenths of an acre lots.[23] There were other similarities between the two holdings as well. Both the Millards and the Berrymans had very small homes that barely met the VLA's minimum requirements. In particular, the Millards bought a home that was built with just the bare essentials:

> When we bought this house the builder knew what he was doing because all there was in the house, in the way of plumbing, was a toilet in the bathroom. No tub, no sinks, no nothing. The kitchen had nothing in it. No plumbing, no sinks, no nothing. The whole house had one toilet, and that was it. ... The VLA approved it ... The builder knew what he could get away with as far as the expense. The strange thing about this is that all these floors are hardwood floors – now why put all the money into hardwood floors instead of a little better plumbing?[24]

Both families enlarged their homes within five years of purchase. But neither family expressed regret that the initial home structure had turned out to be too small so quickly. In fact, Mrs. Berryman tenaciously holds on to her property today, with the view that she would rather have her small home on a large lot, than a larger home on a small lot: "You know,

those places over there [on the south side of Stone Church Road, across from Mrs. Berryman's home] are worth about a quarter of a million, but you know, you can reach out and touch your neighbour. .. I'd just as soon have my little piddly ... house and all this land."[25]

RESALE HOMES

Of the thirty veterans and their families that I interviewed, five moved into previously owned homes (16.7 percent) (Figure 3.1). The Benthams, Chesters and the Thomsons moved into homes in Spring Valley subdivision that had been previously owned by veterans, and the Coplands moved into a home that had been built by a veteran on Upper Sherman Avenue in Hamilton.[26] Only the Taylor home had not been built specifically for the VLA, and was approved by the VLA prior purchase. When Mr Taylor retired in 1965, he opted to buy a resale home instead of undertaking to build his home, or hiring a contractor. The VLA was amenable, but still strictly enforced their standards. In fact, when the VLA examined the house, they purchased it on the condition that the Taylors ensure that a number of small repairs were made. They did not leave the Taylors without guidance, and provided the same level of help as was available for any other veterans building under the program. Mr. Taylor remembers that the VLA was strict in its recommendations for repairs, but that there was always someone available to help:

> The VLA helped us. We needed a big shack with five kids. ... They were consulted because, for all intents and purposes, they were the owners. ... They were very strict when they inspected the home. ... they left recommendations for fixing. ... They followed up to make sure that repairs were made, but also they [the inspectors] were available to help if we needed it. ... If we wanted any help were always had a number

> to call. If there was any construction to be done, they would come and advise and suggest. [The VLA] was a life saver – they helped us out financially.[27]

The Taylors built their home in what has been a rapidly growing area of Ancaster since the late 1970s. Their one and a half acre property was especially attractive to developers as it faced Golflinks Road, the site of much new construction, and the main road through new housing and retail development. On a number of occasions they were approached by companies wishing to buy their property, but Mr. Taylor found that "when they realized that the VLA was involved, they usually backed off."[28]

VLA-BUILT SUBDIVISIONS

The VLA built fewer homes in its own subdivisions that it had originally intended. Originally, in 1944, it planned to erect five thousand homes over the next two years of the program.[29] They hired contractors to built these homes in subdivisions across Canada. But a myriad of problems arose. The most serious were the wide-spread cost overruns. By 1946 these resulted in homes costing more than the six thousand dollars maximum allowed by the Act. To remedy this, Order in Council PC 1278 of April 2, 1946 allowed for the VLA to write off one million dollars in cost overruns.[30] In the 1947 Annual Report, the VLA summed the nature of the problems this way:

> By the end of March, 1947, it was increasingly clear that many veterans were faced with the alternative of lower standards of homes or postponement of construction in the hope of lower costs later on or subscribing capital needed to supplement the maximum provided by the Act for the purchase of land and the construction of homes equivalent to minimum National Housing Act specifications.[31]

Another significant problem in the early construction era was a shortage of skilled workers to build the houses, which resulted in less-than-qualified workers being hired by the construction firms subcontracted by the VLA.[32] By 1947 there were mounting complaints of substandard workmanship in the VLA-built subdivision homes. The Administration authorized that all "deficiencies in the construction of houses [were] to be remedied and necessary repairs made 'rapidly, efficiently, and generously'."[33] These repairs were to be corrected "not only in fairness to the veteran purchasers but also to safeguard the public investment involved."[34]

A well-documented example was the VLA subdivision of Charleswood, Manitoba. The authors of a report commissioned in the summer of 1972, note that problems arose from the onset.[35] To begin with, the site itself was ill-chosen, and suffered from very poor drainage. Built on the flood plain of the Assiniboine River, the land was too low to drain properly, and homes closest to the river had constant problems with their septic systems flooding and failing. Flooding was common throughout the entire subdivision in the spring when the water table was saturated, and runoff collected on the flood plain.[36] The chronic septic problems were a drain on VLA resources, and continued until the sewer system and an adequate storm sewer system were installed.[37]

Other construction complaints from Charleswood pertained more specifically to the construction process. They included improperly shingled roofs, leaking window frames, hardwood floors that cracked, and improperly fitted joists. The 1972 reports noted that similar problems were experienced across the country.[38] For example, in another report on

VLA subdivisions in the London, Ontario area, there were indicators that some of those homeowners were also experienced problems with undersized septic systems, and poorly designed windows that leaked.[39]

The main problem with the VLA building of the subdivisions, though, lay with a faulty "cost plus contracting system that provided no incentive for the contractor to keep building costs down. This arrangement was discontinued by 1947, and a"firm bid" policy was adopted instead. As well, the Administration changed its policy to end large-scale contracting so that the Director only entered into construction contracts with individual contractors for individual homes. The last VLA-built subdivision home was completed by 1947-48 fiscal year, bringing the total number of VLA-built subdivision homes to almost three thousand, located in or near twenty-six cities across Canada.[40] This ended the VLA's tenure as a large scale builder of homes, but it also resulted in a change in construction focus towards veterans as the builders of their own home.[41]

The Spring Valley VLA-built homes were constructed by W. H. Yates Construction Company Limited. The styles of homes that built were very similar, but, unlike many early privately built subdivisions, more than one or two models were used. In fact, there were fourteen different designs created by four different architects (Appendix "A"). All homes had full basements, with clapboard exteriors, and were either single storey, or one-and-a-half storey homes. Sizes ranged from a modest 705 square feet of the Rule-Wynn-Rule No. 1, to the 1,301 square foot Van Norman No. 3 home, and all homes were sold for six thousand dollars.[42] Additions to the homes, as well as other out buildings such as garages or garden

sheds were the responsibility of the veteran, who could apply for a Part III loan to improve their property.

Interestingly, there were very few complaints from Spring Valley veterans. The only general complaint was that the pine flooring on the second storey of the one-and-a-half storey homes was inferior. The Spring Valley subdivision files indicated that action was taken by the VLA, but there was no indication as to whether or not the floors were replaced. In fact, when asked about the workmanship of the home, Rus Thomson put it this way, "Where they could use one nail here, they used ten. This place was put together to last."[43] Perhaps because it was the first subdivision built in Canada, the contractors may not have encountered the problems facing other builders later in the program such as material shortages and a lack of skilled workers.[44] Before the end of the war, the VLA stockpiled building materials in anticipation of wide-spread supply shortages. These stockpiles could have ensured that the early construction projects such as Spring Valley were relatively well-supplied. As well, the location of the stockpiles may have had a bearing on their availability. Because thirty-four of the eighty-two VLA construction sites (forty-two percent) were found in Ontario, the contractors in Spring Valley may have had ready access to materials.

The most serous problem found in Spring Valley had to do with a right-of-way that Hamilton Hydro claimed.[45] The problem started when the VLA was assured that Mrs. Taylor had clear title to her property. The VLA bought the property, laid out the subdivision, and built the homes. Then, in 1953, Hydro claimed that they owned a sixty-six foot wide right-of-way that cut a swath cut through the Spring Valley subdivision from the east (Lots #9 and

#10) to the west, through Lot #89, Mr. Robinson's property (Figure 5.4). The right of way had been part of the Radial Rail Line track that ran from downtown Hamilton to Brantford, and when the line closed, Hamilton Hydro bought the property as a future route for hydro lines running west from Hamilton. In 1953 Hydro wanted the right-of-way returned, regardless of what was built on the land. Because it ran through Mr. Robinson's home, the VLA offered him the option of moving to any other holding that he wanted, expenses paid and with no penalty to him. Mr. Robinson refused, pointing out that he and his family did not want to move. The VLA entered into protracted negotiations, and three years later, in 1956, an agreement was reached, whereby the VLA would pay to have the Hydro lines rerouted. To finalize the agreement both Mr. Robinson and Mr. Thompson (lot #90) had to sign Easement Agreements with Hamilton Hydro, in essence deeding away a portion of their backyards.

PROPERTY MAINTENANCE AND COMMUNITY DEVELOPMENT

The VLA was concerned not only to ensure the sound construction of homes but also the continuing maintenance of its subdivisions. There was a fear that these concentrations of veterans would become "veteran slums."[46] The VLA insisted that the properties be maintained up to the standards that it set. For example, in a 1956 memo from the London District Supervisor, to the Regional Supervisor, regarding the Spring Valley Subdivision, Mr. Ramsay wrote of his concern with the condition of some of the subdivision properties:

You will recall that during our Conference at Brantford last March, that the writer

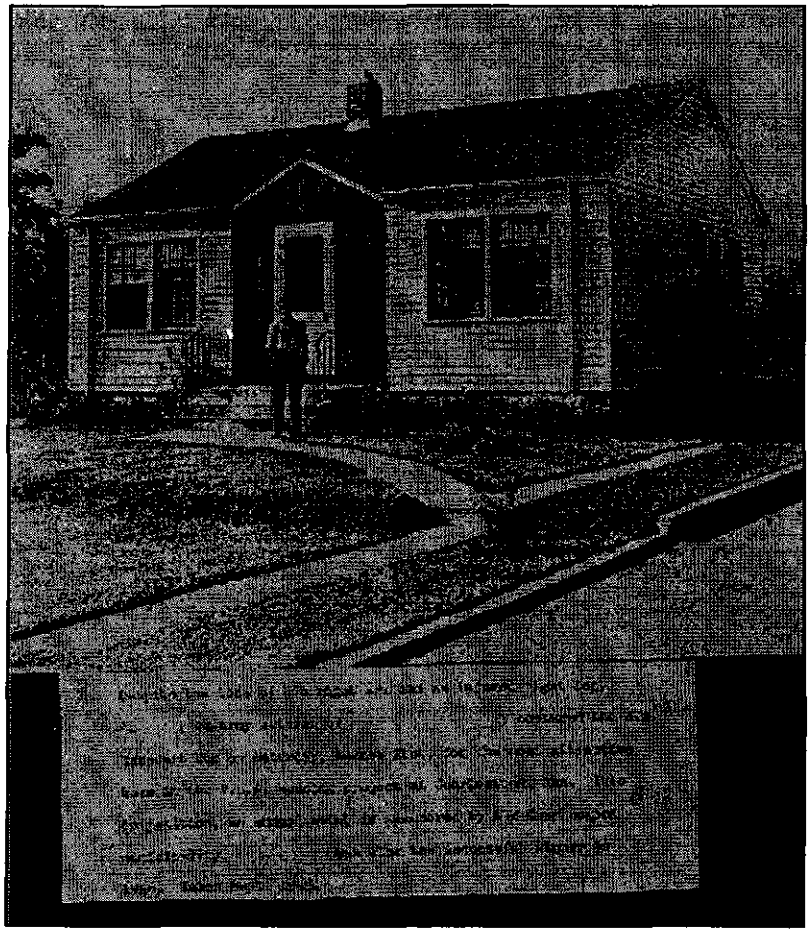
> discussed our policy concerning Small Holdings located on subdivisions, as well as off subdivisions, where there was a definite lack of maintenance and development on the properties to the point where they were detracting in value of adjoining Small Holdings. I mentioned at that time that the responsible veterans should be contacted by the Settlement Officer concerned, and informed that improvement must be made by them on such undesirable factors as weed growth, lack of paint on the buildings, lack of lawn cutting, etc. If the Settlement Officer was not meeting with success the case would then be referred to the Regional Supervisor and a strong letter would be sent under his signature, emphasizing that unless these matters were attended to properly his case would be referred to the District Board of Default. I have discussed the situation with Mr. Pawley frequently during the past few months, and he is quite prepared to have such veterans before the Board, even though payments, taxes and insurance are paid.[47]

Less heavy-handed methods of ensuring compliance were also used, in particular by encouraging horticultural competitions, whereby subdivisions were judged on their upkeep and landscaping. It was hoped that these competitions would inspire the holders to improve their properties. Apparently these were effective because in the case of Charleswood, the municipality sponsored the *J. A. Cathcart Cup*, which was awarded to the most attractive home in the subdivision (Figure 6.7). In 1949 the VLA held a national competition, and the Spring Valley subdivision was judged the best in Ontario and among the top three subdivisions in Canada (Figure 6.8).[48]

Not everyone believed that such competitions were worthwhile. D. M. Keith, Regional Supervisor for the Atlantic District, argued that the competitions were a waste of money and manpower:

> In some instances those particular projects which seem to have fallen under the scope of Field Staff Training which turned out to be completely worthless and expensive should be brought to mind, and I can think of one horrible example and that was the Small Holding Development competition wherein the Administration spent Thousands and Thousands of Dollars in time and travel, and Senior Officials

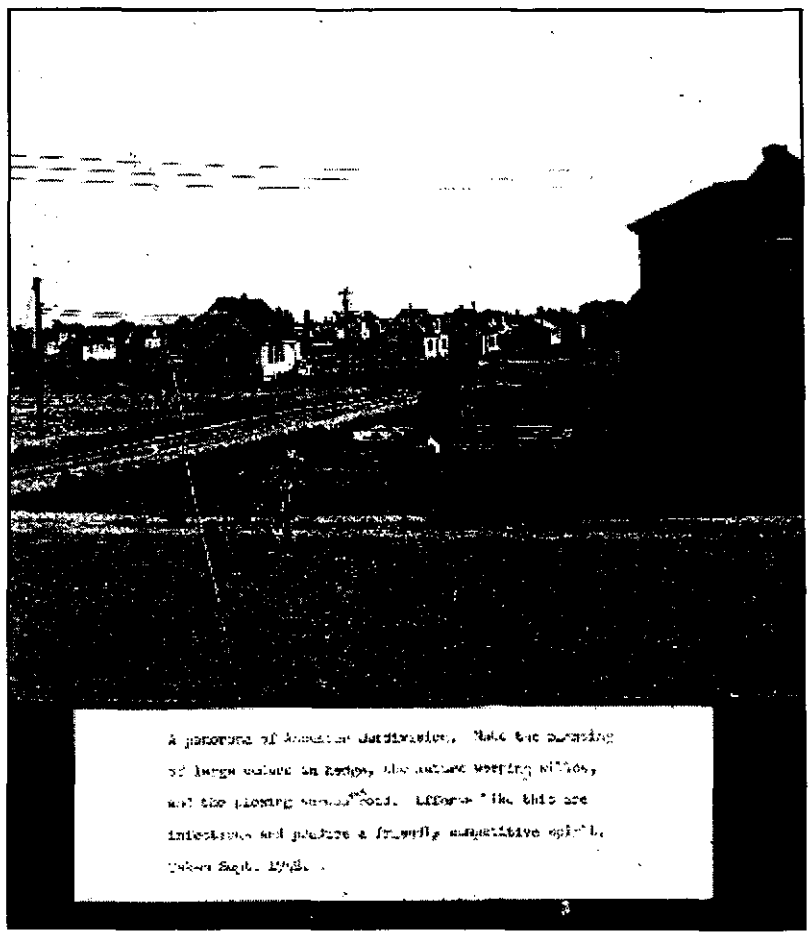
Figure 6.7 – Photo of a Charleswood Subdivision Cathcart Cup Winner



Text: Despite the loss of his right arm and an injured right leg, _____, ex-army veteran of _____, captured the JA Cathcart Cup on Saturday, August 21st, for the most attractive home in the housing project at Charleswood, Man. This competition, an annual event, is sponsored by the Charleswood municipality. _____ was also the successful winner in 1946. Taken Sept. 1948.

Source: VLA Subdivision Files

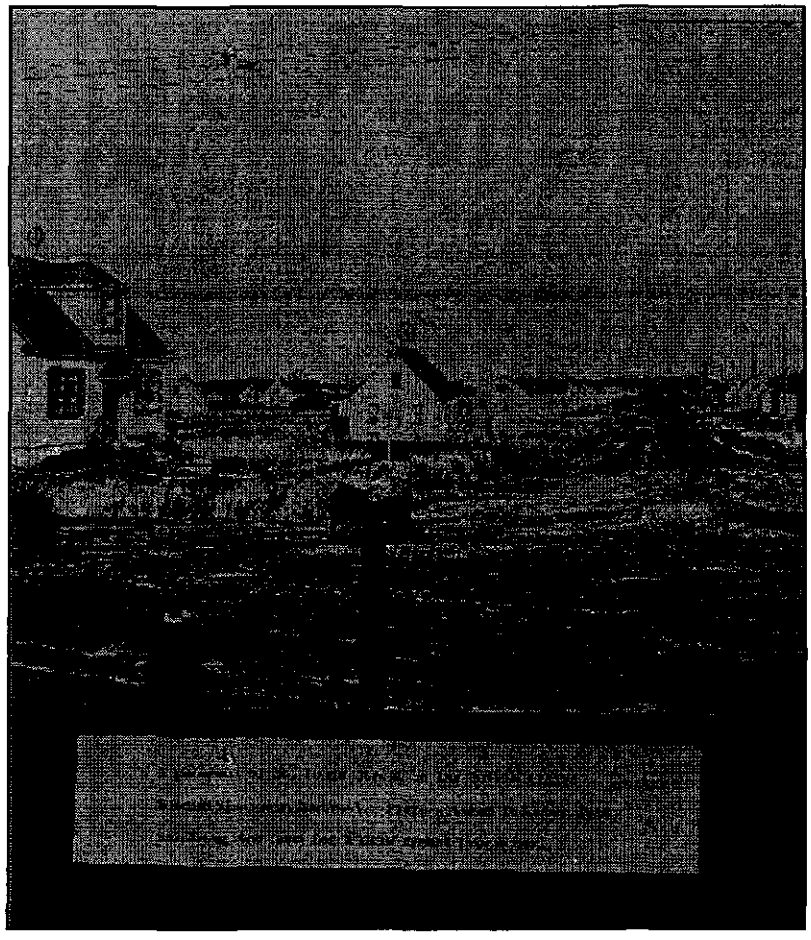
Figure 6.8 – Photo of Ancaster's Spring Valley Subdivision



Text: A panorama of Ancaster Subdivision. Note the planting of large cedars in hedge, the mature weeping willow, and the plowing across the road. Efforts like this are infectious and produce a friendly competitive spirit. Taken Sept. 1948.

Source: *VLA Subdivision Files*

Figure 6.9 – Photo of the Pointe Claire Subdivision



Text: A panorama of St. Louis Street on the Pointe Claire Subdivision near Montreal. Picture taken December 1948 points up the need for a development programme.

Source: *VLA Subdivision Files*

> traveling around the country to take snapshots of different houses all over the Districts for no other purpose than to say we have picked a winner here in a Small Holding Development and give this man a stupid little plaque indicated that his was a better development than someone elses (Figures 6.7, 6.8, 6.9).[49]

Mr. Keith also had concerns that the judging of the properties was biased, and the resulting benefits not necessarily to those who deserved them most:

> The man, himself, may have had a slight flair for landscaping, or had a wife with a dutch [sic] uncle who was skilled in the art of this work. No consideration was given and this whole program turned out to be one of useless expense. ... There were side benefits to this and they were mostly enjoyed by the Nursery Companies who were provided with extra business as a result of this landscaping program. One owner of a prominent nursery and greenhouse in Ontario told me personally that he received Thousands of Dollars in the form of a cheque for materials which was ordered for a VLA sub-division which was never delivered.[50]

Such dissenting voices were rare. The 1950 Annual Report, noted that:

> The Small Holding Competitions, where they were held during the year, proved very successful, and achieved a large degree their aim of encouraging the veterans to develop and enhance the value of their properties. In view of this success and the widespread interest and enthusiasm in evidence, plans have been made to continue them during the forthcoming years as a part of the Administration's overall development program."[51]

Indeed, if anything, the Administration's effort to instil community pride was more effective than they might have wished. A striking feature of life in Spring Valley subdivision was the emergence of a strong sense of community. The veterans of Spring Valley became an effective, united force. They worked together on a number of occasions to improve their community, and to foster change in VLA practices. Social cohesion was borne out of shared life experience. All were veterans, most were young, and with limited resources. Mr. Jordison articulated it this way, "We were all a bunch of vets. We all had a common thing.

We were all starting fresh from nothing. Very few people had jobs to come back to – one or two, very few. It didn't matter, education level, or anything like that. So we had very much in common."[52] Many of the veterans were newly married and soon there was a mini baby boom in Spring Valley. Mrs. McCullough remembered that there were so many children being born in the early years of the subdivision, that she took to calling it *Stork Valley* instead of *Spring Valley.*[53] It was the needs of these children and the rapidly growing community that focused the community spirit.

The first task that the veterans of Spring Valley undertook was to incorporate the *Spring Valley Community Association* in 1948.[54] The group's incorporation was important as its second task was to petition the VLA to sell it two lots that were not going to be used for houses so that they could build a playground. The Spring Valley Community Association was the first group to purchase land from the VLA for community improvement. With this success in 1948 of the first endeavor, the group pushed on and purchased more property for a community centre. They started building their meeting hall – the Quonset hut (Figure 6.11) with most of the families in the subdivision chipping in money and/or labour.[55] When completed, it was used as a gathering place for all different types of activities – dances and euchre parties for the adults, Girl Guides, Brownies, Cubs and Scouts for the children.[56]

The community centre was not the only cooperative venture of Spring Valley residents. They also brought Little League Baseball to Ancaster. And with Little League came the need for proper facilities. The Association again petitioned the VLA for an additional fifteen acres in the ravine below the survey so that they could build a baseball

Figure 6.10 – Newspaper Article, Re Spring Valley : "Bicentennial Browsings"

THE WORK of the Spring Valley Association of Ancaster stands out.

War vets join to form community association

Bicentennial Browsings

What makes Ancaster such a great place to live?

Among the memories of Ancaster residents in the late 1940s, '50s and '60s, the work of the Spring Valley Community Association stands out. No other local organization can claim to have done so much for community recreation.

The association included veterans who moved into Ancaster just after the Second World War. They were not only the first survey in Ancaster, but also the first in Canada to be organized under the Veterans' Land Act.

In the early 1950s, they were deemed to be the most outstanding VLA organization in Canada. In Ancaster, they were not exactly welcomed with open arms at first, but they soon proved their worth by the magnitude of their volunteer work.

In 1946, the Government of Canada purchased the Taylor farm and built 109 houses, each on a one-half acre lot available to veterans only.

The terms of purchase, by today's standards, were not high: $600 cash payment down and a 25-year mortgage at 3.5 per cent, but it was still difficult for former soldiers, sailors and airmen, many who had served for six years, to come up with that kind of money. The property taxes in 1947 amounted to the grand sum of $49.17.

These post-war settlers, previously unknown to each other, brought with them a great sense of community living. What singles them out is that they did so much of the labor themselves.

For instance, in 1949, they raised a quonset hut by themselves to serve as a community centre for all of Ancaster. Many community groups met here, including Girl Guides, Brownies, Boy Scouts, Cubs, athletic groups and dancing classes.

On May 20, 1954, Marshall Memorial United Church held its organizational meeting

compaying photograph.

During late 1946 and early 1947, while they were getting organized, the association held its meetings in the living room of Maj. Heming. This house is located at 117 Wilson St. W. In honor of Maj. Heming, they named their sports field Heming Park, which is now called Little League Park.

Speaking of the Little League, the association was the leader in bringing this world-wide organization to Ancaster. It was the men of the association who hacked the ball park out of the hillside.

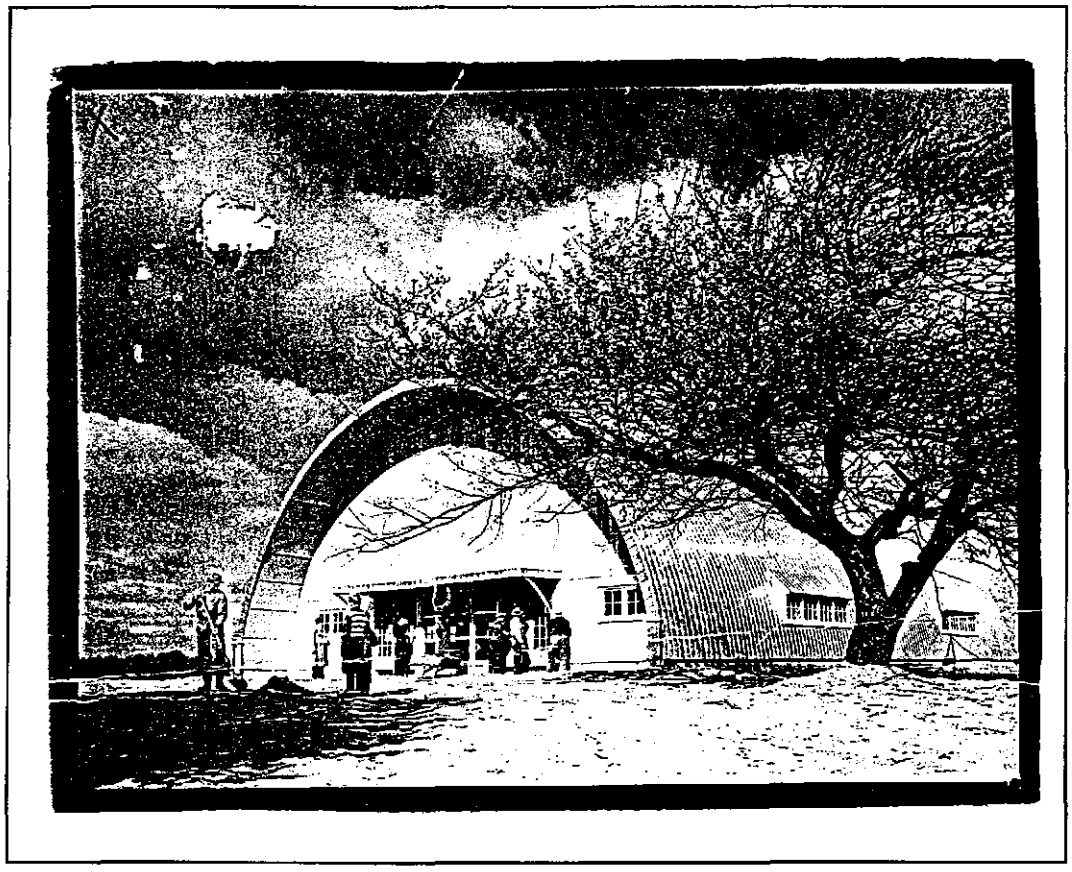
It was necessary to bulldoze over no less than three springs in the hillside to build the original diamond. Hence, the *origin of the name.* Without the involvement of the association, there might have been no Ancaster Little League.

More next week, and we'd like to hear from anyone with more information. What has come to light in doing this research is that a lot of Ancaster residents have in their possession material which should not be lost.

There is a permanent place for such material, the archives of Fieldcote Museum. If you have something about our past worth keeping, contact Fieldcote. Your private papers may be irreplaceable items of history.

Source: *James Kennedy, Personal Files*

Figure 6.11 – Spring Valley Quonset Hut, c. 1949



Source: *VLA Spring Valley Subdivision Files*

facility.[57] The VLA made a counter-offer, whereby the Town of Ancaster would own the land, and would lease it back to Ancaster Township Little League for one dollar a year as long as there was Little League being played at the park. Ancaster Little League would be responsible for the development and maintenance of the park.[58] All sides agreed, and construction began immediately. The building of the baseball diamond in the ravine was quite an undertaking. As the newspaper article, "Bicentennial Browsings" observed, "It was the men of the association who hacked the ball park out of the hillside. ... It was necessary to bulldoze over no less than three springs in the hillside to build the original diamond. ... hence the origin of the name [Spring Valley]. "[59] To contain the underground springs, the group had to excavate the entire hillside, and install clay pipes to direct the springs off to the sides of the diamond. The ground had to be graded, grass planted, and the diamond built.[60] The Association installed light standards at Little League Park so that games could be played at night. The group arranged to have the lights and the six towers donated, Dundas hydro contributed equipment and manpower to have the light standards installed. As well, the group built an announcers' booth and a canteen that was run by volunteers.[61] Today the original baseball diamond is still used, and the canteen is still run by League volunteers, with profits going to Ancaster Little League.

Sporting and social facilities were not the only causes undertaken by the Spring Valley Community Association. Politically, there was some feelings that the town was not interested in the concerns of the residents of Spring Valley. To change this, the Community Association supported candidates in the municipal election in 1952 who were sympathetic

to their needs. Mr. Jordison recalled how aggressively they campaigned for council seats.

> We decided that we needed someone representing our council. ... We had two cars – they volunteered their cars – and we covered the whole township. That's how we got [the information out]. The idea was that anybody that was driving two or three in a group, that they would run in a school meeting or a church meeting, or anything, drop them off and go and talk. That's how we won. We pushed it."[62]

With friendly faces on Council, came a voice for the Spring Valley subdivision that would help assimilate the community into the larger Town of Ancaster. As well, they founded Marshall Memorial Church in 1954, and were the driving force behind its construction on Fiddlers' Green Road in Ancaster.[63]

The group's greatest victory was the reform in the way that taxes were collected by VLA holders. Originally, residents paid taxes directly to the municipality. Residents believed that it made more sense for the VLA to submit the taxes as it was the actual owner of the land. Initially, their request was denied because the VLA did not want the added responsibility of collecting taxes from the individual veterans. It would also mean that the monthly payments would have to be adjusted annually to incorporate any changes in the mill rate, and would overburden an already over-taxed staff. But eventually the VLA came to see the benefits to both the veterans, who would be able to space their tax payments over twelve installments, and the VLA that would have the control to ensure that all taxes were paid promptly without the fear of a property going into arrears for any reason.

It seems that similar community groups were formed in other subdivisions. For example, in Burlington, a charter group in the Queensway subdivision agitated for repairs on the substandard workmanship of their homes, and created a play area for children. In the

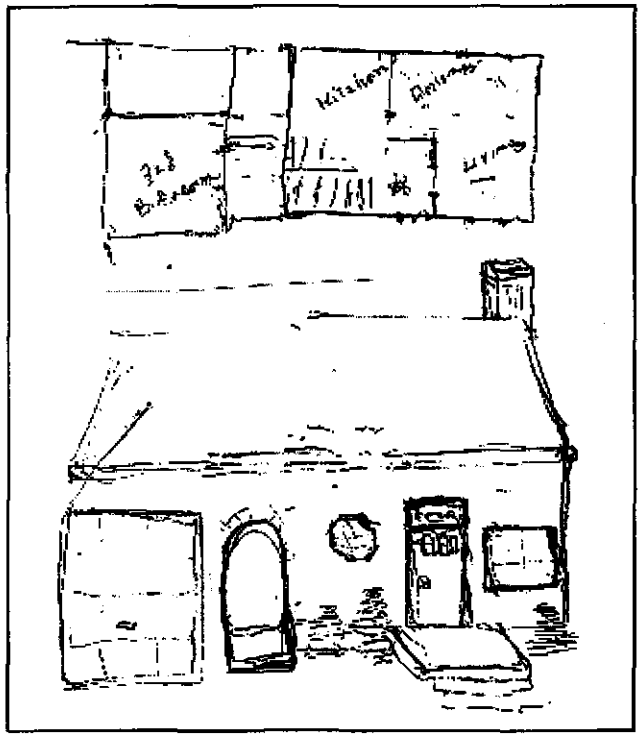
Charleswood subdivision near Winnipeg the veterans group planned a community centre although their plans were never fully realized. The 1949 Annual Report noted the efforts that were being made by subdivision associations across the country:

> Continued progress has been shown during the year by the veterans established on properties in the multiple house subdivisions. Active community associations have been formed by the veterans on nearly every subdivision and their work is a valuable contribution, not only to the individual development of each subdivision as a whole, but also to the development efforts of the Administration. There are very clear indications that among these particular veterans, a marked feeling of pride of ownership is developing, similar to that which is normally and generally shown by veterans established on individual land units.[64]

CONTRACTOR BUILDING ON SCATTERED SITES

Unless the veteran was living in a VLA-built subdivision, he/she had to undertake the construction of his/her own home, either by hiring a contractor, or by becoming the contractor of record. A minority of veterans – six of the families that I interviewed (twenty percent) – arranged to have their homes built by contractors. Anonymous Veteran A and the Jacksons purchased kit homes, and had them assembled by a contractor. The Stevensons and the Woosters both used a contractor who supplied the plans for their homes. The Galashins conceptualized their home to an architect, and had him create a plan that was built by their contractor. Figure 6.12 is the hand drawn rendering of that home. The Hosteins had submitted a plan for their home, but the VLA determined that the front hall was too wide and their plan was rejected. The VLA officer suggested that they choose a VLA/CMHC plan, which they did.[65] The one major advantage of having a home built by a contractor was that

Figure 6.12 – Hand Drawn Rendering of the Galashin Home, By Mrs. Galashin



Source: Mrs. Galashin

veterans did not have to acquire any of the skills necessary to undertake the building of their own home. The downside was the cost. But for those veterans who felt that they could not or did not want to build their homes, this was their only option to participate under the VLA.

Two of the six veterans that I interviewed who utilized contractors for the construction of their homes were older. The Stevensons, for example, waited until 1972 to participate in the VLA, and were well-established at that time. In fact they already owned a home, and its sale financed the construction of their VLA home. They were able to afford a home that was much larger than those built in the 1940s and 1950s. Similarly, the Woosters built their home in 1963, at a time when they were more settled. One of the six veterans straddled the boundary between owner-building and contractor-building option. He and his wife purchased a Halliday kit home, and hired a contractor to erect the home and finish it to the point where the VLA would permit them to move in. They later finished the interior themselves. Eventually, they

also added a garage, and made other improvements to their property.[66]

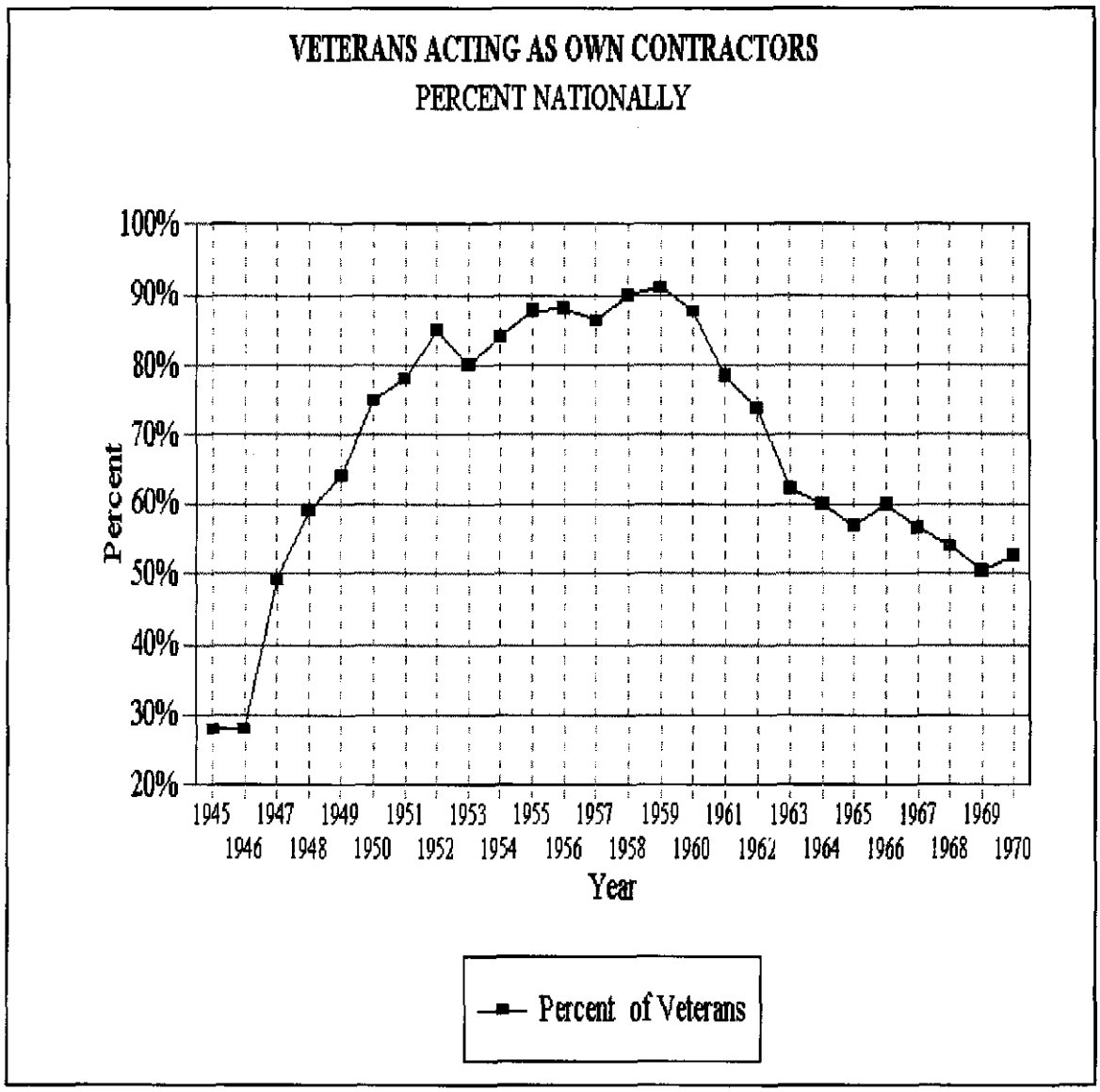
Although it was the least subscribed to method of home construction, contractor building served a niche population. Because of the strict building controls of the VLA it is unlikely that speculatively built homes would have been able to supply the same numbers of homes as contractor built homes did.

OWNER BUILDERS

In Hamilton, and indeed nationally, most veterans acquired homes through the VLA by building their own. Figure 6.13 shows that nationally the proportion of all new VLA-financed homes that were being owner-built increased from twenty-eight percent in 1945 to a high of ninety-one percent in 1959.[67] Between the years 1960 and 1970, the last year for which these figures were available, there was a steady decline in the number of veterans acting as their own contractors. One possible reason for this change in building preference could be the average age and lifestyle of the veteran. In the early years, many veterans were young and had fewer financial resources. By the 1960s, veterans were in their forties, and better able to afford to hire someone to build their homes. Even so, the proportion of veteran owner-builders never dipped below fifty percent between 1948 and 1970.

Owner-builders were, by far, the largest group of veterans that I interviewed in Hamilton-Wentworth. Of the thirty veterans interviewed, thirteen were owner builders (43 percent). In this group six used plans and seven purchased kit homes. Of the six who used plans, only Anonymous Veteran B used VLA/CMHC plans. Mr. Robertshaw got his plans

Figure 6.13 – Veterans Acting as Own Contractors (Line Graph)



Note: Figures were only available until 1970.

Source: *DVA, Annual Report, VLA, 1951 through 1970; Johnson, "Statistics on Housing," 1.*

from an unknown source. The Collings used a plan that they had seen in the Hamilton Spectator, the main local daily newspaper. Mr. Hall also purchased a plan, but reversed it so that the front of the house faced south instead of north. Both the Joneses and the Livingstones created their own plans.

The VLA provided as much building support as it could. Training schools were opened, and by 1950, existed in one hundred and twenty-five centres across Canada.[68] The courses were developed in conjunction with the Royal Canadian Legion, and local schools.[69] Each course consisted of twenty two-hour sessions, and were scheduled to meet the constraints of the veterans attending. Not only were construction techniques covered, but there was also a portion of the course devoted to financing, site selection, plan selection, cost analysis, and the construction contract. It was hoped that the inclusion of these non-construction topics would help the veteran to become better equipped to undertake the momentus tasks of house construction and ownership.[70] There was one such course in Hamilton. Anonymous Veteran A recalls, "There was a course laid out prior to building. My chum and I, we both intended to build, the two of us, and we both attended that course. It didn't cost us anything. We just went. ... It was held at the Armories on James Street."[71] There were also private courses available.[72] Before he built his home in 1948, Mr. Colling attended such a course at Westdale High School in Hamilton. He still remembers the benefits he derived from the course:

> I said, "If I'm going to build a house, I've got to know something about it." I phoned about this course at Westdale High School. And it was good. I learned everything I had to – from the foundation right up to what I had to do to meet all the standards.

> ... There was a chap by the name of Whitey. He had been a carpenter, and he had worked all over Canada at one time or another, and he knew how to build things. And he was good. He took the book, and he said, "Now this is the way that you do it according to the book. But this is the way that you do it on the job." He gave you all the shortcuts.[73]

Financing during building was made to veterans by progress payments. While they made sense to the VLA in controlling the funds, and were standard practice in the industry, they posed a problem for veterans who had to pay for materials before receiving their progress payment. They typically relied on short-term credit from building supply companies to tide them over. Some suppliers would allow veterans to open an account because they knew that the VLA could be trusted to make prompt payments when the work was completed. In many cases, this type of credit was critical.[74] In the case of the Jones family, who built in 1947 in Ancaster, Mrs. Jones remembers their chronic shortage of money, and their difficulty in finding a company willing to provide them with much-needed credit:

> He dug the basement, and they said that he had to put the floor on. And then he put the floor on. ... And then the walls had to go up. And the lumber cost money. ... We didn't have the money to put on a roof, because we couldn't get ahead with the money. We couldn't get any credit from the building supply companies, until we found the Hamilton Building Supply Company. ... We blessed them.[75]

Mr. Hall also utilized the credit offered by a building supply company, in his case Snetsinger's Lumber. When asked if he ever needed credit from Snetsinger's, Mr. Hall simply replied: "It was all credit."[76]

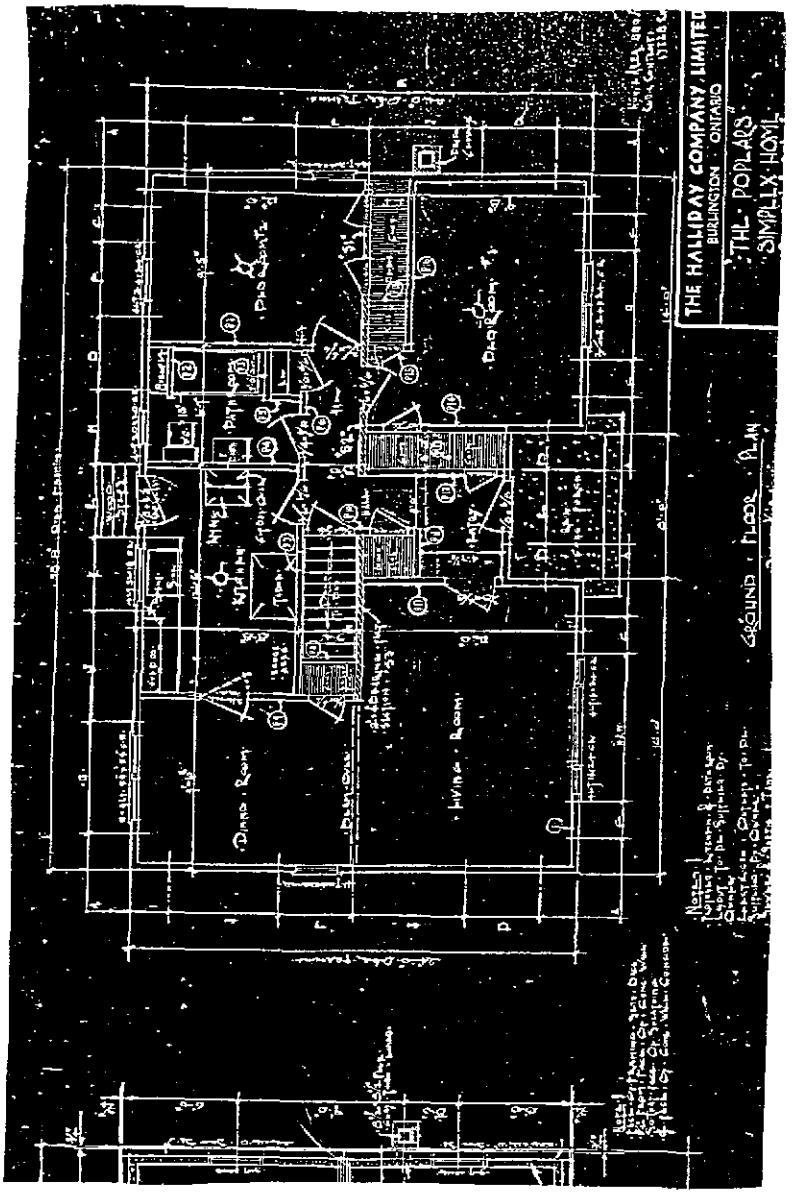
KIT HOMES

Not all owner-built homes were built from the ground up, so to speak. Some used

kits homes – homes that were pre-cut in the factory, shipped to the buyer, and assembled on site, and came complete and with detailed assembly instructions. VLA approval for these kits was automatic, but the process of on-site assembly was still supervised by an inspector. Two different companies were used by the veterans that I interviewed. The first, *Halliday Homes*, was the most popular, with six of the nine veterans who purchased kits using this company. Five of the six built the Poplar model, which was a mid-range, one or one-and-a-half storey home, depending on the elevation chosen, as seen in Figure 6.14.[77] The other company that was used was *Sherwood Redi Bilt Homes*, and does not seem to have had the popularity that Halliday Homes enjoyed. The Brydges and Legaults, who both built Sherwood homes, lived across the road from each other, and it may be that one influenced the other in their choice of a kit homes. Similarly, the Grahams, Dawsons, and Anonymous Veteran A all lived on Upper Sherman Avenue and all built Halliday homes.

An interesting sidebar to the building process for the prefab homes was that the veteran was allowed to opt out of certain features, and still gain approval from the VLA. Interior doors were one such item. One of the veterans interviewed spoke of how he only purchased the exterior doors, the door to the basement (for safety), and the door for the bathroom (for privacy) from Halliday. All the other doors were purchased later, over the five years that it took to complete the inside of the house.[78] Other exclusions included baseboards, painting (except prime coat), kitchen cabinets, walks and driveways, and floor finishing.[79] As well, the finished construction of the second floor was optional, with the rooms only roughed in, as long as the veteran agreed not to use the unfinished area as living

Figure 6.14 – Halliday Home, Poplar Model, Floor Plan



Source: Glen Gibson, Personal Files

space.[80] One of the veterans remembers how he opted to stage the construction, "There were a lot of things that came from the Halliday houses that we did not use. We did a lot of things ourselves. There were a lot of things that we deleted and just got on our own. When it comes right down to it, we just bought the shell."[81] Val Jones remembers that for years they did not have handles on their closet doors, "We didn't have closet doorknobs until I was about sixteen. It was one of those things 'I'll do it some day.' I thought that's how you opened closets – you just dug in your nails and pried them open."[82]

MUTUAL AID AND SUBCONTRACTING

Every veteran was assisted by friends and family, whether he/she was building kit home, or building from plans. Some worked out informal mutual reciprocation arrangements with others who were building their homes. Families and friends all pitched in and did their part, even if it was just watching the children so that the homeowners could build their house. Mrs. Dawson recounted how her parents watched their children so that she could help with the construction of their home, without worrying about them getting hurt. "My mother and dad – we had the two kids by then – my mom and dad kept them pretty well. ... We had these two wide open stairways that went right down to the basement. I didn't want a two and a one year old running around in that area of it."[83]

Not all veterans depended solely on family and friends to help build their homes, though. Two veterans, Mr. Connelly and Mr. Hall, both hired assistants to work beside them through much of the construction. Mr. Connolly employed a neighbour because he was

available and accessible. "I hired a man [Mr. Hemrica] from across the road to help me build the house, for three dollars an hour."[84] The relationship that Mr. Hall had with his carpenter, Bill Cameron, was more regular and long-term:

> We met [Bill Cameron] in West Hamilton. He was building a house in West Hamilton for somebody. And Flo [Mrs. Hall] and I were out walking, which we used to do a lot of. And we passed the house in West Hamilton, and Bill was just handing around. We'd talked about this VLA for about two or three years before we did it. So I told him what I was thinking of doing. And he said, "Where abouts?" And I said, "Well, I have no idea but it's going to be somewhere out in the west end, but where I don't know. It could be Ancaster. Or around the Dundas area. "Oh" he said, "That's no problem." He was single at the time. He's about ten years older than me. He was living downtown. And when he wasn't building a house in his spare time, he was working at Steel Car.[85]

Mr. Cameron and Mr. Hall worked together to on the construction of the house, cistern, and septic tank. Because Mr. Cameron had construction experience, he knew building techniques and could ensure that plans were read properly. Twenty years later, when Mr. Hall built his second home, it was Bill Cameron to whom he again turned for help again.

None of the veterans that I interviewed undertook the complete construction of their homes without subcontracting at least one feature that they did not feel experienced enough to install, such as electrical work, plumbing, heating, or building the foundation of the house. Mr. Gibson remembers vividly the advice given him. "I was told that unless you want a mess, get someone professional in to do the [cinder] blocks. I followed the suggestion. And I got someone to do the blocks."[86] To him it was money well-spent, and ensured that the foundation of his home was properly constructed. Mrs. Piercy remembered when she and her first husband built their home, "It was a prefab from Sherwood Homes ... We bought the

basic house. We did a lot of it ourselves. We had an electrician in. But we did most of the work."[87] Mr. Graham spoke with pride about only having to subcontract two specialties, and being able to do all the other work on his home. "We subcontracted out the plumbing and the heating. I did my own wiring, and all the carpentry work. I did all that. And I wasn't a builder, at all."[88]

The Livingstones had a unique situation with the construction of their home. Mr. Livingstone, who worked for Frid Construction, had taken two weeks of vacation to do his own brickwork. By the time that his holidays were finished, he had only bricked the house up as far as the window ledges. He went to work to request an additional two weeks to finish the brickwork, and his boss refused because they needed him at his job; instead, his boss sent the company bricklayers who finished the job in a day.[89] Each veteran, then, called upon friends and subcontractors according to his/her own abilities and needs. Arrangement were almost infinitely variable and flexible.

GENDER DIVISION OF LABOUR

Many wives played an important role in the construction of their homes. When I was able to ask these women whether or not they felt empowered by building their own homes, they answered, almost to a woman, that they did what they had to do. To them, helping in the construction of their homes was no different than any other task that they undertook for their family. Mrs. Colling best conveyed the general attitude when she said,

"Well, to be honest, young women think that way today. In my generation I was just

> happy to have a home. It was kind of just getting on with your lives. We had lived in an apartment, which was alright. And we had lived with his mom and dad for a while. So this was going to be our place. I was just happy to help him when I could."[90]

She still remembers what drove her to work so hard. "Every time we came to work on the house, we came out, and we went back and come out and go back. Every weekend – we'd work all day Saturday – we'd do everything. So, the sooner that we could get in the more we would get done."[91] One veteran's wife remembers the conditions she had to work under, "I remember hammering nails in the subfloor, and hanging on to a kid. I was moving cement blocks [when I was pregnant]. We were desperate."[92]

For the most part, the women did not do the more skilled work. Instead, they were there to help when they could. Mrs. Colling described her duties this way. "You were the 'gofer' – 'go fer this' and 'go fer that' and 'go fer the other thing.' You just did anything you could to help."[93] Mrs. Dawson made sure that she was available to help when she could. "A lot of the time when he [Mr. Dawson] and his dad were doing the slugging work there was nothing I could do, but I did what I could. You know, hand things and hold things. And later ... I remember those blasted hardwood floors! Finishing them, and polishing them. You know, little things. Making lunches for everyone."[94]

The women that I spoke to did not feel that they built their homes. Instead, they felt that the work that they did do helped their husbands to build their homes. The exception was Mrs. Drake. Her daughter, Val Jones, remembers how much work her mother did in the construction of the family home – much of it skilled:

> My mom did a lot of the work. She did a lot. She was pretty tough. I know she hauled gravel for the basement. And I know she bailed the basement when it flooded. I know she parged all the outside basement walls – the skin concrete coat and the [black] waterproofing over that. She did a lot out there. I know that she complained about moving concrete blocks – that she would move them, then [my dad] would have her move them somewhere else. She did a lot of the less skilled stuff – the grunt work. She caulked the windows. She didn't wait for my dad to do it. ... She did a lot of the finish painting. ... She knew how the things went together, so she knew how to fix them.[95]

Generally, once the women moved indoors to work, they felt that they were more in their own domain, and this is where they felt most comfortable. One wife phrased it best when she said, "I was glad to be relieved of outdoor work. I was glad to move indoors."[96]

THE BUILD YOUR OWN HOME PROGRAM

In 1949 the VLA recognized owner building by introducing a *Build Your Own Home* program as a separately administered portion of Part I. By December 31, 1953, before Part II was introduced in the Amending Act of 1954, approximately 6,650 homes had been built under this program.[97] The following year Part II of the Act was introduced which explicitly incorporated the newly expanded Build Your Own Home program into the Act.[98] By assimilating the program into the Act, it became law. It is difficult to say how much more assistance the formalization actually gave veterans, as all of the benefits that were granted under the Amending Act of 1954 had been available under Part I of the Act since its incorporation in 1942.

Administrators saw the program as a means to allow more veterans the opportunity to afford their own homes. In April 13, 1950, T. J. Rutherford, Director of the VLA, quoted

the average contract for veterans building their own homes at $5,180, compared to those veterans who had their homes built by contractors who were paying approximately $5,750, an average saving of $570 per unit.[99] Mr. Rutherford went on to note that the veteran's wages were considered part of the overall cost of the home built under the Built Your Own Home program, and if they were not considered, the savings would be considerably greater as the skilled wage paid to workers was a significant cost consideration.[100] Author Joseph Schull estimated the savings compared to contractor built homes at between fifteen hundred dollars and three thousand dollars, when the interest free loans were worked into the equation.[101]

Eligibility under Part II of the Act was determined in the same way as for Part I. In addition, those who were already approved under Part I with a mortgage, had earned their Conditional Grant under Part I, or had their contract under Part I canceled due to no fault of their own, could also become eligible under Part II.[102] One of the most significant differences under Part II was that there were no financial benefits available, such as the Conditional Grant and reduced three and a half percent interest rate. Instead under Part II veterans paid the rate determined under the National Housing Act, which was never below five percent, and by 1972 had increased to almost eight percent. The amortization period was thirty-five years for those building under Part II, ten years longer than what was offered under Part I.[103] Although a veteran would incur ten more years of interest payments, this was a beneficial for those on a tight budget, allowing them an option that would free up more capital monthly, and save them from becoming house poor. Veterans also had to provide at least eight hundred dollars toward the purchase of their lot.[104] This was seen as the financial

investment in the same way that the ten percent down payment was required for those eligible under Part I. An additional stipulation was that both the VLA and CMHC had to approve the lot.[105]

The maximum amount of money available under Part II grew as the price of land and materials increased. Initially, a maximum of eight thousand dollars was available, which was increased to ten thousand dollars by the Amending Act of 1959, and then to twelve thousand dollars in the Amending Act of 1962.[106] By 1968, the figure had reached eighteen thousand dollars.[107] Of all the components of the VLA, Part II is the only aspect of the Act that had a spending ceiling, which was fifteen million dollars, which was set up as a revolving fund that.[108] There is no indication, however, that any veteran was denied assistance because this fund had exceeded its maximum.

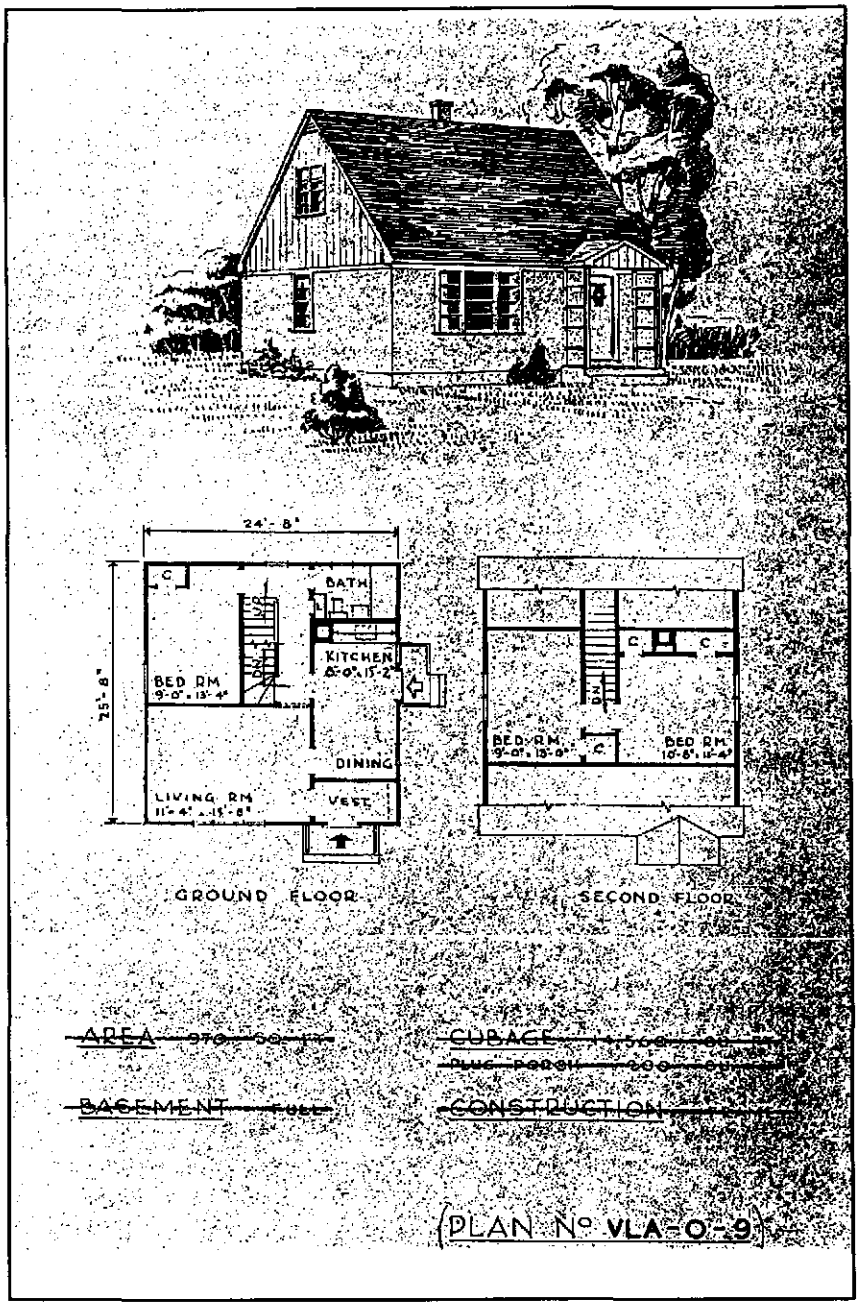
Part II formally offered assistance to veterans building of their homes in five ways. These benefits had always been available to veterans who were building their own homes under Part I, but had not been part of the Act prior to 1954. The first were training courses. Author Joseph Schull estimated that approximately twenty-three thousand veterans attended the construction training courses set up under the Build Your Own Home program and Part II, and that almost twenty-five thousand homes were build by veterans themselves.[109] A second form of assistance was the on-site supervision that was provided during construction, with Field Inspectors visiting the construction site regularly, and offering guidance and direction for the homebuilder.[110] The third form of assistance was financing which was available on an interest-free basis during construction.[111] Fourth, standard plans and

specifications were provided to those building under Part II, if needed. These were CMHC housing plans that were adopted by the VLA. An example was VLA-0-9, Figure 6.15, a very popular one-and-a-half storey Cape Cod. When the VLA/CMHC house plan was chosen, the VLA supplied, free of charge, working blueprints, materials list, and costing sheets listing everything that was needed for construction his/her new home (Figure 6.17). Fifth, legal services were also provided under the VLA Part II, and were largely free of charge. These included the registering of the mortgage and deed, and providing the veteran with the appropriate documents.[112] Legal fees not covered by the VLA were those incurred when registering title to the land, and the cost of the application fee.[113]

> Legal and administrative services, up to an including the drawing and registering of the deed and mortgage, are free except for the payment of the regular $36 application fee. These services do not include any costs the veteran may incur in the purchase of his lot or in transferring good title to the Director of the Veterans' Land Act.[114]

An interesting addendum to Part II was that a minimum of six eligible veterans could build their single family dwellings as a cooperative venture, expanding the cooperative nature of the Act as seen with in the Commercial Fishing component of Part I.[115] Pat Cameron, the wife of a veteran from Nova Scotia, told me about such an endeavor in Nova Scotia, where six veterans formed a co-op where they built six homes, much the same way as construction crew would. The interesting detail in this arrangement was that none of the veterans knew which home would be theirs – ownership was not established until construction was completed on all of the homes. At that point the veterans drew lots to determine which home would be theirs. The rationale for this method of building was that

Figure 6.15 – Plan No. VLA-0-9, Elevation



Source: *VLA Sketch Plan Files*

Figure 6.16 – Plan No. VLA-0-9, Description

5½ ROOMS, INCLUDING LIVING ROOM, KITCHEN-DINING ROOM AND 3 BEDROOMS. FULL BASEMENT. FRAME CONSTRUCTION.
AREA: 970 SQUARE FEET. CUBE: 14,560 CUBIC FEET.

This one-and-a-half-storey house provides excellent accommodation.

Here is another fine plan that has been designed so that it may be completed in two stages - ideal for a young couple! Stage one would only include the completed ground floor, thus reducing the immediate cost of construction. Stage two would include the finishing of the two second floor bedrooms, not required at the initial stage. A door at the top of the main stairs cuts off the second floor until it is required. The ground floor rooms are all of a good size and well arranged for the maximum convenience.

An attractive, simply designed porch protects the front entrance and the large vestibule has ample coat-hanging space. The living room provides good wall areas for various furniture arrangements and the group of three windows assure a bright airy room. The working area of the kitchen-dining room is compact, containing counter space and upper cabinets with a handy dining area adjoining the living room. The side entrance door opens into the kitchen from a useful service porch. The bathroom is located at the rear of the house convenient to the bedrooms on both floors and a linen closet is provided close by. The bedrooms are all of an adequate size and have generous clothes storage space.

This plan has been designed to utilize standard lengths of joists and framing members. Wasteful cutting is thus eliminated resulting in a more economically built house. The main stairs have been skilfully placed to take advantage of the roof slope, and do not require a dormer - another economical consideration.

The perspective view shows an exterior finish of stucco on the ground floor with vertical wood siding on the gable ends. Other exteriors such as brick or stone veneer, or various sidings, may be substituted if desired. A plate glass picture window flanked by small conventional windows may be substituted for those shown in the living room. An alternate front design for this plan is available upon request.

PLAN NO. VLA-0-9

Source: VLA Sketch Plan Files

Figure 6.17 – Plan No. VLA-0-9, Bill of Materials, Page 1

(Rev.Jan'61)

DEPARTMENT OF VETERANS AFFAIRS
VETERANS' LAND ADMINISTRATION

BILL OF MATERIALS

PLAN NO. VLA - 9

ONE AND ONE-HALF STOREY FRAME CONSTRUCTION FULL BASEMENT

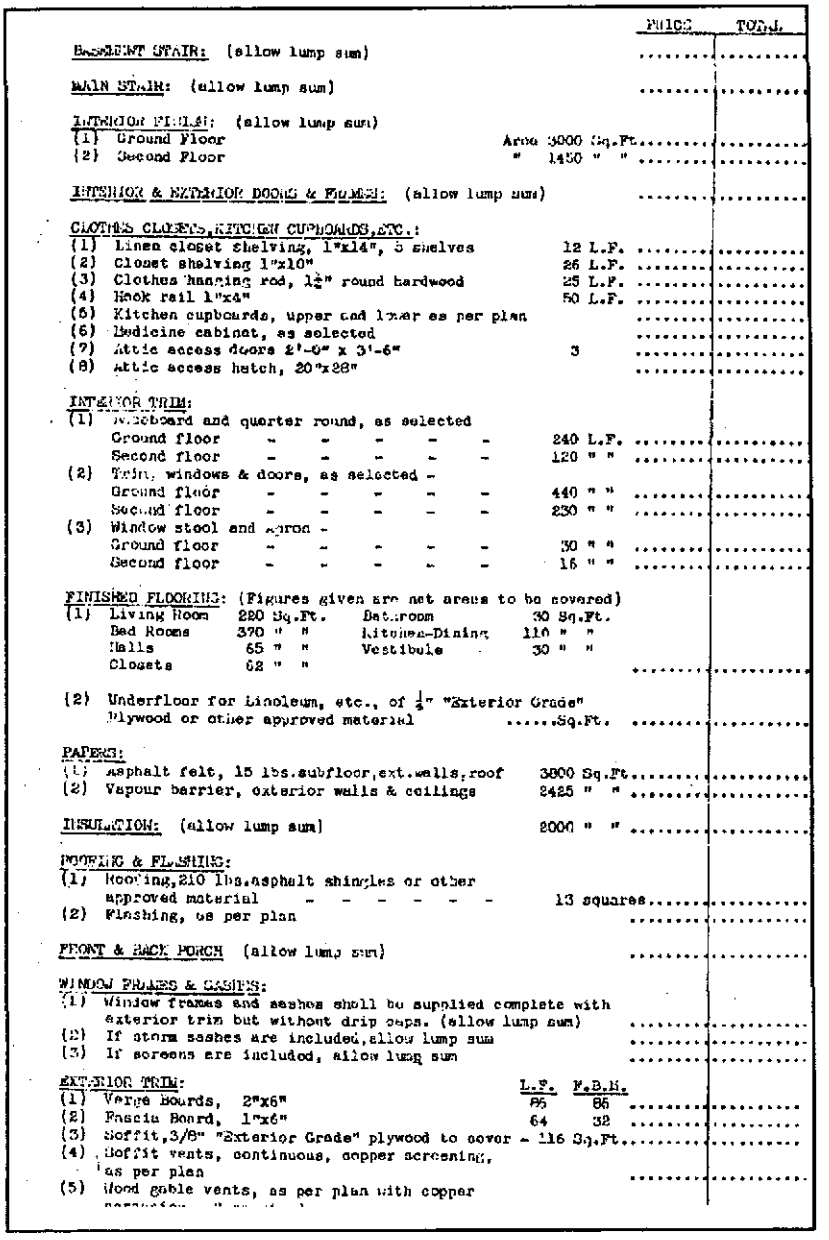
AREA 1082 SQ.FT. CUBE 16200 CU.FT.

The materials used in the construction of this house shall at least equal those described in the N.R.C. Housing Standards and the Outline Specifications.

						PRICE	TOTAL
EXCAVATION & MASONRY:							
(1)	Excavation - (5'-6" Deep)				185 Cu.Yds.		
(2)	Concrete (inc.front porch)						
	Footings				3.6 " "		
	Floor slab				5.5 " "		
	Wall (see note below) 10" thick				22.9 " "		
				TOTAL	32.0 " "		
	NOTE:						
	Concrete Block - If concrete block foundation wall (11 blocks high) is preferred to poured concrete, deduct 22.9 Cu.Yds.of concrete for the wall and add:						
	Concrete Blocks, size 10",	No. required - 754					
	Corner blocks	No. required - 44					
	Half blocks, size 10"	No. required - 22					
	Mortar,Parging and Labour	(allow lump sum)					
(3)	Damp-proofing-Asphalt or tar (one coat minimum)				630 Sq.Ft.		
(4)	Farm tile drains (around footings only)				110 L.F.		
(5)	Gravel fill (slab and farm tile drains)				14 Cu.Yds.		
(6)	Backfill and Rough Grading				185 Cu.Yds.		
(7)	Chimney (allow lump sum)						
FRAMING LUMBER:			Pcs.	L.F.	F.B.M.		
(1)	Beam at Bay	2"x12"x12'	3	36	72		
(2)	Beam,built-up	2"x10"x10'	15	150	250		
(3)	Plate,foundation wall,	2"x6"		104	104		
(4)	Joists,floor	2"x8"x12'	90	1080	1440		
		2"x8"x14'	10	140	187		
(5)	Headers	2"x8"		120	160		
(6)	Studding	2"x6"x8'	7	56	56		
		2"x4"x8'	286	2288	1530		
(7)	Sills, plates,girths	2"x6"		32	32		
		2"x4"		964	642		
(8)	Lintels	2"x6"x12'	2	24	24		
		2"x10"x10'	2	20	34		
(9)	Joists, ceiling	2"x4"x14'	11	154	102		
(10)	Joist ties	2"x4"		88	66		
(11)	Cross bridging			140			
(12)	Solid bridging	2"x8"		48	64		
(13)	Rafters	2"x6"x16'	44	704	704		
(14)	Rafter seat	2"x4"		60	40		
(15)	Ridge board	1"x8"		30	20		
(16)	Lookouts & ledgers	2"x4"		398	265		
(17)	Corner bracing(where req'd)	1"x4"		80	27		
(18)	Subfloor to cover 1330 Sq.Ft.(1"x8" diag.)				1600		
(19)	Wall sheathing to cover 1290 Sq.Ft.(1"x8")				1475		
(20)	Roof sheathing to cover 1090 Sq.Ft.(1"x6")				1300		
(21)	Concrete forms(allowance)1"x8"				200		

Source: VLA Sketch Plan Files

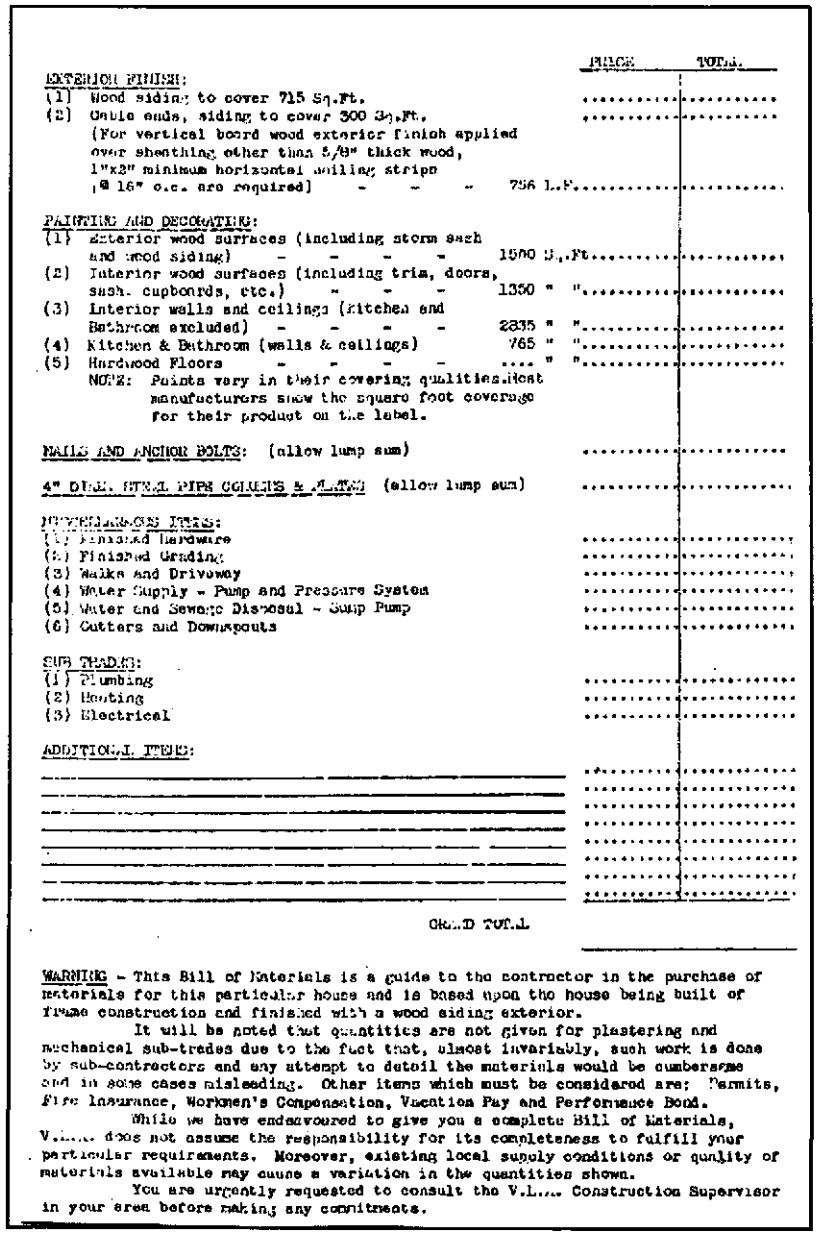
Figure 6.18 – Plan No. VLA-0-9, Bill of Materials, Page 2



		PRICE	TOTAL
BASEMENT STAIR: (allow lump sum)		.....	.....
MAIN STAIR: (allow lump sum)		.....	.....
INTERIOR FINISH: (allow lump sum)			
(1) Ground Floor	Area 3000 Sq.Ft.	.....	.....
(2) Second Floor	" 1450 " "	.....	.....
INTERIOR & EXTERIOR DOORS & FRAMES: (allow lump sum)		.....	.....
CLOTHES CLOSETS, KITCHEN CUPBOARDS, ETC.:			
(1) Linen closet shelving, 1"x14", 5 shelves	12 L.F.	.....	.....
(2) Closet shelving 1"x10"	26 L.F.	.....	.....
(3) Clothes hanging rod, 1½" round hardwood	25 L.F.	.....	.....
(4) Hook rail 1"x4"	50 L.F.	.....	.....
(5) Kitchen cupboards, upper and lower as per plan		.....	.....
(6) Medicine cabinet, as selected		.....	.....
(7) Attic access doors 2'-0" x 3'-6"	3	.....	.....
(8) Attic access hatch, 20"x28"		.....	.....
INTERIOR TRIM:			
(1) Baseboard and quarter round, as selected			
Ground floor	240 L.F.	.....	.....
Second floor	120 " "	.....	.....
(2) Trim, windows & doors, as selected -			
Ground floor	440 " "	.....	.....
Second floor	230 " "	.....	.....
(3) Window stool and apron -			
Ground floor	30 " "	.....	.....
Second floor	16 " "	.....	.....
FINISHED FLOORING: (Figures given are net areas to be covered)			
(1) Living Room 220 Sq.Ft. Bathroom 30 Sq.Ft.			
Bed Rooms 370 " " Kitchen-Dining 110 " "			
Halls 65 " " Vestibule 30 " "			
Closets 62 " "		.....	.....
(2) Underfloor for Linoleum, etc., of ¼" "Exterior Grade" Plywood or other approved material	.....Sq.Ft.	.....	.....
PAPERS:			
(1) Asphalt felt, 15 lbs.subfloor,ext.walls,roof	3800 Sq.Ft.	.....	.....
(2) Vapour barrier, exterior walls & ceilings	2425 " "	.....	.....
INSULATION: (allow lump sum)	2000 " "	.....	.....
ROOFING & FLASHING:			
(1) Roofing,210 lbs.Asphalt shingles or other approved material	13 squares	.....	.....
(2) Flashing, as per plan		.....	.....
FRONT & BACK PORCH (allow lump sum)		.....	.....
WINDOW FRAMES & SASHES:			
(1) Window frames and sashes shall be supplied complete with exterior trim but without drip caps. (allow lump sum)		.....	.....
(2) If storm sashes are included,allow lump sum		.....	.....
(3) If screens are included, allow lump sum		.....	.....
EXTERIOR TRIM:	L.F. F.B.M.		
(1) Verge Boards, 2"x6"	86 86	.....	.....
(2) Fascia Board, 1"x6"	64 32	.....	.....
(3) Soffit,3/8" "Exterior Grade" plywood to cover - 116 Sq.Ft.		.....	.....
(4) Soffit vents, continuous, copper screening, as per plan		.....	.....
(5) Wood gable vents, as per plan with copper			

Source: VLA Sketch Plan Files

Figure 6.19 – Plan No. VLA-0-9, Bill of Materials, Page 3



	PRICE	TOTAL
EXTERIOR FINISH:		
(1) Wood siding to cover 715 Sq.Ft.	.....	.....
(2) Gable ends, siding to cover 300 Sq.Ft.	.....	.....
(For vertical board wood exterior finish applied over sheathing other than 5/8" thick wood, 1"x3" minimum horizontal nailing strips @ 16" o.c. are required) - - - 756 L.F.	.....	.....
PAINTING AND DECORATING:		
(1) Exterior wood surfaces (including storm sash and wood siding) - - - - 1500 Sq.Ft.	.....	.....
(2) Interior wood surfaces (including trim, doors, sash, cupboards, etc.) - - - 1350 " "	.....	.....
(3) Interior walls and ceilings (Kitchen and Bathroom excluded) - - - - 2835 " "	.....	.....
(4) Kitchen & Bathroom (walls & ceilings) 765 " "	.....	.....
(5) Hardwood Floors - - - - .... " "	.....	.....
NOTE: Paints vary in their covering qualities. Most manufacturers show the square foot coverage for their product on the label.		
NAILS AND ANCHOR BOLTS: (allow lump sum)	.....	.....
4" DIAM. STEEL PIPE COLUMNS & PLATES (allow lump sum)	.....	.....
MISCELLANEOUS ITEMS:		
(1) Finished Hardware	.....	.....
(2) Finished Grading	.....	.....
(3) Walks and Driveway	.....	.....
(4) Water Supply - Pump and Pressure System	.....	.....
(5) Water and Sewage Disposal - Sump Pump	.....	.....
(6) Gutters and Downspouts	.....	.....
SUB TRADES:		
(1) Plumbing	.....	.....
(2) Heating	.....	.....
(3) Electrical	.....	.....
ADDITIONAL ITEMS:		
_____	.....	.....
_____	.....	.....
_____	.....	.....
_____	.....	.....
_____	.....	.....
_____	.....	.....
_____	.....	.....
_____	.....	.....
GRAND TOTAL		_____

WARNING - This Bill of Materials is a guide to the contractor in the purchase of materials for this particular house and is based upon the house being built of frame construction and finished with a wood siding exterior.

It will be noted that quantities are not given for plastering and mechanical sub-trades due to the fact that, almost invariably, such work is done by sub-contractors and any attempt to detail the materials would be cumbersome and in some cases misleading. Other items which must be considered are: Permits, Fire Insurance, Workmen's Compensation, Vacation Pay and Performance Bond.

While we have endeavoured to give you a complete Bill of Materials, V..... does not assume the responsibility for its completeness to fulfill your particular requirements. Moreover, existing local supply conditions or quality of materials available may cause a variation in the quantities shown.

You are urgently requested to consult the V.L.... Construction Supervisor in your area before making any commitments.

Source: VLA Sketch Plan Files

each veteran involved did his best work all the time because they were unsure which of the homes would eventually be theirs, and all six wanted well-built homes. By all accounts, this type of cooperative building incentive worked well, with everyone pleased with the final outcome.[116]

CONCLUSION

The relative importance of the different types of housing available under the VLA changed over the life of the program. In the early years, VLA-built subdivision homes were the dominant type of housing. In its 1946 Annual Report the VLA, reported that it had made contracts to build 2,440 homes in subdivisions and 324 contracts between the Director and a contractor for the construction of a single home.[117] There were seven times as many subdivision homes being built in 1945 as there were individual veteran homes not located in subdivisions. But with the demise of the subdivision home building program in fiscal year 1946-47, the focus for the small holdings program was on the individual small holder. By 1947-48, eighty percent of all small holdings were single home contracts.[118] The small holding portion of the program was taken up by veterans from all across Canada, "located on the outskirts or adjacent to six hundred different centres of population – towns, cities and villages."[119]

The benefits of small holding life were borne out by the experience of those veterans interviewed in Hamilton-Wentworth. One family I interviewed told me about the benefits that they experienced, especially their children, living on the periphery of Hamilton: "We

worked hard. There was a swimming pool in the backyard for the kids, eventually. And a baseball diamond. ... You know, the kids had the best of both worlds. They had the country. You were close enough to the city, that when the time came for them to work, they could get jobs."[120] The daughter of Harry Hall made a point of calling me, and speaking to me about the how lucky she felt living in the country. She told me about the differences that she remembered when they moved from Westdale, an interwar Hamilton suburb, to rural Dundas, outside of Hamilton. When she compared the restricted life that she had in the city to the freedom that she experienced on her parents' small holding, it was evident, in her eyes, that her parents had made the best possible decision moving out of the city.

ENDNOTES

1. When the term pre-built is used, it includes homes that were newly built and purchased by the Veterans' Land Act Administration from speculative builders, as well as previously owned homes that were approved as small holdings from vendors who were not veterans.

2. There were construction and accounting problems with some contractors in the early 1940s, and the government was very decisive in its actions when dealing with negligent contractors who did not preform up to the VLA's standards, either financially, or in terms of workmanship. The VLA initially held back funds until the work was repaired to standard. If that failed, legal action was initiated. The VLA also used the justice system to recover excess costs incurred by the contractors by suing the offending contractors. It must have been an effective process, as there were only two firms – one in Ontario, the other in Quebec – that the VLA actually had to take legal action against. There was no specific documentation in the Legal Recovery From Contractors files regarding Committee action against specific small contractors, which means that either the threat of legal action was enough to persuade contractors to honour their contracts, or that the on-site inspectors were able to catch and correct workmanship deficiencies before they developed beyond repair. VLA Legal Recovery Files.

3. Notes from VLA Suburb Files.

4. Notes from VLA Suburb Files.

5. Everden, 1998.

6. Graham interview.

7. Owner-builders also include those veterans who added on to their properties under Part III of the Act. The VLA supplied the same guidance as was available under Parts I and II for Part III.

8. Anonymous Veteran A interview.

9. Millard interview.

10. Colling interview.

11. Livingstone interview.

12. Hall interview.

13. Thomson interview.

14. Anonymous Veteran B interview.

15. Gibson interview.

16. Brydges interview.

17. Colling interview.

18. Dawson interview.

19. Of the remaining five veterans, four moved into previously approved VLA homes that were being turned back to the VLA from their veteran owners. The fifth veteran moved into a resale home that was not built in conjunction with the VLA.

20. Three veterans bought new speculatively built homes.

21. Note that four out of five resale homes in my case study were previously veteran owned homes, and only one was independently built.

22. Millard interview.

23. Berryman interview.

24. Millard interview.

25. Berryman interview.

26. Bentham interview; Chester interview; Copland interview; Taylor interview; Thomson interview.

27. Taylor interview.

28. The Taylors sold their property in early 1997, and were packing when I interviewed them for this thesis. Their property had been bought by a builder of townhouse homes, and the Taylors had reached an agreement to purchase one of these town homes when they were built. Taylor interview.

29. DVA, Annual Report, VLA, 1945.

30. DVA, Annual Report, VLA, 1947, 89.

31. DVA, Annual Report, VLA, 1947, 94.

32. DVA, Annual Report, VLA, 1946, 50.

33. DVA, Annual Report, VLA, 1947, 94.

34. Ibid.

35. "A Study for the DVA," 13.

36. Ibid.

37. Ibid.

38. "A Study for the DVA," 14.

39. Mason,"The Social and Economic Effects."

40. DVA, Annual Report, VLA, 1948, 80.

41. DVA, Annual Report, VLA, 1947, 94.

42. What is unclear is how the VLA justified selling houses of such varying sizes for the same price. All of the homes in the Spring Valley were initially sold to veterans for

six thousand dollars. There were five Rule-Wynn-Rule No.1 homes (705 square feet) that were sold for the same six thousand dollars as the ten much larger Van Norman No. 3 homes (1,301 square feet).

43. Thomson interview.

44. Complaints were listed in the subdivision files. In the Spring Valley Subdivision Files there were very few complaints. Spring Valley Subdivision Files; Pawley, "Speech," 3.

45. Information about the events that transpired regarding Hamilton Hydro's right-of-way through the former Taylor property were garnered from the Spring Valley Subdivision files and my interview with Vic Robinson. Spring Valley Subdivision Files; Robinson interview.

46. "A Study for the DVA," 14.

47. Ramsay, letter to Shaw, 1.

48. As Figure 6.8 Illustrates the positive aspects of a development plan, Figure 6.9 Illustrates the problems when a development plan is not instituted. Subdivision Files; Pawley, "Speech," 2.

49. Keith,"Progress in History of VLA," report page 6.

50. Ibid.

51. DVA, Annual Report, 1950, 70.

52. Jordison interview.

53. McCullough interview.

54. Figure 6.10 – "Bicentennial Browsings" Newspaper Clipping: Re Spring Valley Residents' Association.

55. The design was called a Quonset hut, which was "a prefabricated shelter set on a foundation of bolted steel trusses and built with a semicircular arching roof of corrugated metal insulated with wood filler." The design name became the common name adapted by the community. Webster's New Collegiate Dictionary, s.v. "Quonset." "Bicentennial Browsings."

56. The VLA insisted that any land that was sold/granted to the subdivisions had to have title signed over to an incorporated group representing the veterans. That way no single person owned the land and there was a decreased risk of mismanagement or fraud. Spring Valley Subdivision Files.

57. Pawley, "Speech," 3.

58. This agreement has stood until this year, 1998, when the Town of Ancaster changed the per annum dues to fifty dollars. Corey interview.

59. "Bicentennial Browsings."

60. Corey interview; McCullough interview.

61. Robinson interview.

62. Jordison interview.

63. McCullough interview.

64. DVA, Annual Report, 1949, 76.

65. As an aside, I contacted a contractor and queried him as to why plans would be rejected based on the front hall being too wide, and he said that, structurally, it could only be due to problems with the load-bearing walls, and only non-structurally it could have been because the extra wide hall wasted too much room, and rendered the rooms on either side too small for VLA standards. In the case of the Hosteins, the VLA felt that if the hall was too wide it would cost too much money to heat what was essentially considered unused space. Strongman interview; Lyle Hostein interview.

66. Anonymous Veteran interview.

67. When veterans signed their building contract with the VLA there was a section to be filled out naming the contractor, which was filled in with either the veteran's name if he/she was going to be the owner-builder or the name of a third-party contractor. That would be the source of the information on Figure 6.13. But, what is unaccounted for would be the number of veterans who signed on as their own contractors, then subcontracted the majority of the construction process. Technically these veterans would still be the listed as the contractor.

68. "Our VLA History and Operations," 4.

69. DVA, The VLA: A Summary, 31.

70. DVA, The VLA: A Summary, 32.

71. Anonymous Veteran A interview.

72. The development of other, privately run, building courses attests to the popularity of owner-building that transcended the VLA programs, inferring that many non-veteran Hamiltonians were building their homes as well.

73. Colling interview.

74. Lillian Jones interview; Hall interview.

75. Lillian Jones interview.

76. Harry Hall interview.

77. The Dawsons built the "Larches" model home, with a full second storey. Dawson Personal Files.

78. Anonymous Veteran A interview.

79. Lafontaine, "Allowable Exception and Deletions," 1.

80. Paradis, "Construction Directives," 1.

81. Anonymous Veteran A interview.

82. Val Jones (Drake) interview.

83. Dawson interview.

84. Connelly interview.

85. Hall interview.

86. Gibson interview.

87. Mrs. Piercy built her home with her first husband, Adrian Legault, who died in 1958. Piercy (Legault) interview.

88. Graham interview.

89. Livingstone interview.

90. Colling interview.

91. Ibid.

92. Anonymous Veteran A interview.

93. Colling interview.

94. Dawson interview.

95. Val Jones (Drake) interview.

96. Anonymous Veteran A interview.

97. Ibid.

98. Brunsberg, "History, Philosophy, and Substance of the Act," 16.

99. Rutherford, letter to Mann, 2.

100. Ibid.

101. Veterans did not have to pay interest on their loans until their homes were completed, and the final payment had been made to them, which was sixty days after the VLA signed off on the homes, declaring it completed: "upon expiration of 60 days immediately following the 5th progress claim as certified by the District Construction Supervisor" (Figure 4.5). Schull, Veneration for Valour, 79.

102. Brunsberg, "History, Philosophy, and Substance of the Act," 17.

103. DVA, The VLA: A Summary, 28.

104. Brunsberg, "History, Philosophy, and Substance of the Act," 18.

105. When a lot had to be approved by the CMHC for building under Part II of the Act, the VLA acted as the agent for CMHC, requiring only one approval that was recorded at both offices. DVA, The VLA: A Summary, 28.

106. Brunsberg, "History, Philosophy, and Substance of the Act," 19.

107. DVA, The VLA: A Summary, 27.

108. Brunsberg, "History, Philosophy, and Substance of the Act," 18.

109. Schull, Veneration for Valour, 79.

110. DVA, The VLA: A Summary, 30.

111. Brunsberg, "History, Philosophy, and Substance of the Act," 17.

112. Brunsberg, "History, Philosophy, and Substance of the Act," 17.

113. "The Veterans' Land Administration in Saskatchewan," 12.

114. DVA, The VLA: A Summary, 29.

115. Brunsberg, "History, Philosophy, and Substance of the Act," 17.

116. Cameron interview.

117. When the Director entered into a contract with a contractor for the construction of a single dwelling, the contractor could either be an independent contractor selected by the veteran and approved by the VLA, or the contractor could be the veteran him/herself providing that they had the technical know-how to build a home. If this technical expertise was lacking, the VLA made technical training available. DVA, Annual Report, VLA, 1946, 65.

118. The remaining twenty percent represented the outstanding subdivision homes, as well as those contracts that were undertaken for cooperative building projects.

119. DVA, Annual Report, VLA, 1948, 79.

120. Anonymous Veteran A interview.

CHAPTER 7 –CONCLUSIONS

By all accounts the Veterans' Land Act was very successful for the veterans who utilized it, and is the type of program that should be examined, written about, and duplicated. But in fact it has been largely ignored. Other than Joseph Schull's chapter in Veneration for Valour (1973), the VLA is at most referred to in passing. Generally speaking, though, it has been forgotten and misunderstood. I hope that this thesis has banished the misconceptions, and that a clearer understanding of the VLA emerges.

The VLA met its mandate, serving the veterans of Canada well. Of the 1.2 million veterans who served in World War II, one hundred and forty-four thousand participated in the VLA, fully twelve percent. With a default rate of less than five percent over the life of the program, and in excess of ninety-five percent of all eligible veterans receiving their Conditional Grants, the VLA was a well-structured program that encouraged stability and long-term commitment for those who participated in it. To be sure it was paternal in ways that today seem interfering. The VLA's total control over the property from site selection to receiving the final deed of land was meant to protect the veterans from the pitfalls that caused so many to abandon its predecessor, the Soldier Settlement Act, but they did in fact reflect the belief that the government knew best.

One of the great merits of the VLA was its flexibility. The Act was regularly amended to meet the changing needs of the veterans. The amount of money available under Parts I and II was regularly increased to counteract the effects of inflation. Aspects of the

program that were not producing the expected results were abandoned or changed. When the VLA realized that their involvement in the construction of houses was too costly, and opted out, they still owned a number of backlog properties. Instead of selling them, they created a new component of the program – barren land subdivisions, which offered veterans the opportunity to live in a subdivision setting, and to build the house that they wanted. When the Administration realized that many veterans preferred to build their own homes they promoted this idea, gave it a name – Build Your Own Home Program – and incorporated it into the Act. This flexibility allowed for the greatest accessibility by the largest number of veterans.

Flexibility was an especially prominent feature of the small holdings program. Although not initially conceived as a housing program, it eventually developed into one. As a rehabilitation program it succeeded in ways that were not anticipated. By providing working-class veterans the opportunity for home ownership that might otherwise not have been available to them through other government programs, the small holding program allowed these veterans the opportunity to get on with their lives while, in the early years at least, provided them with a very scarce commodity, housing. The VLA allowed the veterans the choices of how much land, where, and how to have their homes built. It provided support and assistance at every stage – from the inspection of the land, approval of house plans, the availability of building courses, the provision of building inspectors, follow-up, and when the home was paid for, escrow, free of charge. It was both a rehabilitation program and a housing program, and it provided opportunities to veterans who might have found it difficult

to adjust to postwar society without it.

My examination of the Hamilton-Wentworth region would not have been as richly detailed as it is without the benefits of the personal interviews. These gave me the added perspective of those who actually participated in the program. Without them, I would only have had documents that assured me that the program worked; with them, I heard the gratitude of many veterans. I may not have found out about the efforts of the Spring Valley Community Association without the veteran interviews. To read that such an association existed is not the same as talking to someone who helped organize its charter, and planned the work it undertook. Nor would I have known about the important work that the building inspectors did. Again, it is one thing to read that the Administration hired a legion of experienced home builders to act as building inspectors, it is quite another to find out that these inspectors worked side-by-side with the veteran, and were willing to bend the rules where necessary. The interviews provided me with countless examples of this type of personal information. Without the interviews, the VLA would not have been as fully *alive*.

The combination of archival sources and interviews provided a rich account of the impact of the small holdings program in Hamilton-Wentworth, but there is clearly plenty of room for further research. Future research should explore the other main aspects of the program, notably full-time farming and commercial fishing. In terms of the small holdings, it would be interesting to know whether other VLA-planned subdivisions developed the sort of strong social network that developed in the Spring Valley subdivision. On a broader scale it would be useful to know whether different sorts of people participated in the VLA as

opposed to the other forms of rehabilitation assistance. It is likely that a disproportionate number of blue-collar workers were assisted by the VLA; certainly this is indicated by the occupational composition of those whom I interviewed in Hamilton-Wentworth. And, at any level, a more systematic examination of women veterans would be enlightening. There are many opportunities to explore Canadian veteran rehabilitation in general, and the Veterans' Land Act in particular. But any research that is to involve the veterans themselves needs to be considered in the very near future. Many of the veterans are in their seventies and eighties, and once they are gone, their stories are lost forever.

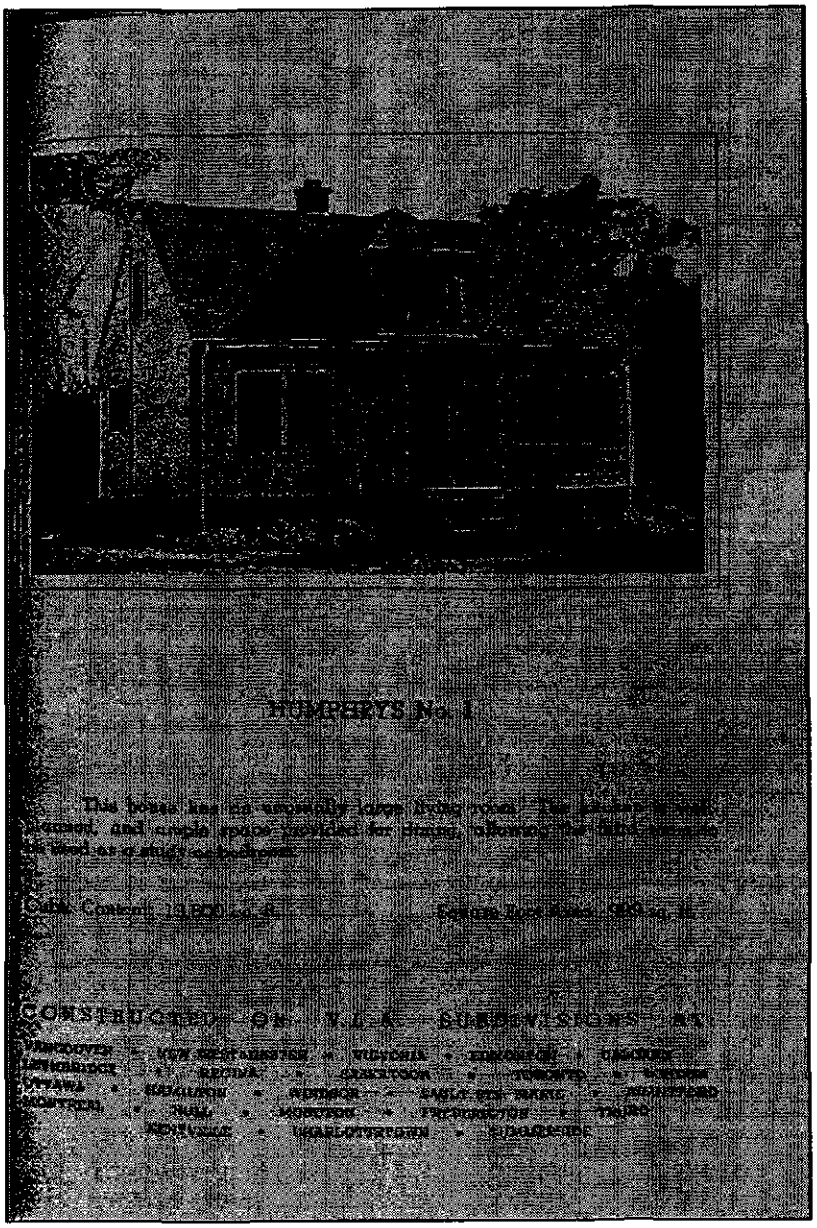
APPENDIX "A" – SPRING VALLEY HOUSING STYLES

The following are the housing styles found in Ancaster's Spring Valley Subdivision. All the different housing styles are represented, except that models with the letter designations are not available. Each plan shows a photograph of a built model, a brief description, size, and the location where the VLA constructed the model. The second page shows the isometric layout, and ground and (if applicable) second floor plans. Note that houses built in Ancaster were considered by the VLA tc have been built in Hamilton.

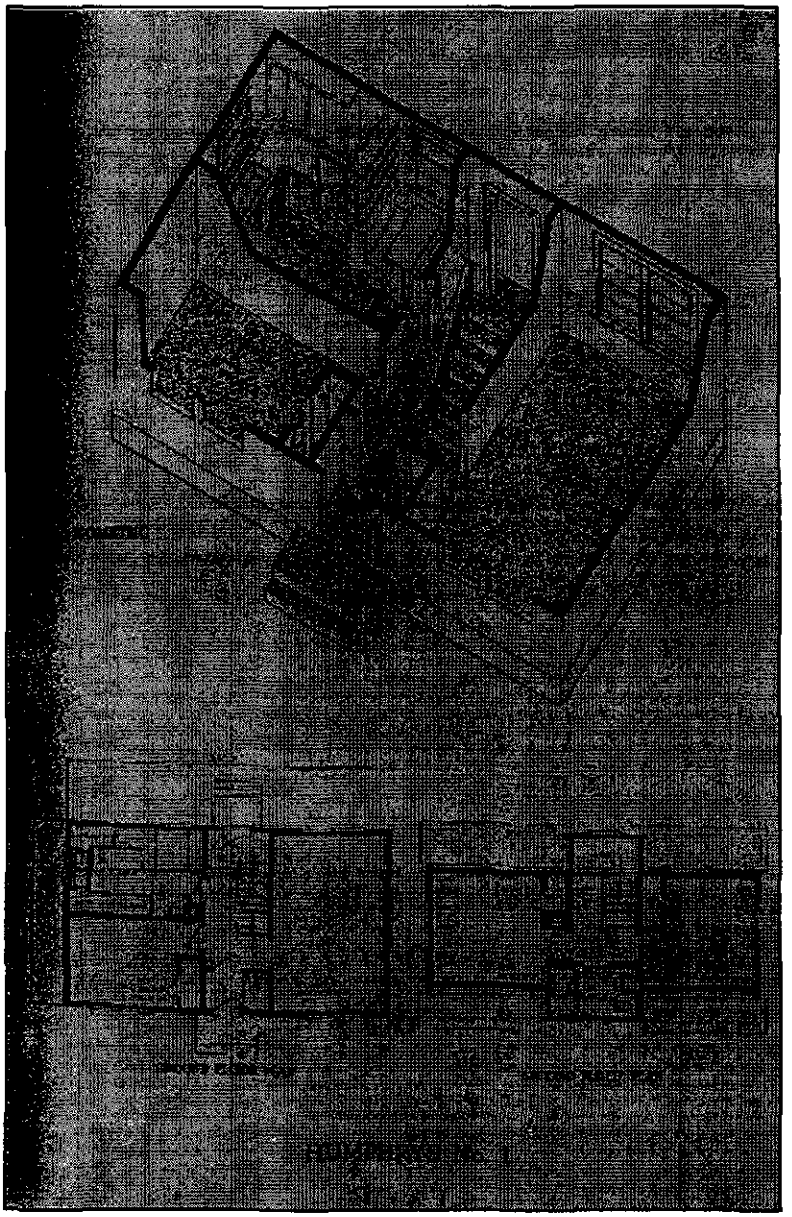
TYPE PER PLAN	DESIGN #	PLAN AVAILABLE	ARCHITECT	# OF HOUSES BUILT
A	1A	1	Humphreys	14
B	2A	2	Humphreys	8
C	3A	3	Humphreys	5
D	4A	4	Humphreys	5
E	1	1	Rule-Wynn-Rule	5
F	1A	n/a	Rule-Wynn-Rule	2
G	1C	n/a	Rule-Wynn-Rule	2
H	2	2	Rule-Wynn-Rule	9
J	2A	n/a	Rule-Wynn-Rule	9
K	2C	n/a	Rule-Wynn-Rule	9
L	3B	3	Van Norman	10
M	6B	6	Van Norman	4
N	8B	8	Van Norman	3
O	3	3	Moody and Moore	8
			TOTAL	***93***

Source: Complied from the VLA Spring Valley Subdivision file, and the Ancaster Subdivision Plan.

Humphrys No. 1 – Photo



Humphrys No. 1 – Isometric and Floor Plans



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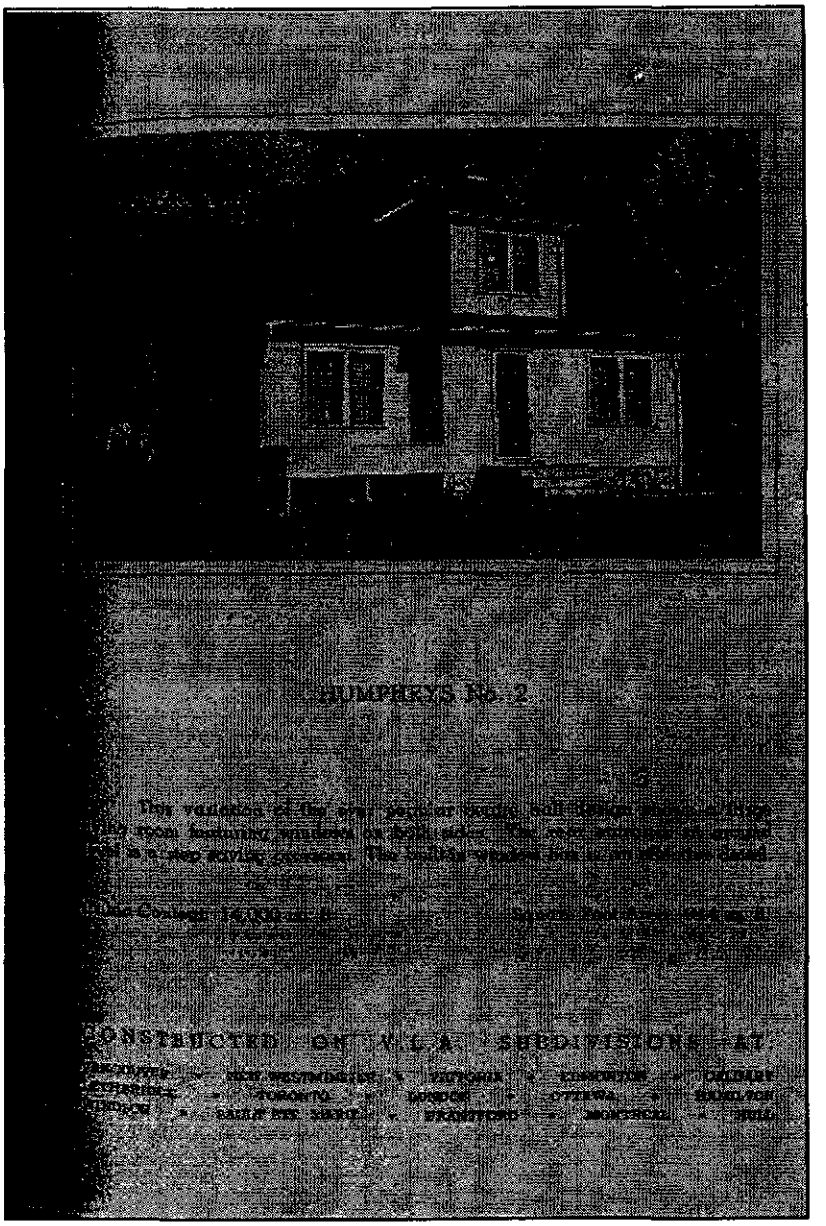
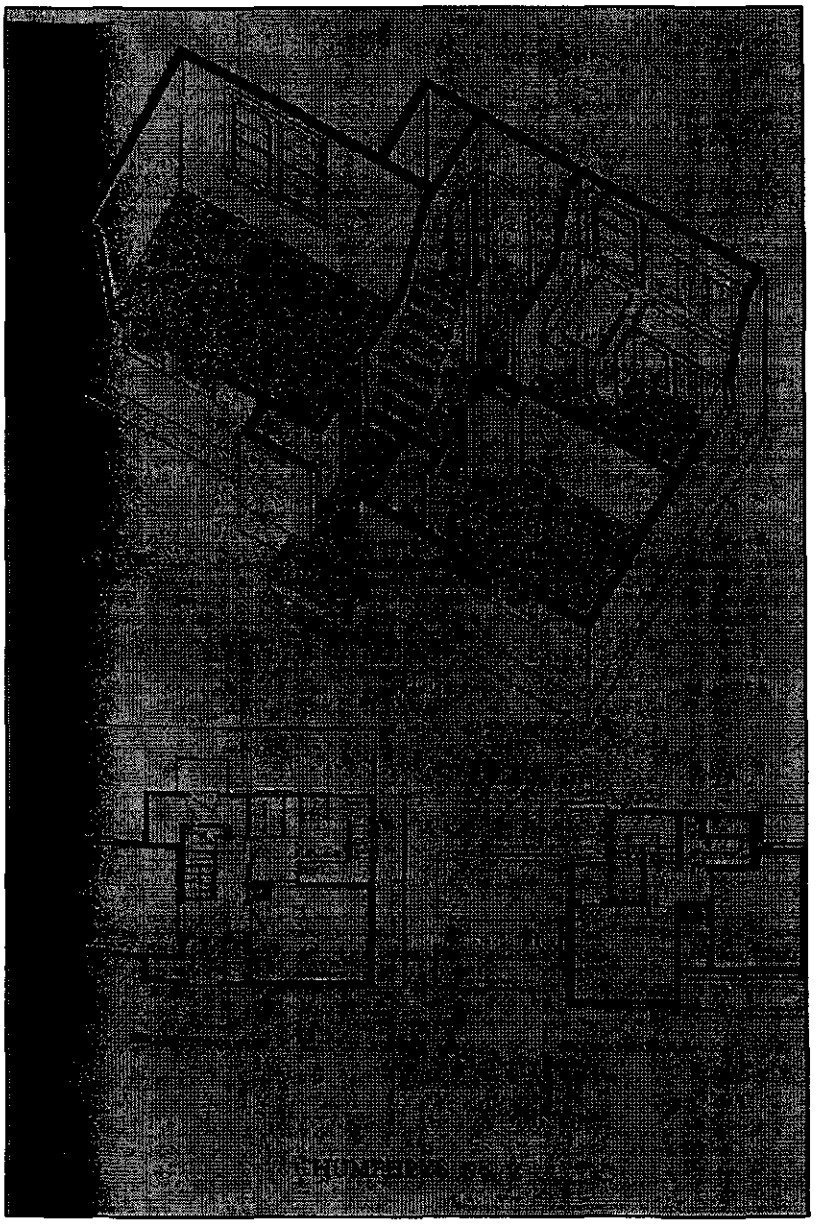


Humphrys No. 2 – Isometric and Floor Plans



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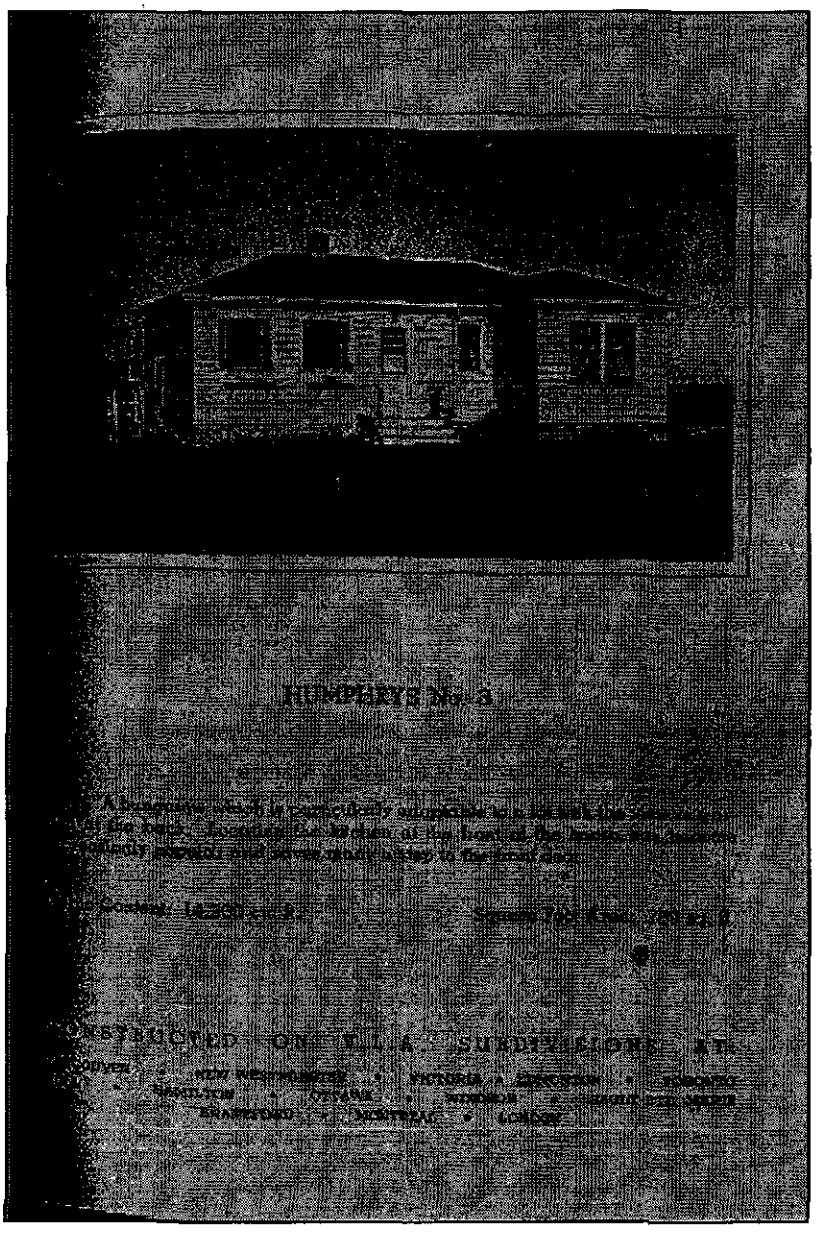

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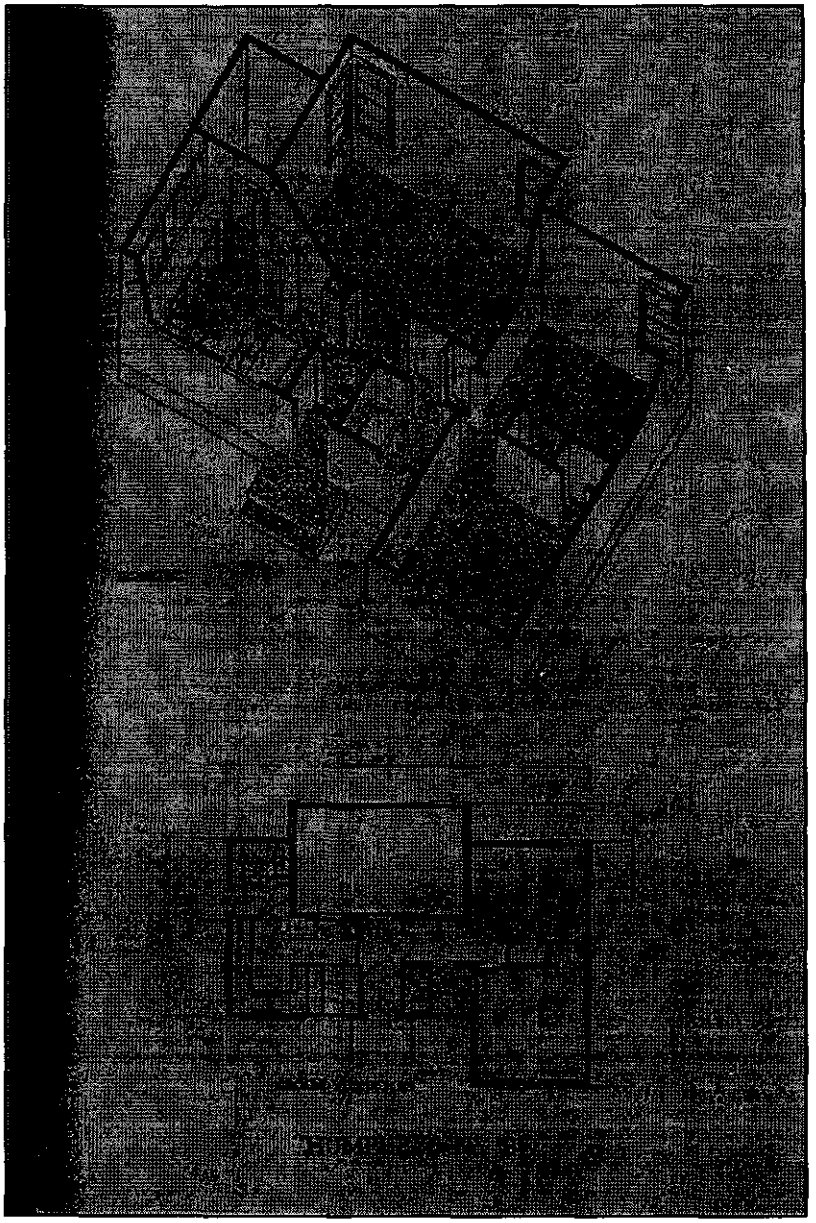

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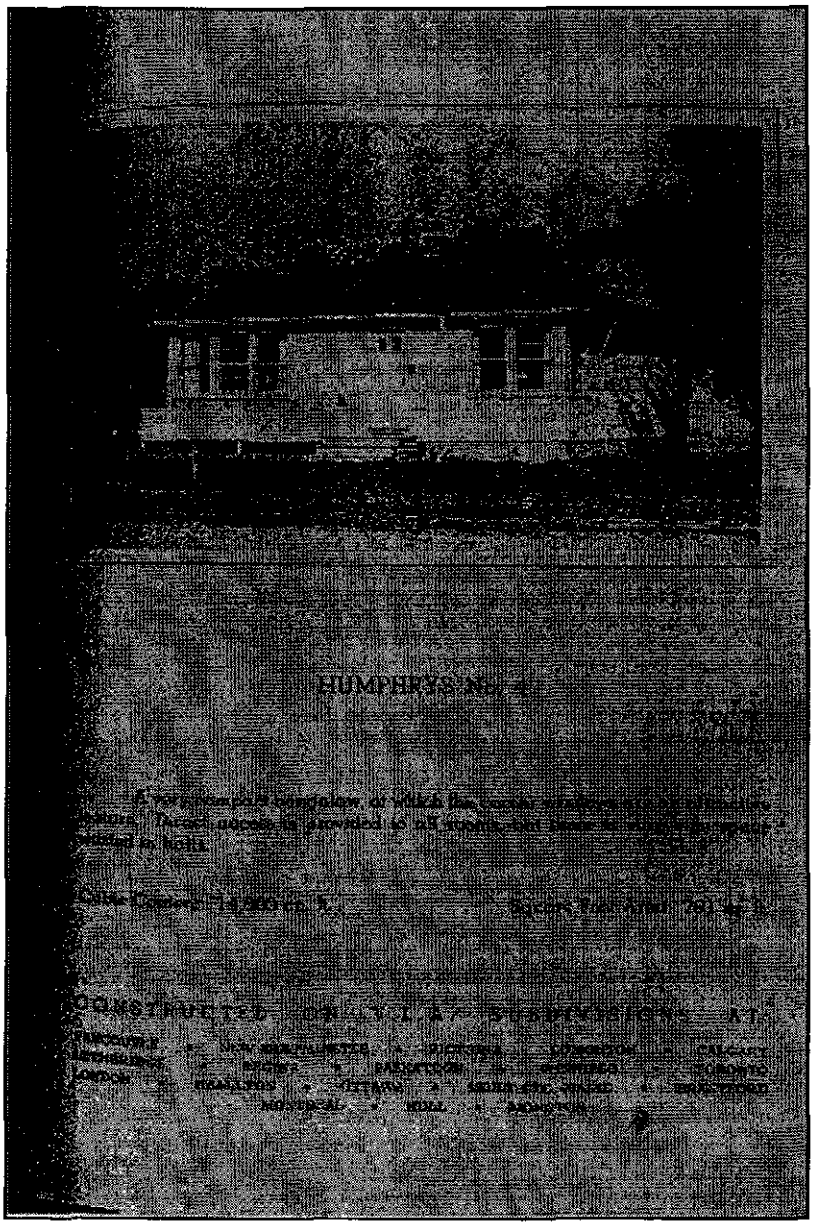

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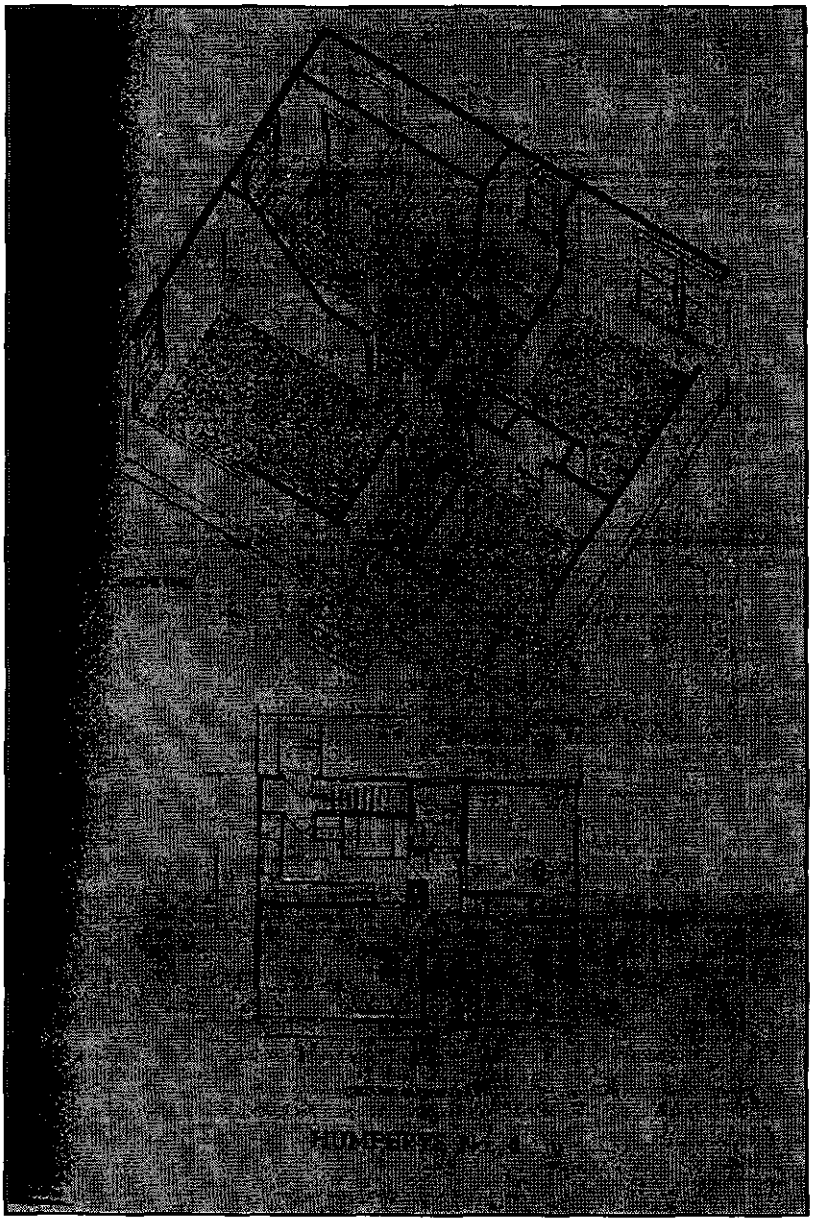
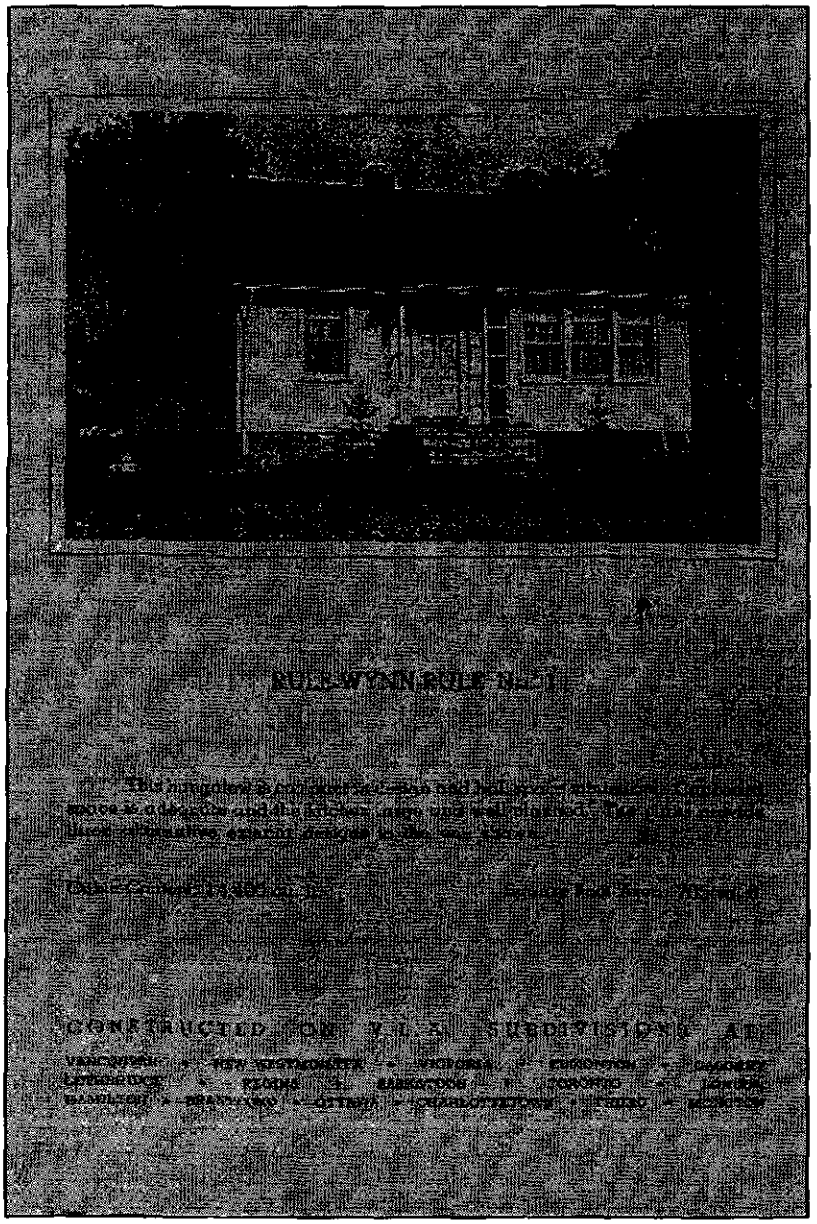
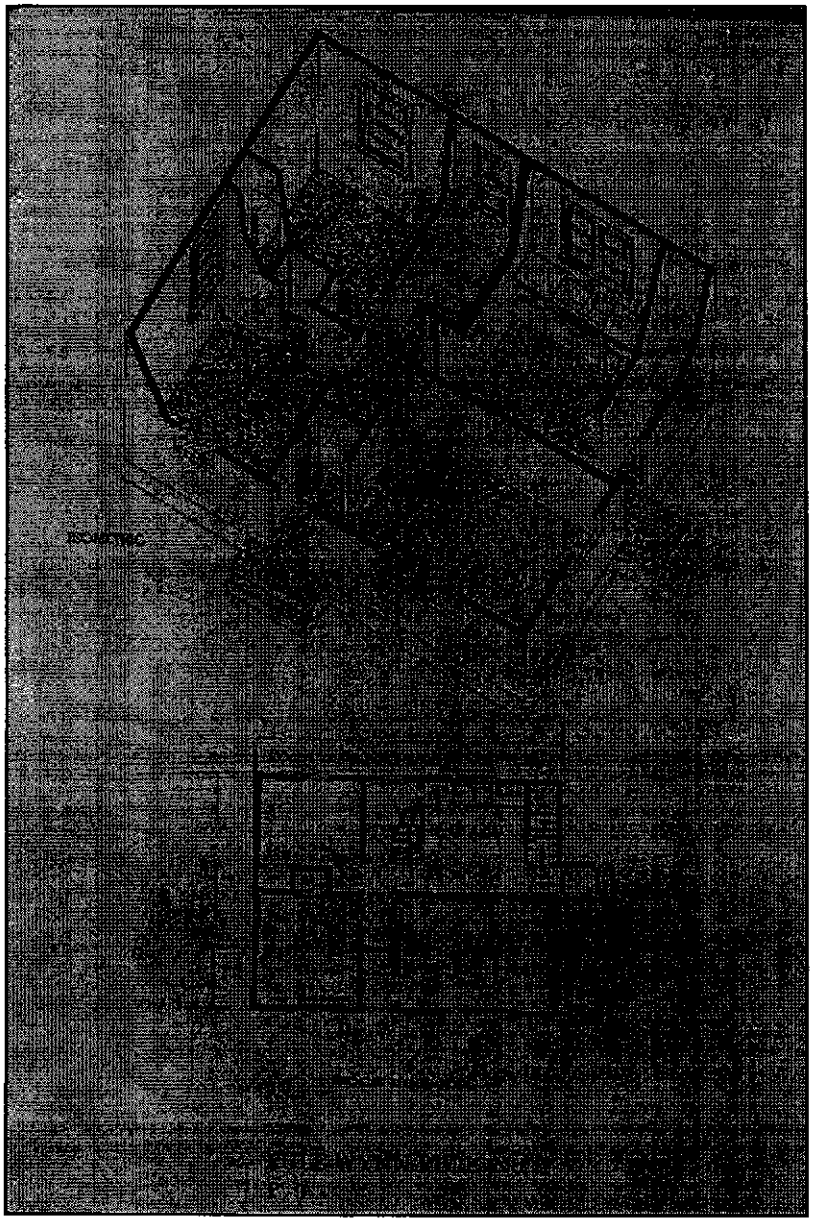


Rule-Wynn-Rule No. 1 – Photo



Rule-Wynn-Rule No. 1 – Isometric and Floor Plans



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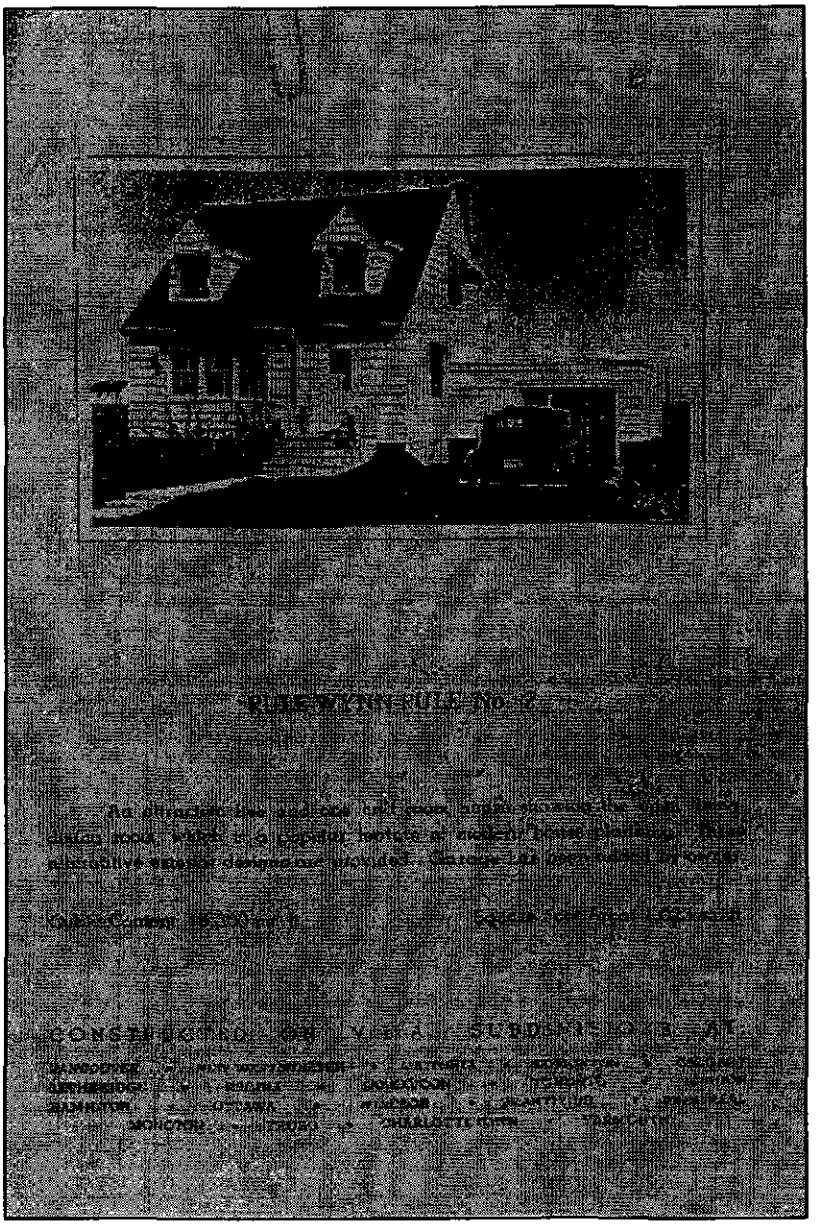

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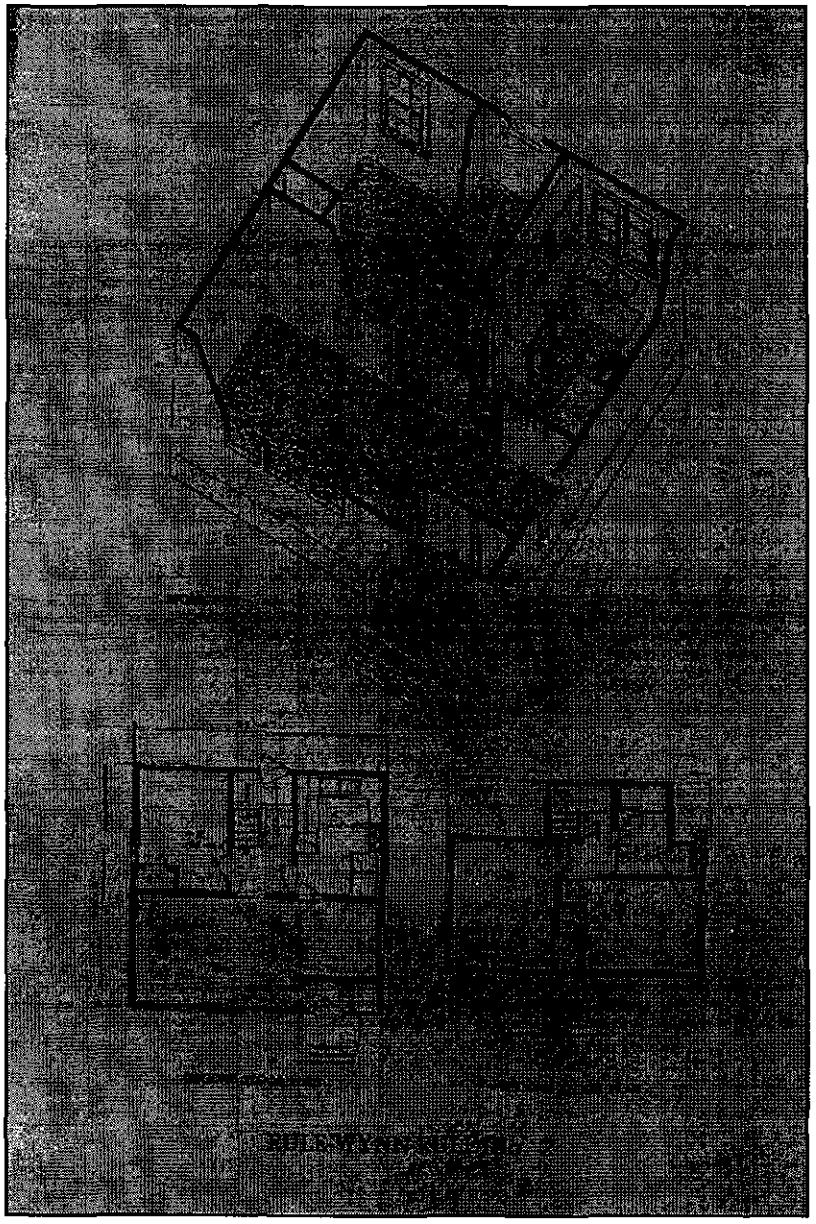

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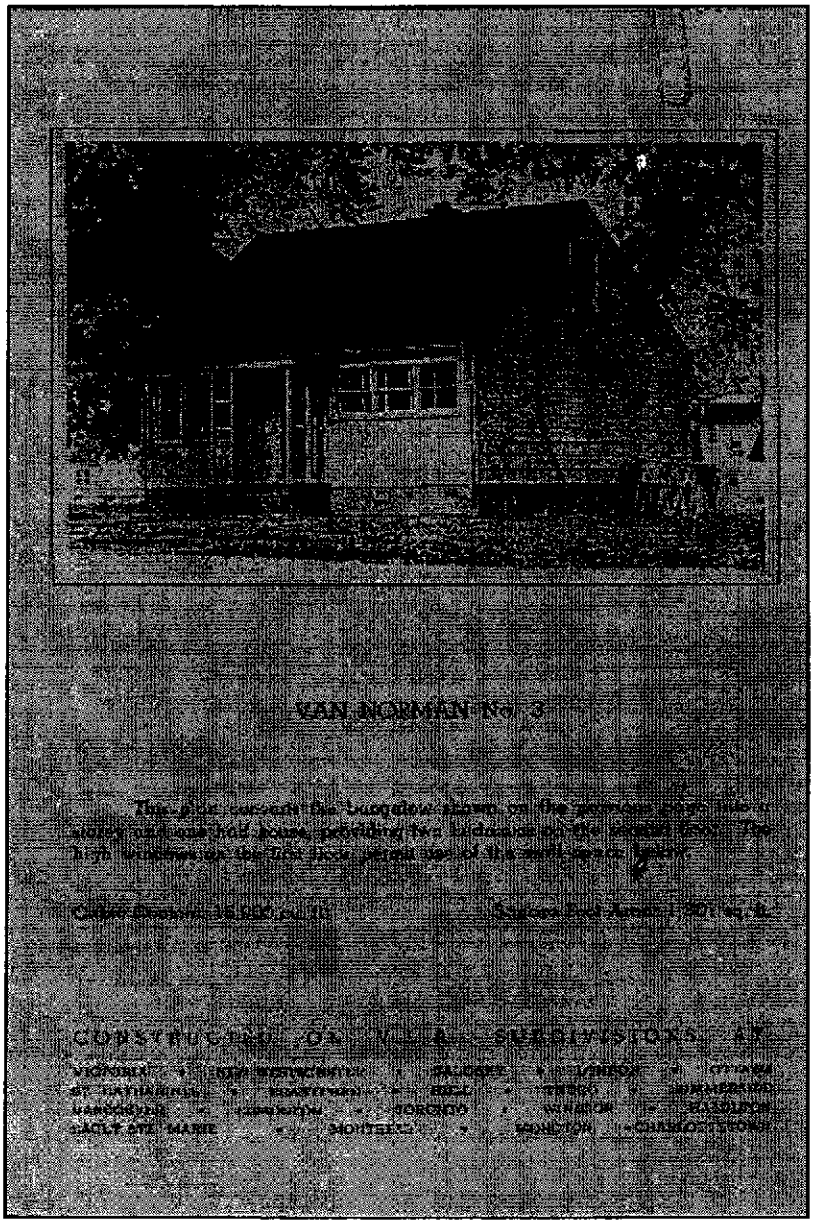

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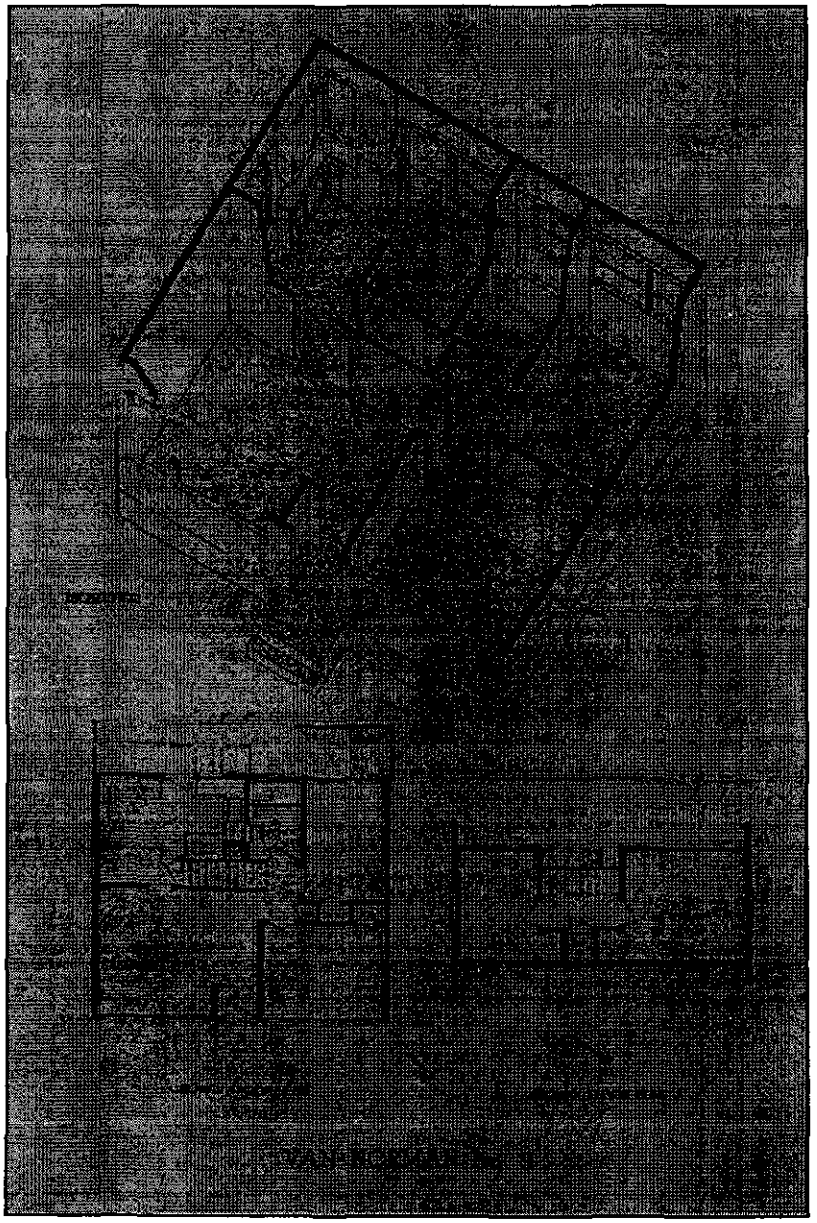

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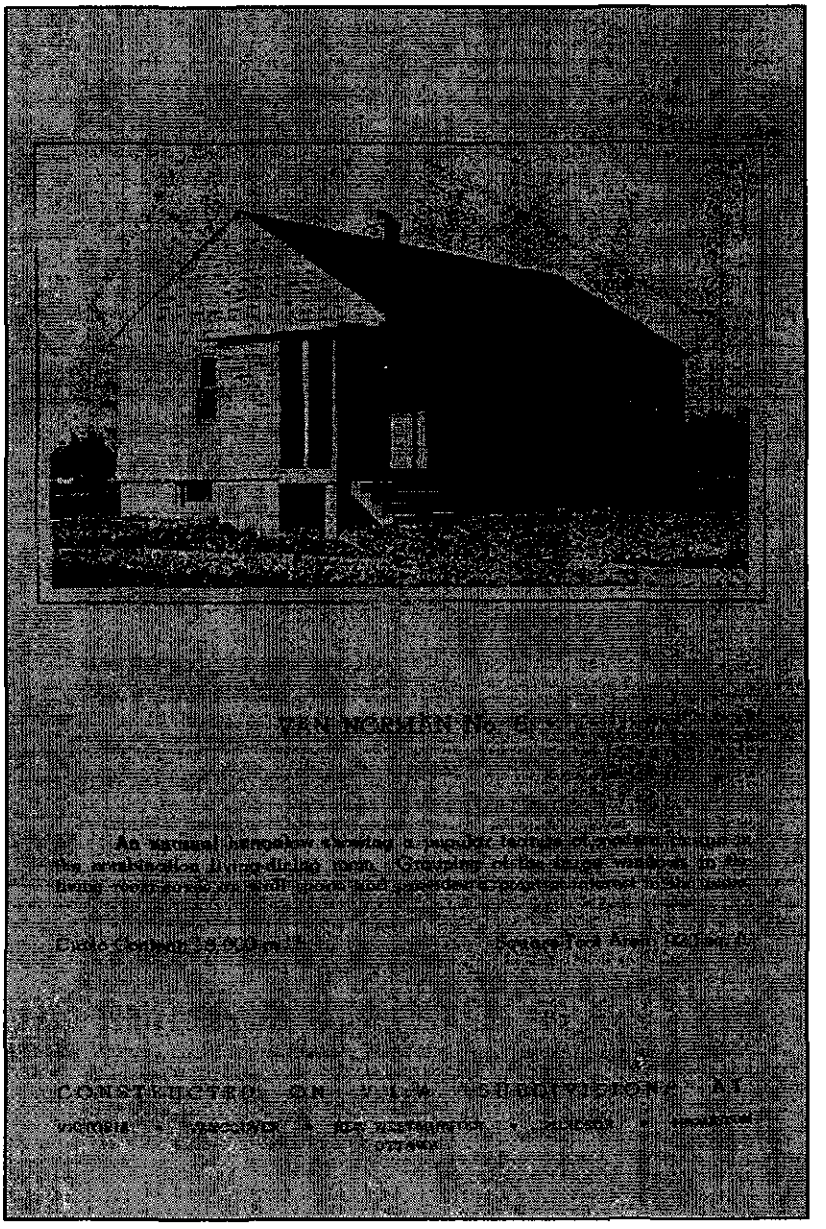

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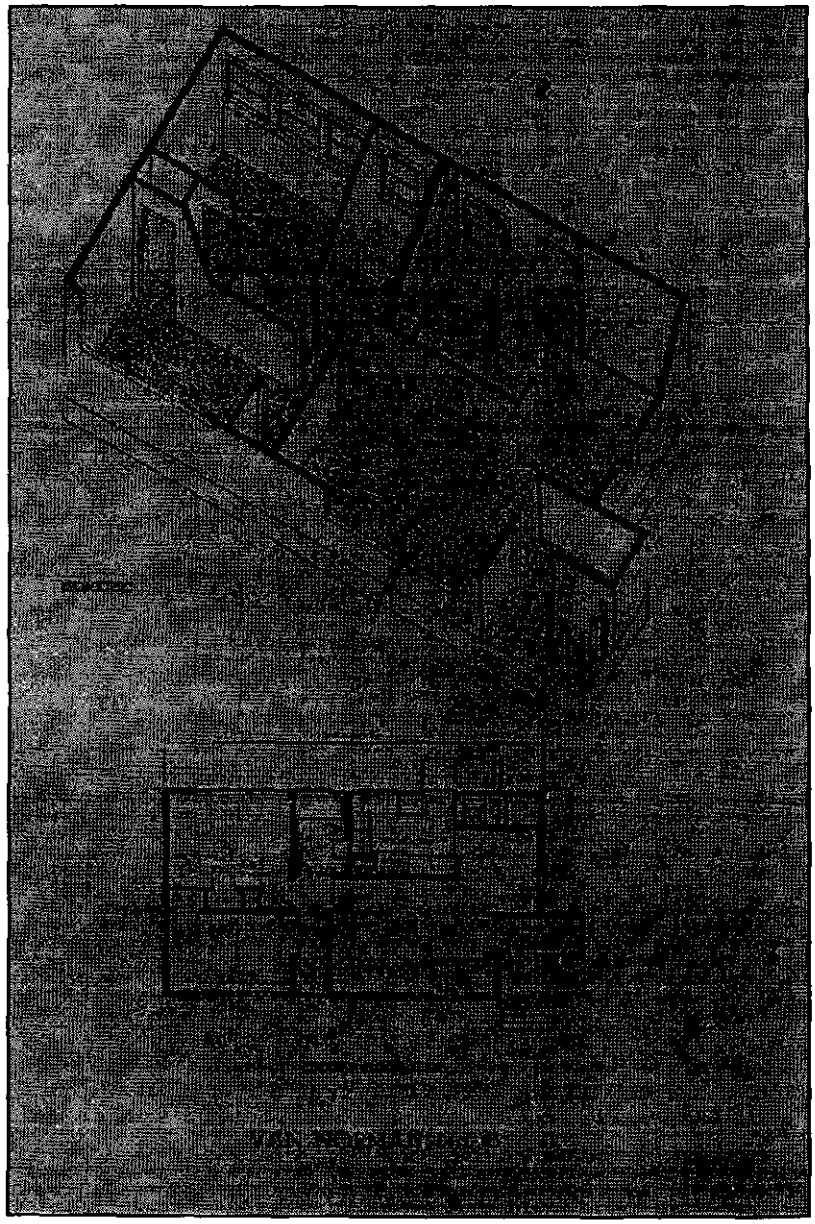

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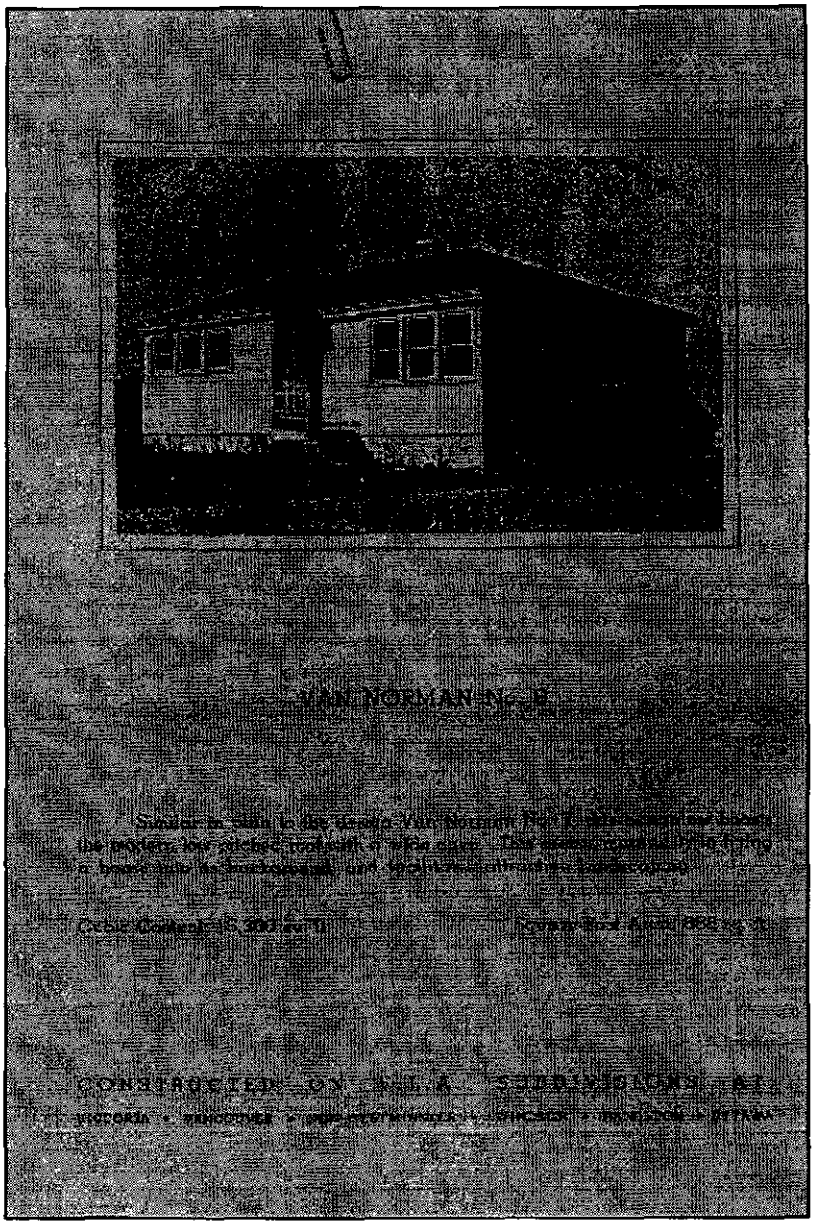

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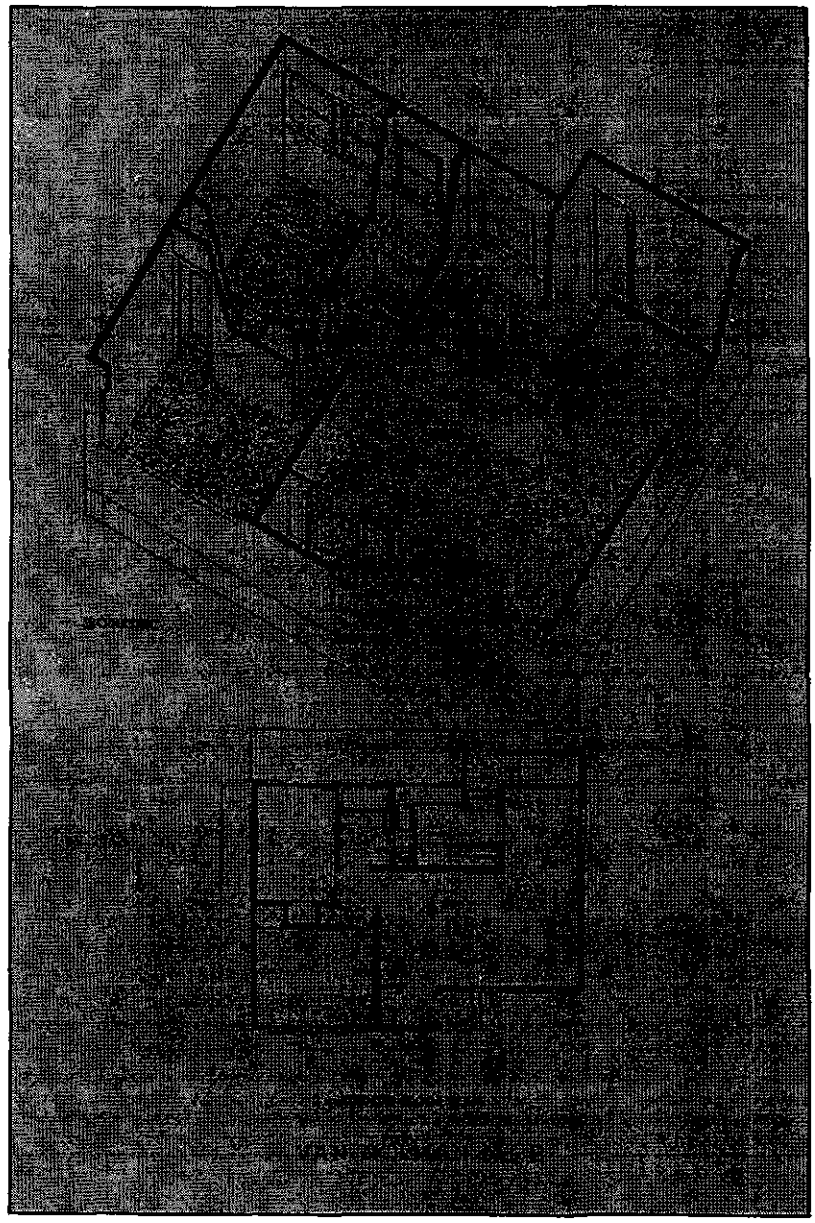

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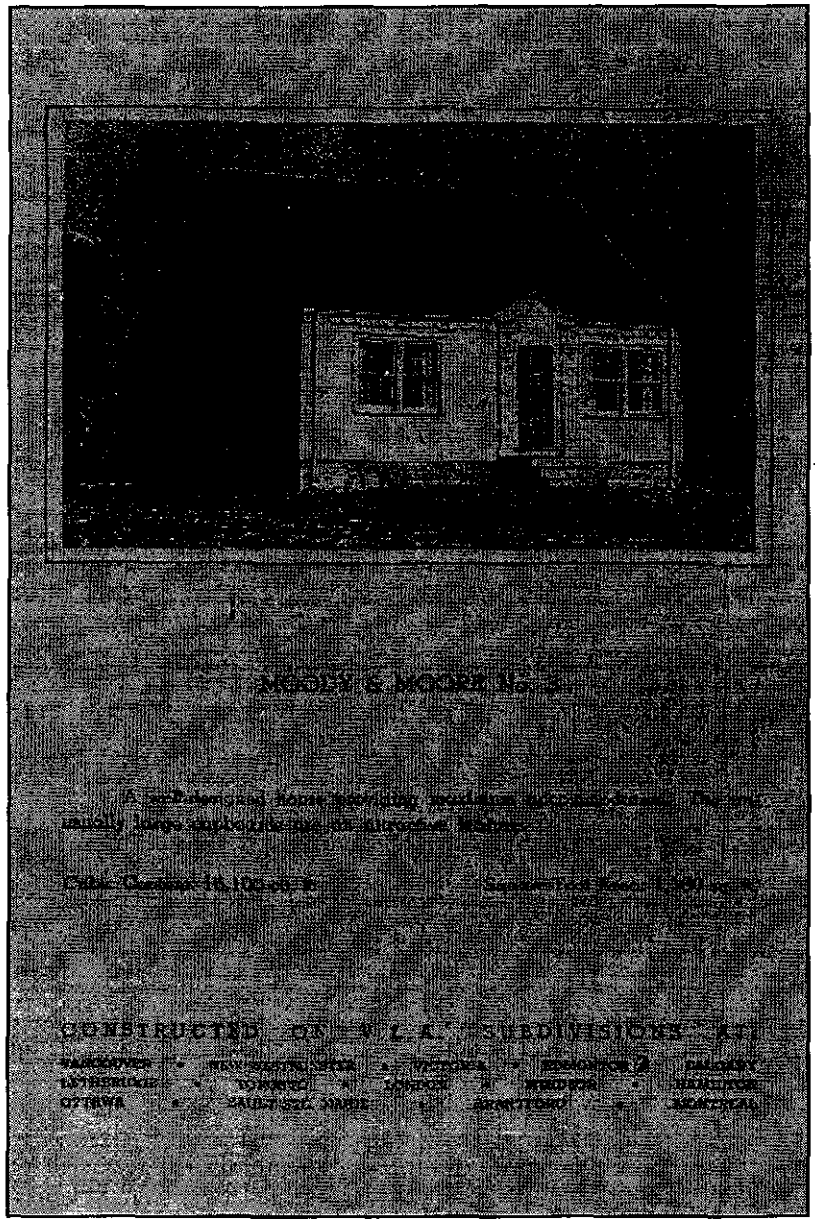

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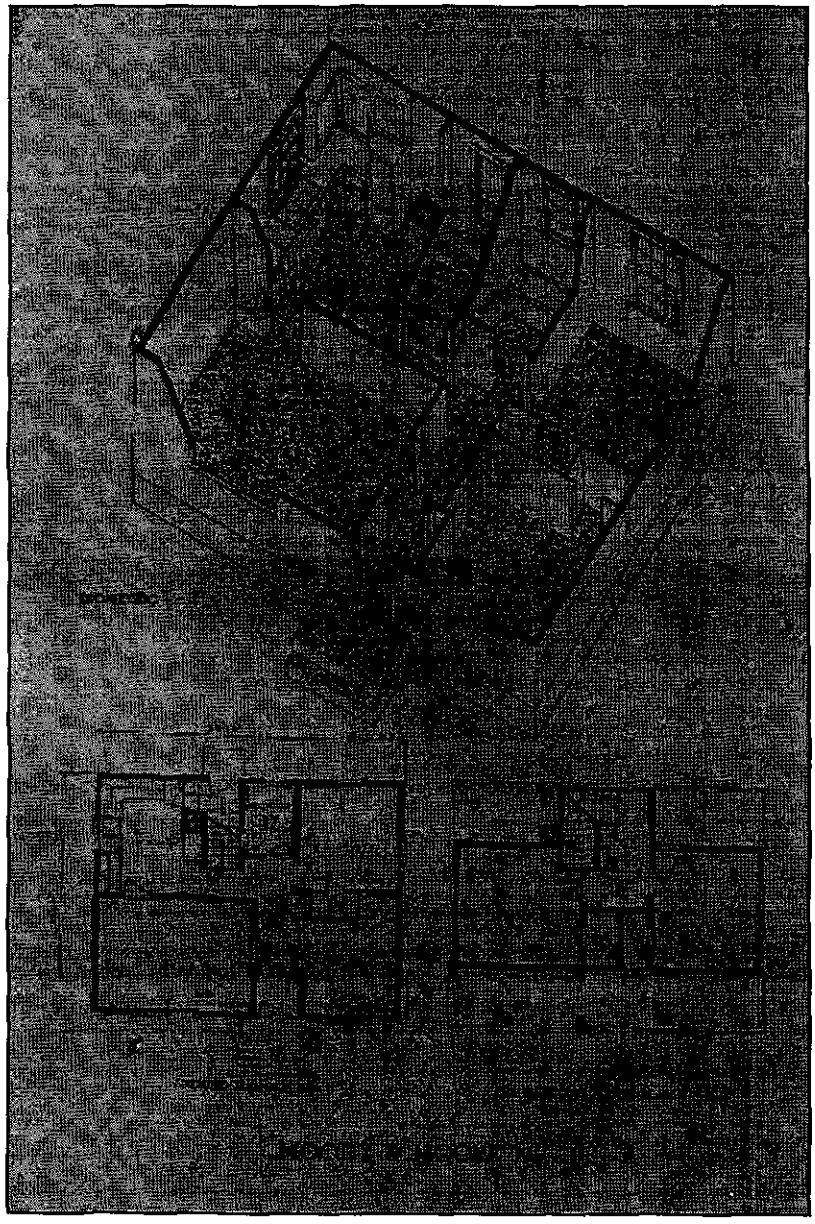


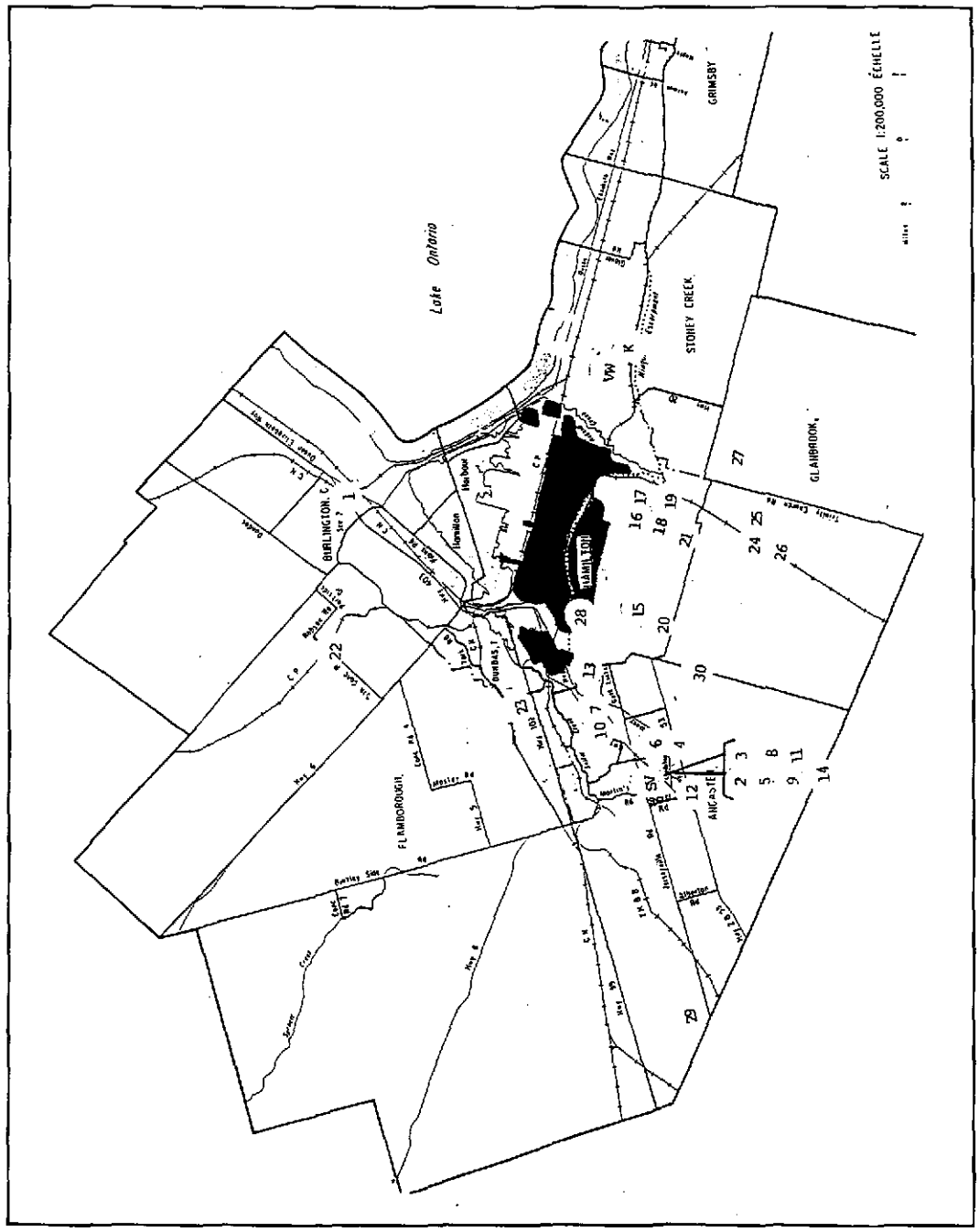
APPENDIX "B" – SMALL HOLDINGS MAP, HAMILTON-WENTWORTH

The following map depicts the location of the small holdings of those veterans interviewed for this thesis. As well, the location of the three subdivisions – Spring Valley, Kilbourn, and Van Wagner are located on the map.

LEGEND

#	*VETERAN*	#	*VETERAN*
1	Galashin	20	Hostein
2	Bentham	21	Robertshaw
3	Chester	22	Stevenson
4	Colling	23	Hall
5	Graham	24	Brydges
6	Jackson	25	Connelly
7	Jones, Lillian	26	Legault (Piercy)
8	Jordison	27	Anonymous B
9	Kennedy	28	Aspden
10	Livingstone	29	Drake (Jones)
11	McCullough	30	Wooster
12	Millard		
13	Taylor	#	***SUBDIVISION***
14	Thomson	SV	Spring Valley
15	Berryman	K	Kilbourn
16	Anonymous A	VW	Van Wagner
17	Copeland		
18	Dawson		Continuously Built Up Area, c. 1950
19	Gibson		

MAP – SMALL HOLDINGS HAMILTON-WENTWORTH



Source: Census Canada, 1991 Census Metropolitan Area, Hamilton-Wentworth

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