CENTRAL AREA REDEVELOPMENT

A THESIS

Prepared as a partial requirement for the degree of Master of Science in Community Planning

bу

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London, Ontario. April, 1961.

INTRODUCTION

This Thesis presents proposals for the redevelopment of the Central Area of the City of London, Ontario. The proposals are based on the survey of the condition of housing, the population density, social problems, land use, and other matters which have an effect on the physical, social and economic stability of the city.

Urban redevelopment, including the redevelopment of the Central Area of a city can be successfully carried out only within the framework of a comprehensive master plan, or, as it is known in Ontario, an Official Plan. When this Thesis was begun in 1958, such a comprehensive Official Plan for London did not exist. I have therefore considered it necessary that the basis for such an Official Plan be established.

Within the Official Plan there must be a plan for urban renewal including the conservation of those areas which are basically healthy, the rehabilitation of those areas which show signs of deterioration but have not reached the point where mass clearance swould be justified, and the redevelopment of those areas which are so badly deteriorated that it is impractical to preserve the life of the buildings and only through clearance and rebuilding can the area be again made to perform a truly useful function in the community.

The portion of the Central Area of London which is identified by this Thesis as a major area for demotition and rebuilding once played an important role in the city. It has relatively recently ceased to be useful and has stagnated and become an economic and social liability. It is the sincere hope of the author that through the publication of this Thesis the major redevelopment area and the minor areas which were also identified for redevelopment, will be transformed from liabilities into assets.

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References used with respect to land use analysis and projections, population projections and urban renewal proposals include the following:

"Urban Land Use Planning" - F. Stuart Chapin Jr.

"Report of the Royal Commission on Canada's Economic Prospects."

"Urban Renewal Notes" - Community Planning Branch, 801 Bay Street, Toronto.

Papers presented to the Advanced Staff Course on Urban Renewal - Central Mortgage and Housing Corporation, Ottawa, February, 1958.

ACKNOWLEDGMENTS

The co-operation and assistance given by the following persons and organizations is gratefully acknowledged:

Dr. E.V. Buchanan; Mr. R.E. Ashton, Assessment Commissioner, and the staff of his department; Mr. L.N. Johnson of the Upper Thames River Conservation Authority; Mr. G.T. Young, Chief Sanitary Inspector of the Health Department; the Fire Department; the Police Departments of the City of London and the Township of London; the Ontario Provincial Police; Engineering Departments of the City of London and the Township of London; the Welfare Departments and the Building Departments of the City of London and the Townships of London and Westminster; the Family Service Bureau; United Community Services; the Children's Aid Society; the Board of Education; Mr. H.F. Burns of A.D. Margison and Associates; the Geography Department of the University of Western Ontario; the Community Planning Branch of the Department of Municipal Affairs; Mr. P.M.L. Bruer and the staff of the Township of London Planning Department; Mr. M. Malpass, Secretary-Treasurer of the Westminster Planning Board; and Mr. Philip Hawes-Smith, Miss Patricia Telfer and Miss Veronica Brandt of the Staff of the London and Suburban Planning Board.

The section entitled "Financial Capacity for Urban Renewal" was written with the assistance of Mr. C. O. Logan, Finance Commissioner.

DEFINITIONS

In this Thesis the meanings of the following words and phrases are as set forth below:

- Urban Renewal the total of all co-ordinated public and private action which must be taken to provide for continuous sound maintenance and development of an urban area.
- Conservation the prevention of deterioration in presently sound areas of the community through effective municipal housekeeping practices and stringent enforcement of intelligent development.controls.
- Rehabilitation the repair and raising of standards in basically sound areas.

Redevelopment: -

- Public Redevelopment the acquisition and clearance of unsound areas by public authority and re-use of the land by public authority or by private development in conformity with a "redevelopment plan" after purchase or lease from the public authority.
- Private Redevelopment the natural process of removal of old buildings and replacement by new buildings by private enterprise.
- Redevelopment Plan a general scheme adopted by a municipal council for the redevelopment of a redevelopment area.
- Greater London the area in which the people who constitute the London Community live.
- The City the area within the corporate limits of the City of London at the date of writing.
- The city the City together with the urbanized portions of the Townships of London and Westminster which are contiguous to it.

PART I

SUMMARY AND CONCLUSIONS

In general, the standard of housing in London is high.

The City is in a good financial position to undertake an urban renewal programme including redevelopment.

Peculiar pockets of blighted housing exist throughout the city - varying in size from half a dozen houses to several blocks.

Areas of poor housing and high density have the highest per capita incidence of social problems.

There is a need for housing for people who are unable to pay an economic rent.

The Central Business District is basically healthy but plans should be made to ensure that this healthy condition does not deteriorate due to traffic strangulation, lack of parking facilities and vehicle-pedestrian conflict.

Except for a few unconnected parts, the valley of the Thames River is not being put to its highest and best use: park and recreational areas.

Vehicular access to the river valley, along almost its entire length is virtually impossible due to a street pattern which is opposed to, rather than sympathetic to, the valley.

In most cases even where housing is adjacent to the valley, it is orientated away from it, ignoring its advantages.

The tree-lined streets in the older part of the city create an extremely pleasant environment for housing, in sharp contrast to the generally barren condition of the new subdivisions.

The lack of a sound comprehensive planning policy, resulting in many undesirable features being contained in the zoning by-laws, has permitted an improper mixture of land uses which has discouraged private redevelopment from taking place in areas which, on all other counts, would be attractive to the private redeveloper.

Extensive changes should be made to the Official Plan and a text setting forth a comprehensive policy for good new development and urban renewal should be added.

The London Area Traffic Plan 1959-1980 should be incorporated into the Official Plan after careful review.

The Official Plan should include the staging of public works and a plan for the location of public buildings.

A programme for development of the valley and valley slopes of the Thames River as the dominant element in a park system should be part of the Official Plan.

The Official Plan should set forth the policy of the municipality with regard to private development and redevelopment.

As part of its urban renewal programme the municipality should include a policy in its Official Plan for rehabilitation and conservation of the present housing stock.

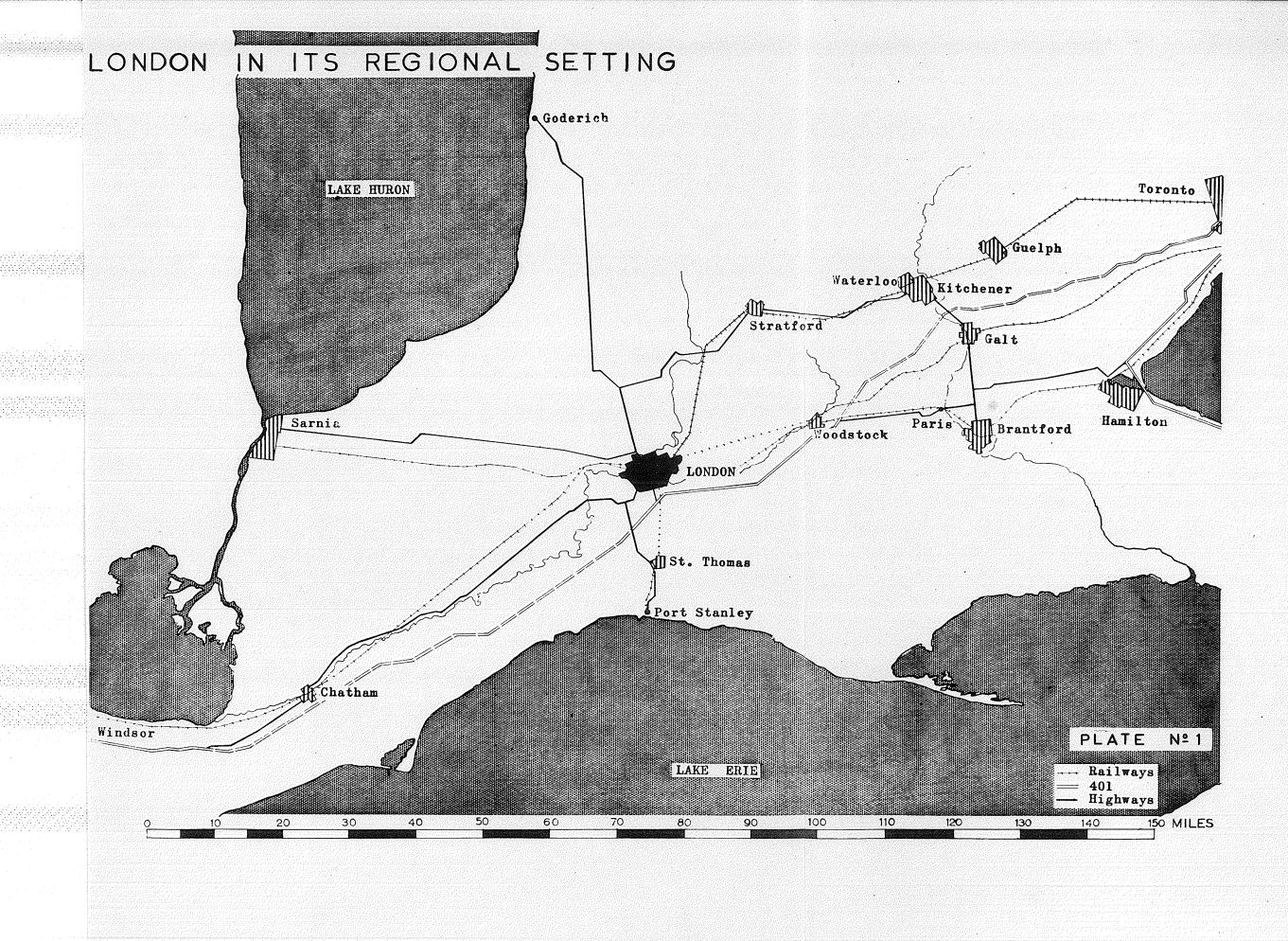
As part of an urban renewal programme the City should get special legislation to enable a minimum housing standards by-law to be passed, unless general legislation is enacted to permit such by-laws to be passed.

The area bounded by Wellington, Simcoe and Richmond Streets and the Thames River, an area of low density and relatively low-value housing, is in a strategic position for redevlopment to high density residential use with some commercial development along Wellington Street. Housing in the area is generally below the standard of that in most other parts of the city.

In conformity with an amended Official Plan for land use, certain areas should be rezoned. The major changes which should be made are in areas of predominately residential use where the present zoning is industrial and should be residential.

Extensive changes should be made in the zoning regulations; primarily the Multi-Family Residential regulations. Only one maximum density is now permitted: it is too high for some areas and too low for others.

All areas of development except semi-rural areas developed at extremely low density, should be fully serviced with municipal piped water, storm and sanitary sewers, treated roads, curbs and gutters, sidewalks and street lights, to provide proper facilities for health, safety and convenience and to encourage good maintenance of private property.



INTRODUCTION

General

London has changed in many ways in the last 20 years. Residential development has spread far and wide and the central shopping and business area has expanded into old established residential streets. The layout of the original city has been rendered inadequate by the universal use of the automobile. New industrial growth in the suburban areas and the new inter-city Highway 401, are rapidly changing the whole arrangement of the city-region. The problem of urban renewal arises out of this growth and change.

The most serious problems of growth have accumulated in the older, central part of the city. It is this area which is subject to the greatest pressure and which must adapt itself to radical changes. Many of its older buildings have become obsolete and new development is constantly taking place. Unless it takes place in an orderly or planned manner the mounting intensity of land use will choke the streets of the central city, seriously impair its functioning and limit the vital role it plays in the life of the city.

For these reasons a plan for future growth must pay special attention to those problems which beset the older parts of the city. London should remain a pleasant and convenient place in which to live as it becomes a large city. The good parts should be enhanced and the bad remodelled.

History of London and Its District

In 1825 the first permanent settlement at the Forks of the Thames was established. The region to the southwest was quickly being settled under the sponsorship of Colonel Talbot. The court house, originally at Vittoria was too remote from the majority of the settlers. London, long favoured for the location of an administrative centre, was chosen to receive it.

The importance of the site of London was noted by Governor Simcoe in 1793. At that time he was looking for a suitable site for a new capital of Canada. When he came upon the "high knoll at the forks well calculated for the erection of public buildings" he felt he had found an ideal site, safe from the threat of American invasion. His dream was not realized, but when the new court house was built in 1828 the site overlooking the forks was chosen. The river setting, which appealed to Simcoe, continues to be the most striking feature of London's topography.

With the establishment of the courts and the continued development of the region, London grew rapidly. Very quickly it became the institutional centre for a region and, as Western Ontario developed into a prosperous agricultural area, London reflected the increase in wealth with booming industries, a flourishing commercial centre, and fine homes in gracious surroundings.

In 1840, road connections were completed to Port Stanley and Port Sarnia, making London the metropolitan village of Western Ontario and encouraging the influx of many settlers. The railway came in 1854, and the last signs of pioneer days passed away. The firms of McClary (General Steel Wares), Perrin & McCormick, White Machinery, Hyman Tannery, Carling's and Labatt's Breweries were all established about this time. London became a city in 1855. In the 1860s London was the centre of the petroleum industry in Canada. There was wild speculation until the resources ran out and the city returned to normal.

In the 1880s Victoria Park was rescued from dereliction. A garrison centre in the 1840 rebellion and for 15 years afterwards, the land and buildings had been left vacant and neglected for many years. Public support was finally mustered and a former civic disgrace became a very fine park in the centre of town. Property overlooking the park has always been attractive and desirable.

London's primary natural feature and unique asset, the Thames River, was used extensively for recreation for many years. Pleasure cruises down the river to Springbank Park, and hikes and picnics along its banks attracted many people. In the last 50 years the river and river valley have suffered from serious neglect. In many parts the banks are lined with refuse and the water is badly polluted. Partly as a result of this neglect, the river is apparently forgotten, but it is still considered a great asset, perhaps subconsciously, by a great number of Londoners. As the city grows the great value of the river and the river valley will again be recognized, and London will have a park system rivalled by few other cities.

The flooding of the river has interjected the rare note of tragedy into the history of London. The highest and most destructive flood in London's history occurred in 1937. The Thames River was always subject to flooding in the spring and as settlements grew and bridges and mills were built, the flood damage became more extensive. Following the floods of 1937 and 1947 measures were taken to minimize the danger of the spring run-off. Dikes were built and later strengthened and, in 1954, Fanshawe dam was built on the North Branch, creating a fine lake for recreational use both summer and winter.

In the course of its history London has had few calamities. Its growth has been steady and healthy. It has become a prosperous city of pleasant residential areas and thriving industries and commercial houses.

London as a Centre

Shortly after the establishment of the courts in London, county government followed with increasing immigration. London became a thriving market town in the centre of a prosperous agricultural district.

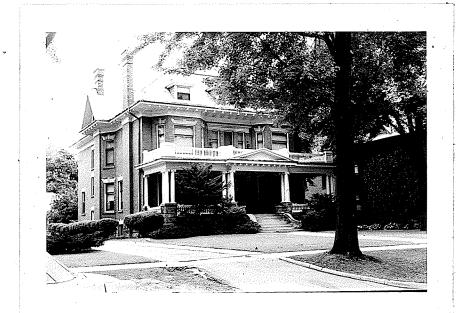
As the regional importance of London grew the head offices of large organizations were attracted to it and the University of Western Ontario quickly developed into an important seat of learning. Two general hospitals were established and are being progressively enlarged. The Western Fair Association was established in 1863 and the annual fair attracts a large number of people from an extensive area around London. The Association's land and buildings are now being used almost continuously. London has become a wealthy city, with important financial and legal offices located in its downtown area.

Today London is the major centre between the Toronto-Hamilton area and Windsor. Its location on main railways and highways has attracted many new industries. Highway 401 passing just to the south promises fast, convenient truck service east and west across the Province. The London and Port Stanley Railway may allow the city to take advantage of the St. Lawrence Seaway.

The visitor to London is impressed by its park-like setting. The two arms of the River Thames create large wedges of open space running into the centre of the city. The wide streets, lined with trees, give the impression that the buildings are sitting in a lush park. Victoria Park fortifies the impression, and some of the large Victorian houses around the park, most of which were built in the late 1800s, are now being converted to office use. In the near future, a new city hall may face the park near the Cenotaph and the London Life Building.



The wide road allowances of parts of the Central City have placed buildings like these in a park-like setting that has helped to preserve their value.



The main shopping centre of London is very well defined by the narrow part of Dundas Street. The relative narrowness of the street strengthens the retail commercial core, just as the wide streets give dignity and graciousness to some of the residential areas. From Talbot Street to Wellington Street a very busy shopping area has developed. At night its entire length is alive with neon signs. Wellington Square is a large planned addition to this shopping area. It is comprised of a department store together with many specialty shops on a pedestrian mall and a large parking garage. This results in the two major department stores being at either end of the shopping "parade" which will be considerably strengthened because of their relative positions. The recent construction of the Covent Market Parking Building has contributed greatly to the health of the central area. It provides good parking facilities together with a modern market.

The residential areas in London have grown slowly and steadily. Land has been relatively cheap and space readily available. The wide streets and generous side yards in the inner residential areas create a spacious feeling. The old Victorian houses of "white" brick, with decorative details have considerable charm and express the prosperous past and solid conservative nature of the city.

There has been unnecessary industrial encroachment on the banks of the river permitted, unfortunately, by the zoning by-law. The dumping of waste has marred the natural beauty of the river land and the pollution of the water, through inadequately treated sewage, has become an increasingly serious problem. The potential for a beautiful park belt exists, and there is evidence of an increased interest in the river and its valley.

From all appearances London will grow steadily and rapidly in the next twenty years. Many new industries will locate in the city-region and the commercial centre will gain not only by the addition of new commercial buildings but also through attracting a growing number of people. The city will experience many dramatic changes. They should offer a continuous challenge to the imagination and ability of those concerned with its growth.

Greater London

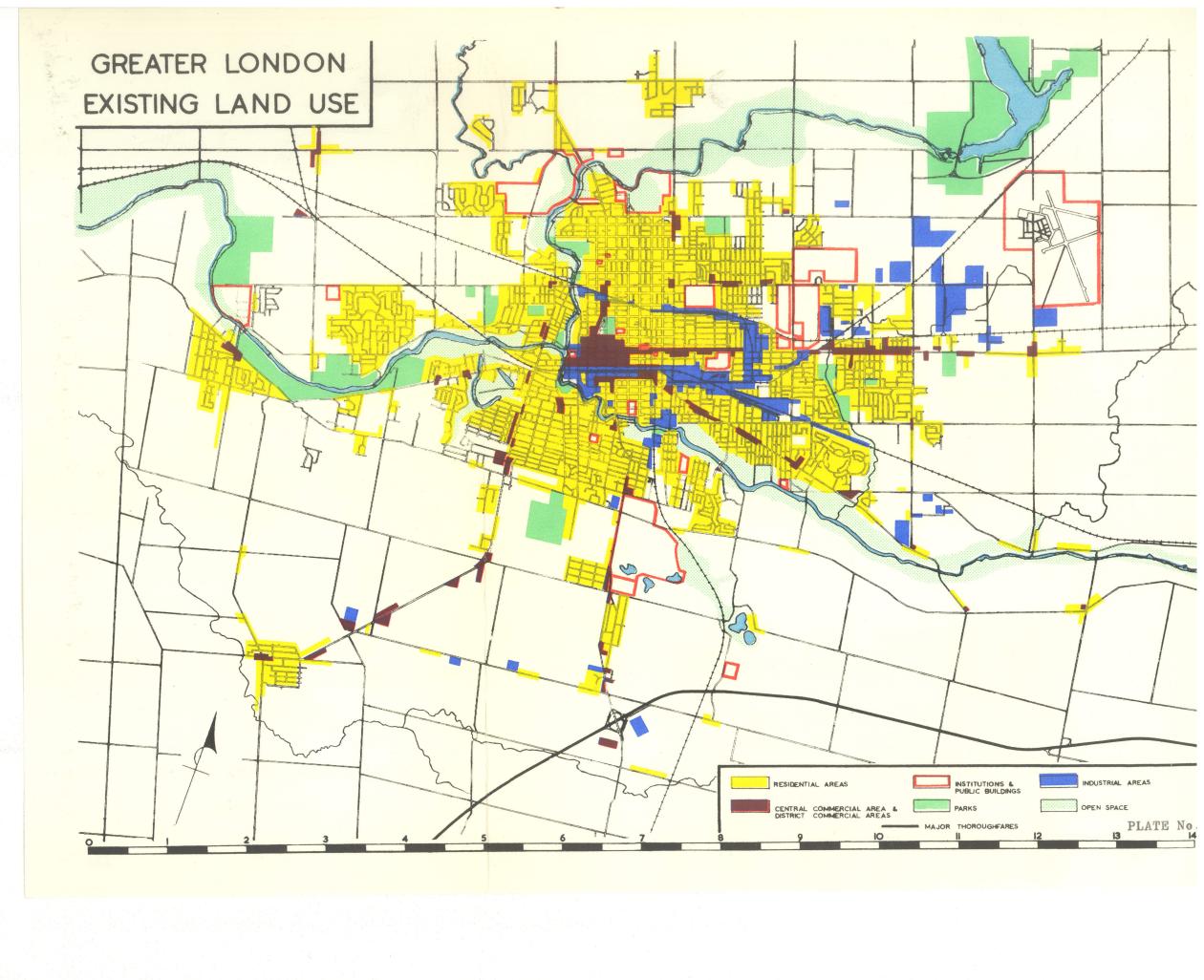
In the years since the Second World War, the London area has experienced its period of greatest expansion. The urban area has spread out to embrace old centres such as Byron and Lambeth. This new suburban belt, together with the city, is known as Greater London.

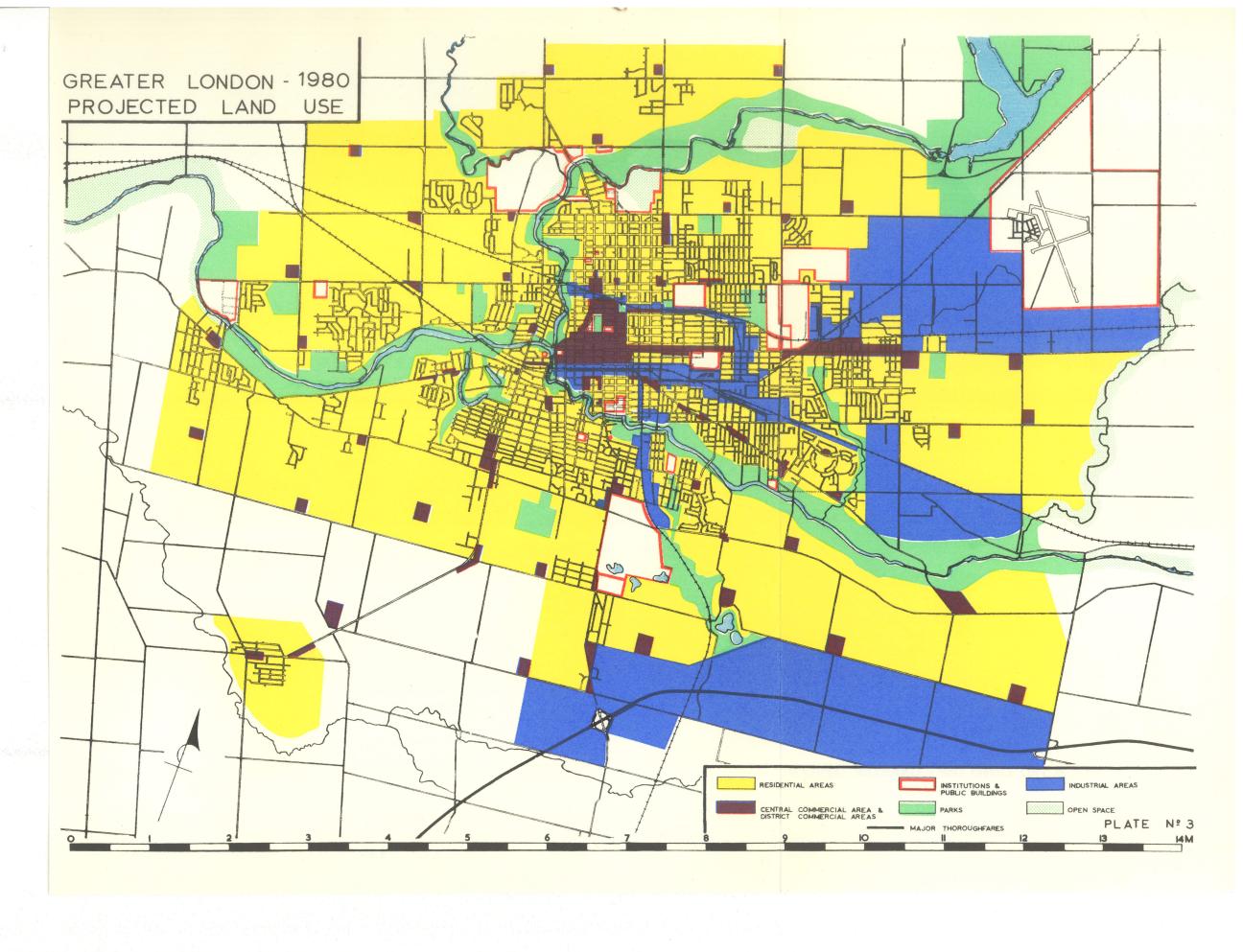
In 15 years Greater London has grown from 90,000 to a population of over 150,000. All over North America cities have been growing at a phenomenal rate and London's rate has been among the highest. New industries have been built, attracted by London's growing market and labour supply. Most new industries have been located to the east of the city, and a

considerable industrial area is developing near Highway 401. Residential areas are spreading along the major roads. The framework for the future growth of the city is being established.

In the next twenty years London may become a city with a population of some 350,000 persons, an increase of 200,000 persons. The area of Greater London will be extended to nearly three times its present size and many more public services will be demanded. New express routes will have to be developed to handle the traffic moving into and out of the central area, and around and through the city. The city will grow towards the east and southeast attracted by easy access to Hamilton and Toronto via Highway 401. These new residential areas in the east will serve the housing needs of the industrial workers in the eastern and southeastern industrial areas. As the city population approaches half a million in the next quarter century, the provision of large areas of park land and playgrounds will be imperative. Open agricultural land will be farther removed by new urbanization and the river valley will be threatened by sporadic development. The river valley should be conserved for recreational use and parks. When they are required to move the ever-increasing volume of traffic, expressways or parkways should be built in the river valley providing access to the parks and linking the city with Highway 401. expressways will transport large numbers of vehicles conveniently and safely through a beautiful river-side park to all parts of the city including the city centre.

With dramatic growth and change there will come challenging problems. These are linked with the danger of physical decline of parts of the central commercial and residential areas. Many structures near the city centre are between 70 and 100 years old; some should have been replaced long ago. Large buildings and high property values make changes in the road pattern very difficult. A dynamic approach must be taken to solve the present congestion and to establish the central area firmly as the healthy heart of Greater London.





URBAN LONDON

Basic Research

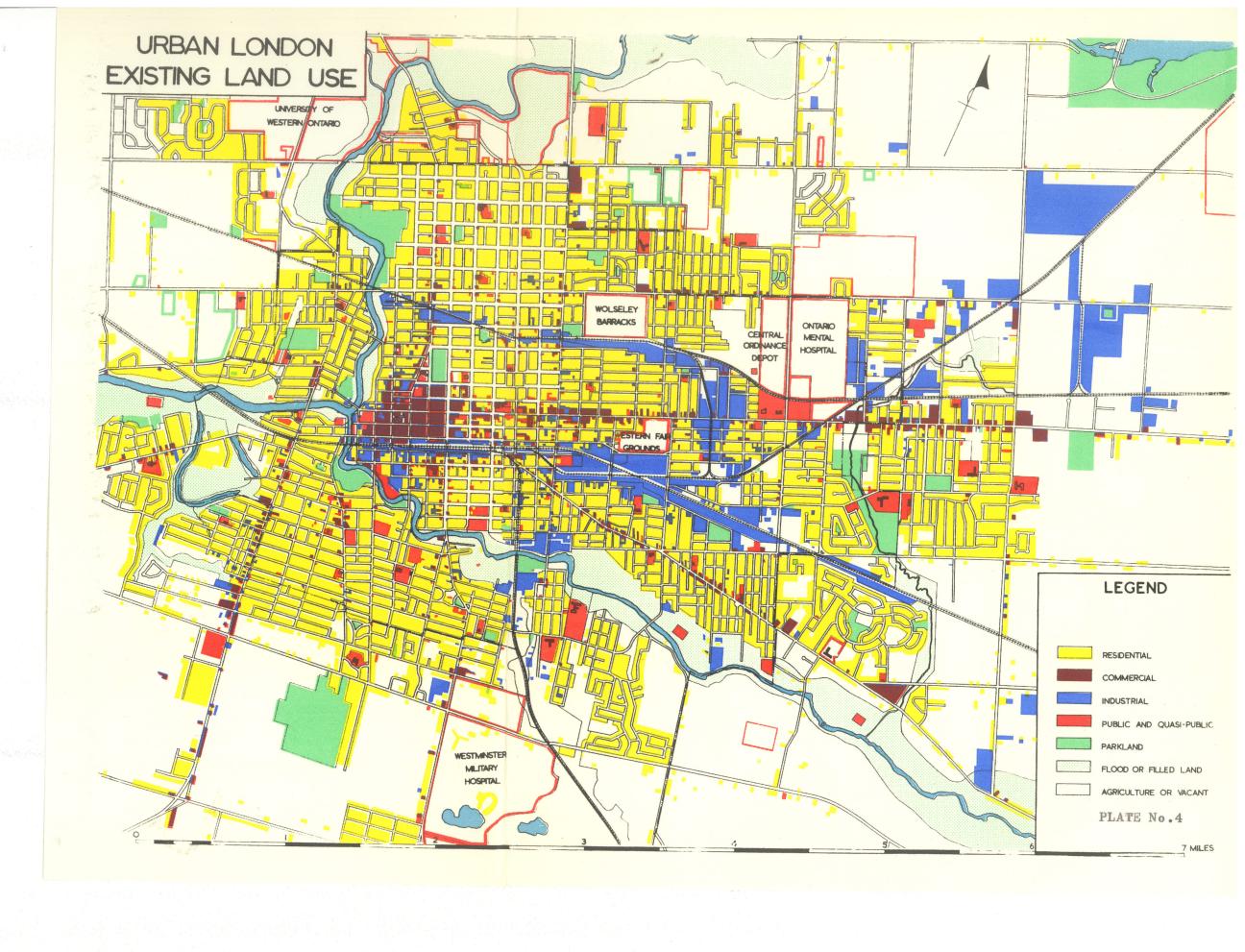
Urban London, as shown on the accompanying maps, comprises the older part of the city and the inner suburbs, some within the City of London and some outside. This is the area which is completely urbanized, however inadequately it may in parts be serviced. In the next two decades the major part of Urban London will remain virtually unchanged although there will be variations and improvement in detail. But the oldest part will experience considerable change in the next few years, due to the expansion of the central area and the need for multifamily housing close to the centre of the city. This Thesis is particularly concerned with the smaller and older part comprising the central city. Research was carried out for the City of London and certain of the inner suburbs which are in the Townships of London and Westminster. The concern was with specific information and a framework to which this could be related. By the collection of Social Problem data certain areas have been determined which show signs of decline as residential environments. From this and other data proposals have been formulated to guide or counteract the forces at work.

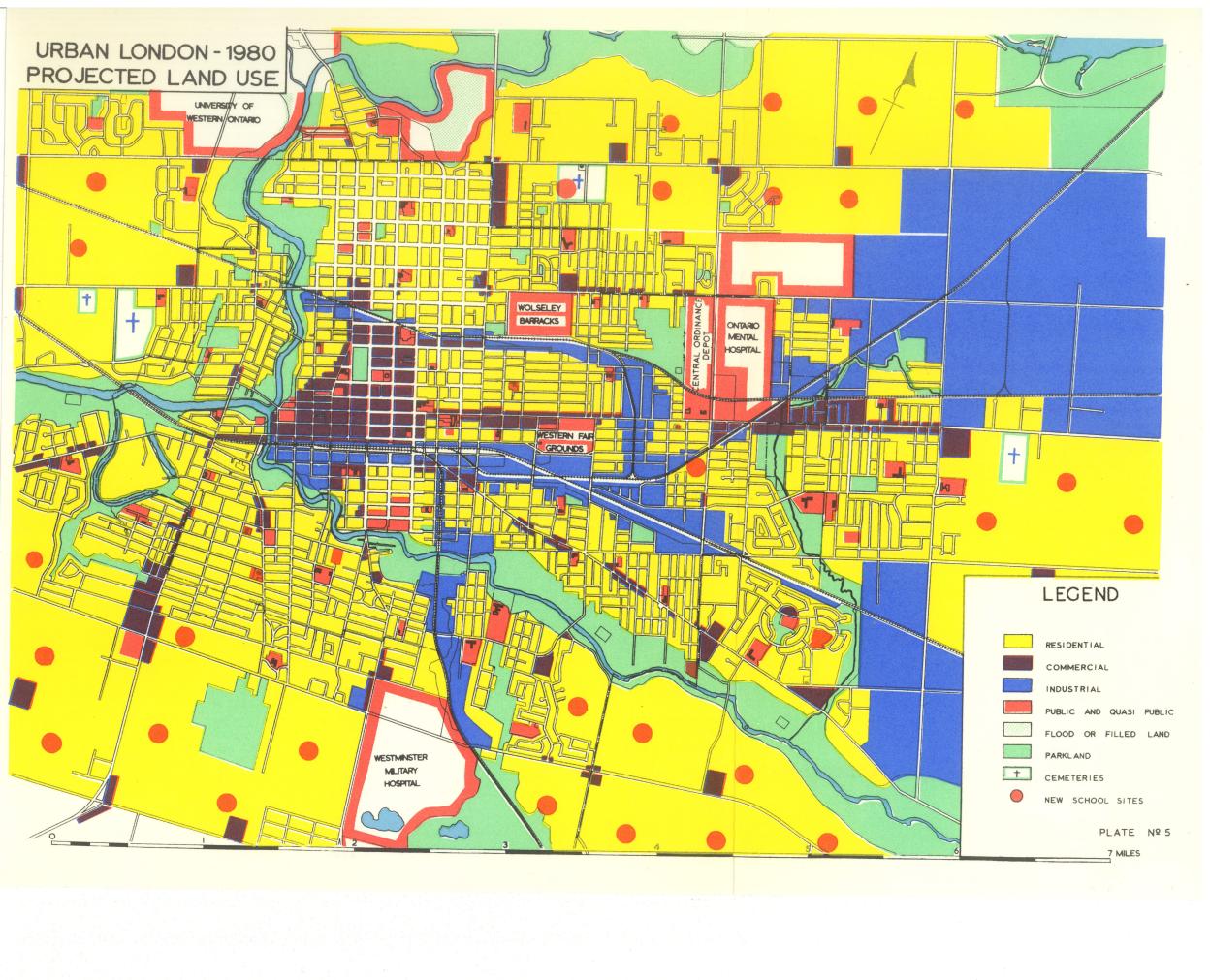
Land Use

Maps were prepared at a scale of 100 feet to the inch showing the use to which each lot in Urban London is being put. These 86 maps are on file in the City Planning Department office and will be invaluable for all the future work of the Department. They should be kept up to date. This information is based on data collected from the assessment rolls and checked in the field. The maps record the land-use under the following 32 designations:

Park Flood Land Private Recreation Area Intensive Agriculture Extensive Agriculture Single Family Two Family Multi-family Rooming House Hotel Public Building Quasi Public Building Neighbourhood Retail Commercial Office Commercial District Retail Commercial Regional Retail Commercial

Highway Commercial Light Industry Heavy Industry Wholesale Warehousing Heavy Distribution Automotive Storage Vacant Land Railroad Gravel Pits Private Club Recreational Commercial Surface Water Swamp Trucking Parking





The assessment indicated for land and building were recorded on the maps for each property and are of great value in many planning operations. The recorded land-use information was then simplified to five categories of predominant use: Residential, Commercial, Industrial, Public and Open Space (parks and river valley land which cannot safely be built on), and the map entitled "Existing Land Use, Urban London" was produced. Land-use was also recorded on maps at a scale of 800 feet to the inch for the remainder of the Greater London area. These maps are also on file in the City Planning Department office.

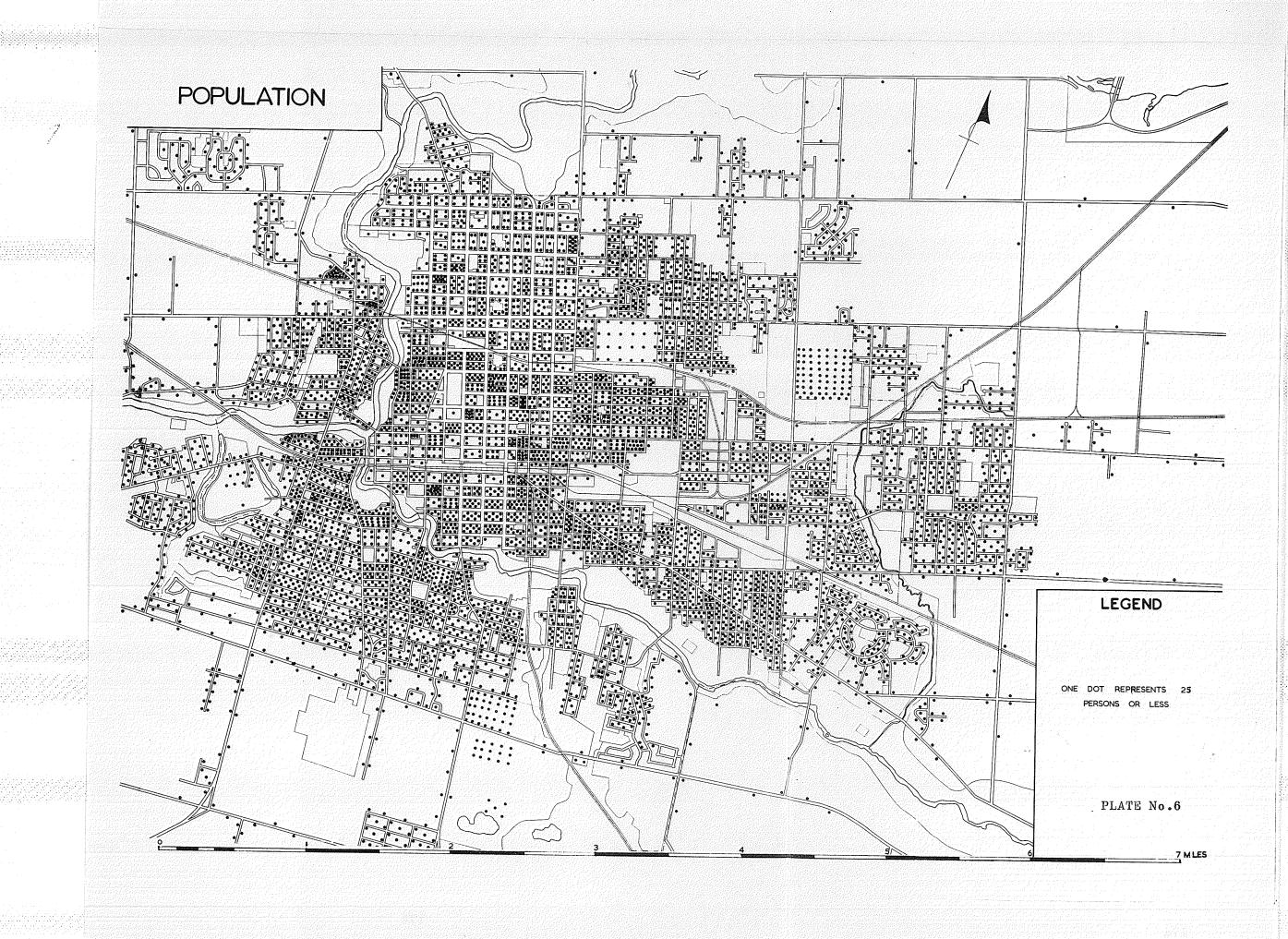
Some areas of mixed land use present the most serious problem indicated by this Thesis. Incompatible land uses such as Residential and Industrial in juxtaposition usually generate decline and disorder. Blight and potential blight, and social problems, are to be found in these areas.

The role of London as an institutional centre shows clearly on the land use map. There are large areas devoted to the University of Western Ontario, Westminster Hospital, Wolseley Barracks, and the Ontario Mental Hospital. The potential park-land available in the river valley which provides London with large open spaces close to the centre of the city is clearly shown on the map.

Population

The Population map, Plate 6, shows the population distribution and density. The distribution appears to be unusually even for a large urban area although there are a few concentrations of higher density encircling the central area and in the eastern part of the city. The gross density per block, calculated by dividing the total population by the acreage, is 14 persons per acre for the City, with a range from 13 persons per acre to 18 persons per acre. This is a relatively low average which may be explained by an over-all development of modest houses on large lots. Although overcrowding in individual houses does occur, there appear to be no residential areas at excessively high densities.

Greater London's growth over the past 10-15 years has been steadily increasing at 4.6% per annum. The population has doubled in the last 25 years, and it will probably continue to grow at approximately the present rate. On this assumption, Greater London should reach a population of 350,000 to 400,000 by 1980. Planning must, therefore, consider a doubling of the size of the city at the very least. Most of the increase in population will, of course, be in new suburban developments, but some increase will occur in the central city as older residences become multiple dwellings, new apartment buildings are built, and the central commercial



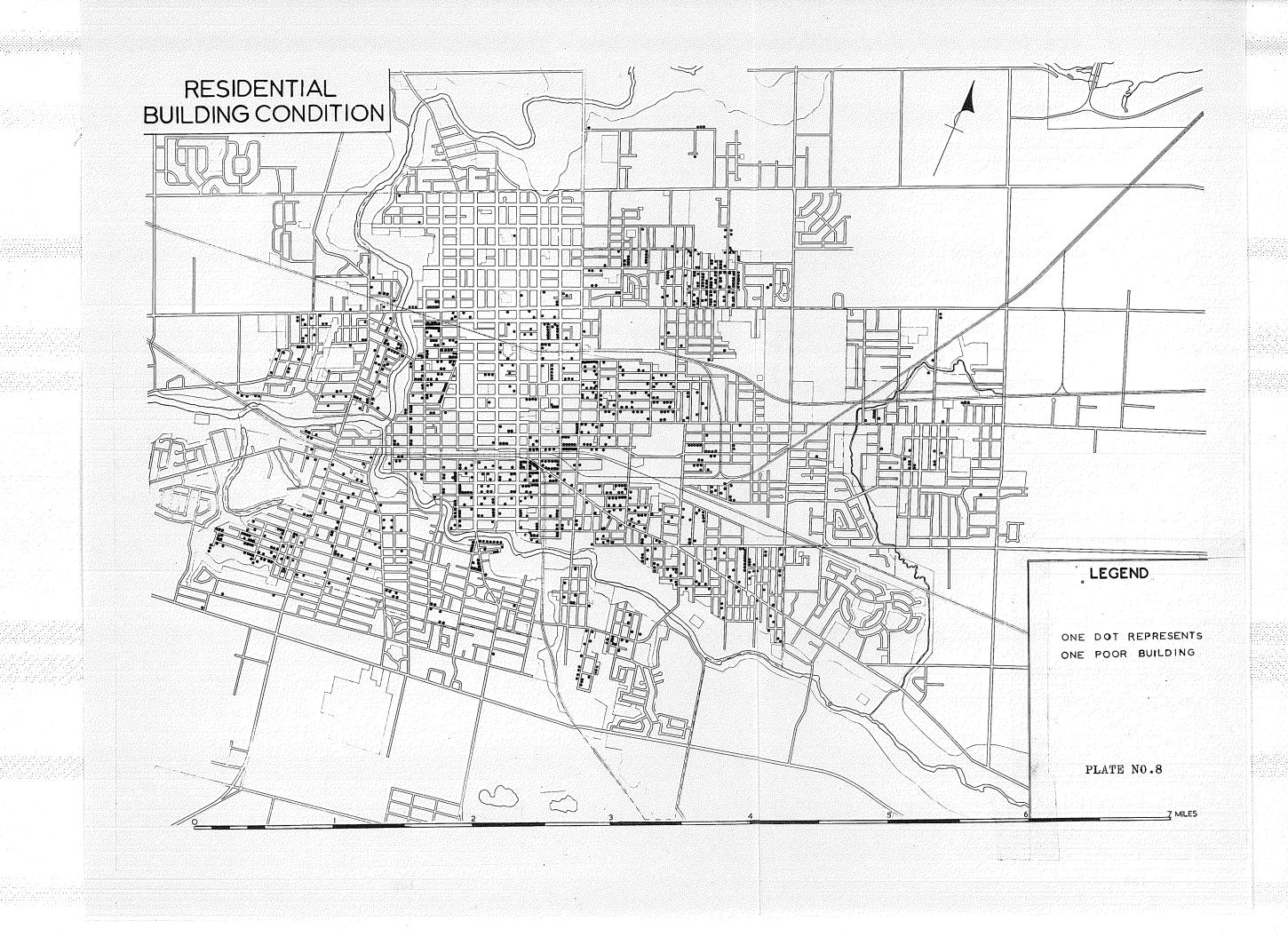
and administrative area grows. This increase, largely through an intensification of land-use, will change the nature of the downtown area. There will be more need for parks, and traffic and parking problems will increase.

External Building Conditions

Information concerning the condition of Residential Buildings in the City was obtained from the files of the Assessment Department and verified by field survey. A record of those houses rated in poor condition by the Assessment Department is on file in the City Planning Department office and these houses are indicated by dots on the Residential Building Condition Map, Plate 8. The general condition of buildings in each block was obtained by field survey and is shown on Plate 7. Generally, the condition of buildings in London is good. The older areas are showing some decline. are no blocks which are rated poor in their entirety. isolated poor houses and the occasional pockets of poor houses show clearly on the dot map. Housing is poorest where it is adjacent to a railway or industrial use. In other areas the age of the house indicates a need for replacement and where redevelopment should be encouraged. The Central Area of the city has many very old buildings of which an appreciable number constitute a fire and safety hazard. Normal processes are gradually causing the replacement of the older buildings which no longer serve a useful purpose.

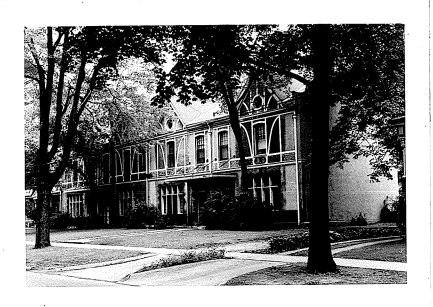


A fine older house which has been converted for commercial use and maintains its original residential character.

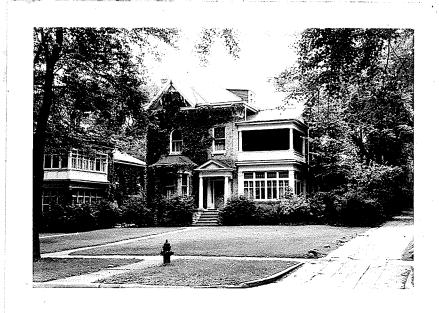




Evidence of lack of maintenance is apparent in this building.



This fine example of older row housing on Queens Avenue blends delightfully with the detached housing in the area and has withstood the test of time as well as the other houses.

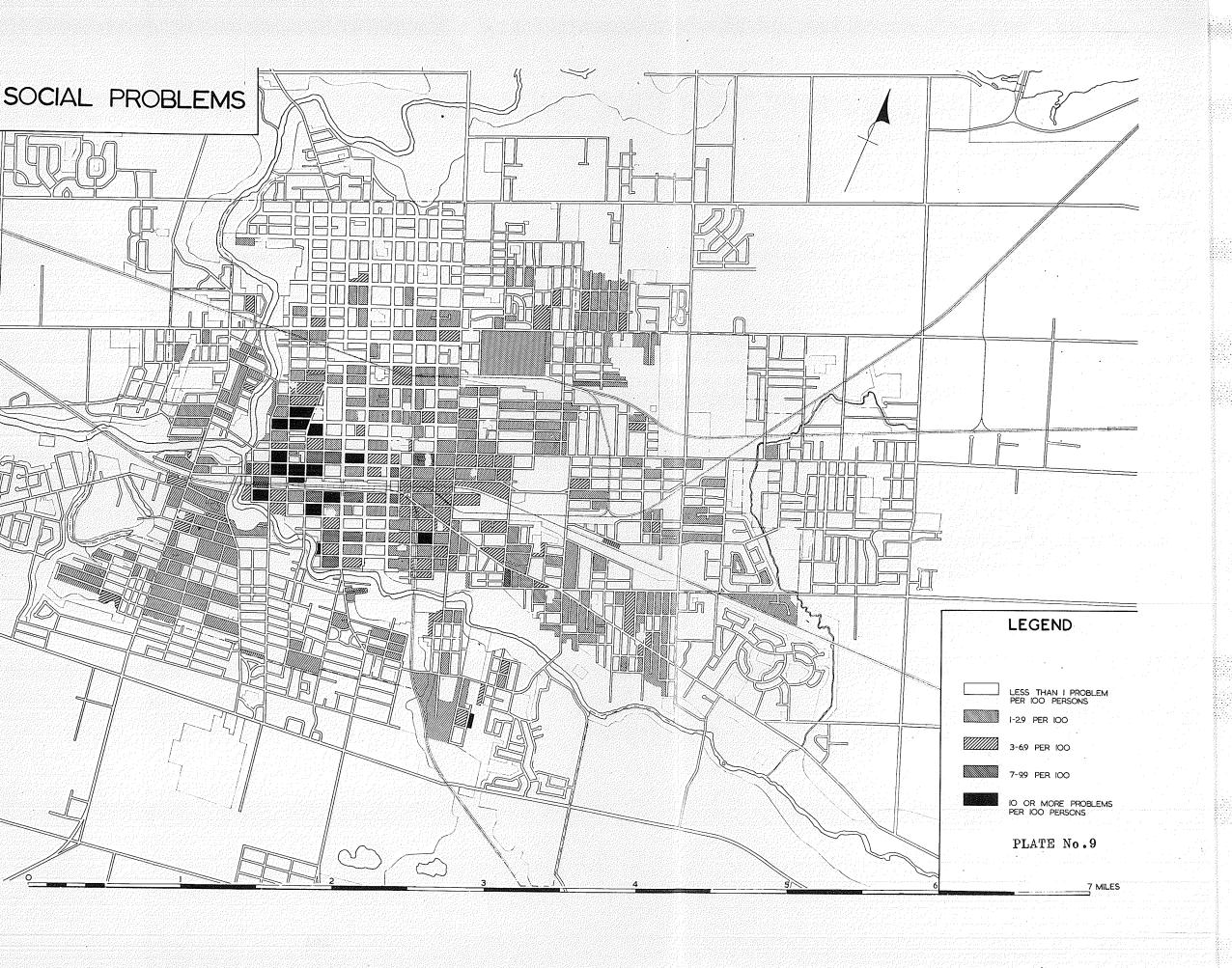


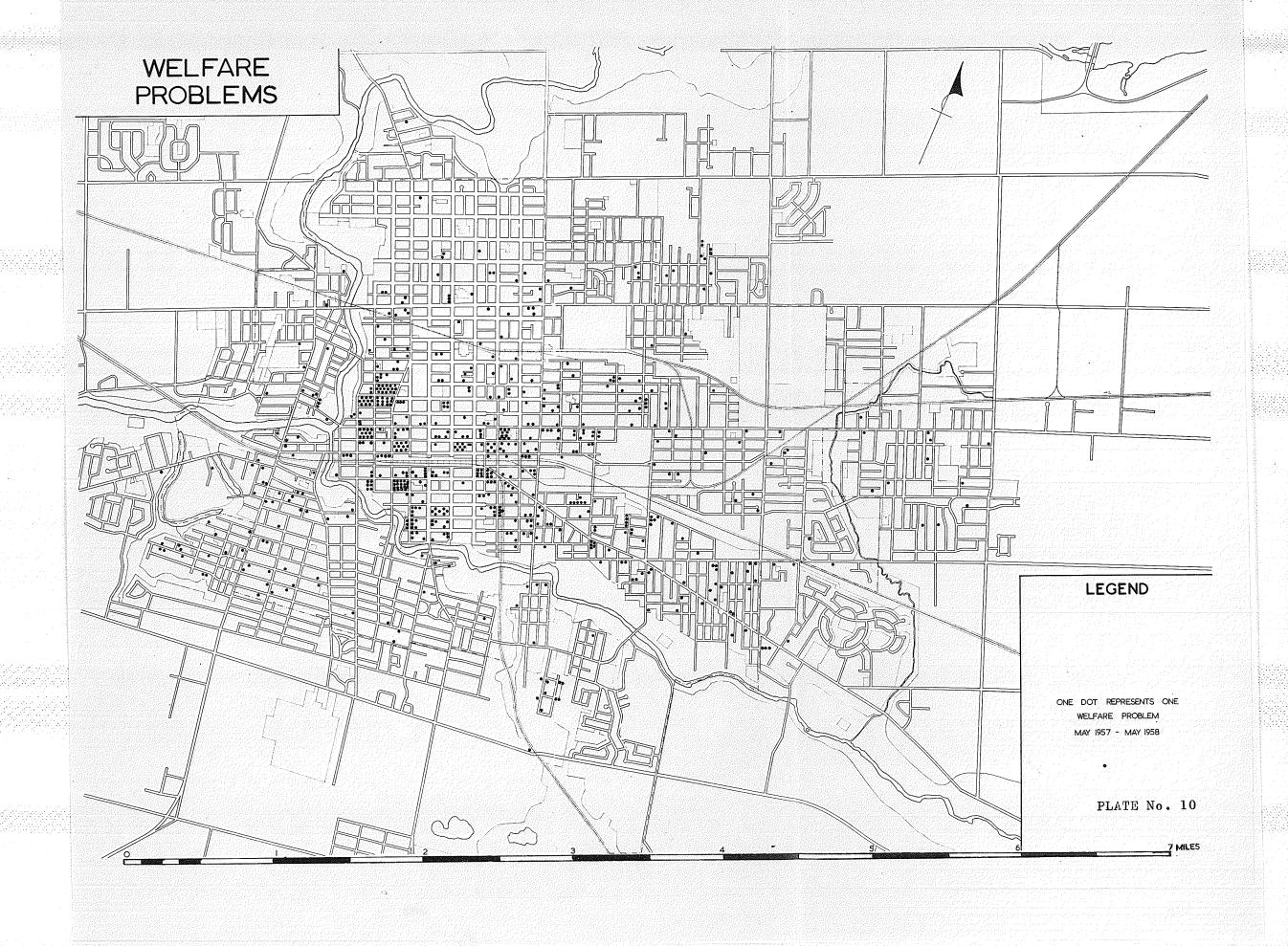
A "white" brick house, typical of many of London's older homes.

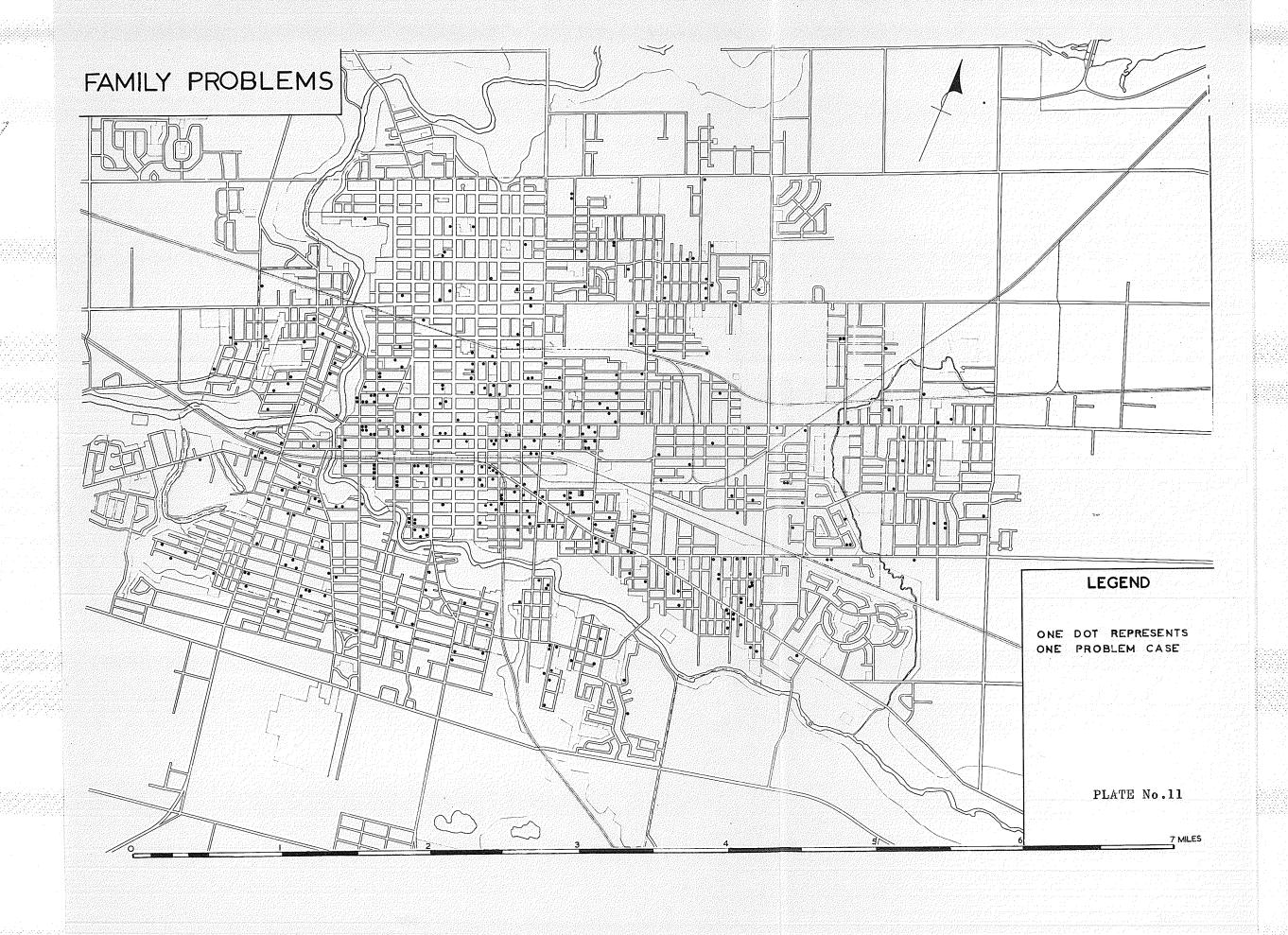
Social Problems

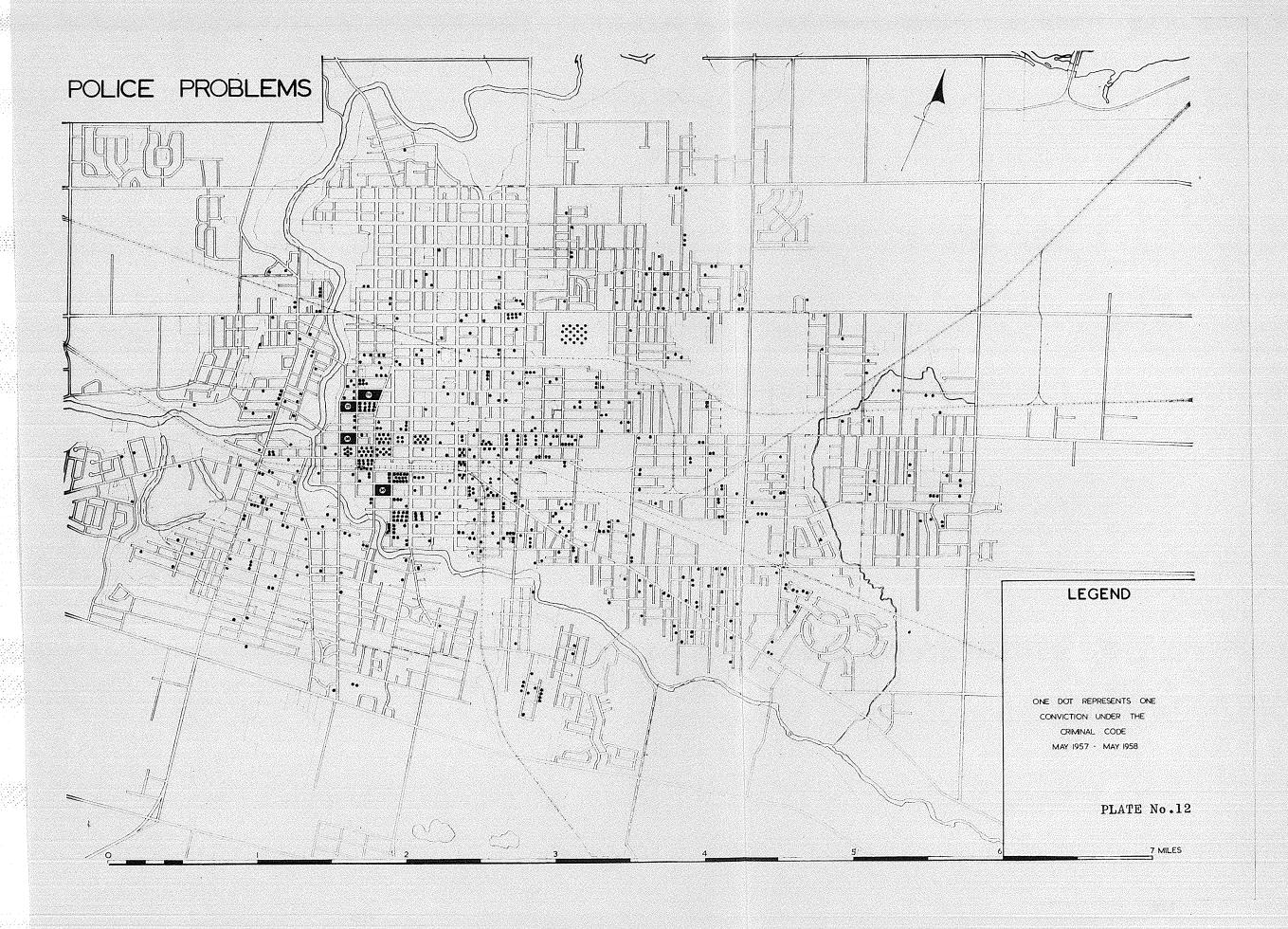
The incidence of social problems was calculated by obtaining the addresses of problem cases and computing the number of cases in a block as a percentage of the total population of the block. In this way those blocks with many cases show up darkest on the Social Problems Map and must be looked at more closely. The Social Problems Map, Plate 9, is a compilation of Plates 10, 11 and 12. These social problems are cases tried under the Criminal Code; Welfare cases; Family Service Bureau cases and Children's Aid Society cases; (Juvenile delinquency data was unobtainable). Most cases occur in the centre of the city. It is here that the poorest people live in the oldest and most inadequate housing. The heavy concentrations usually mark the location of missions or hostels.

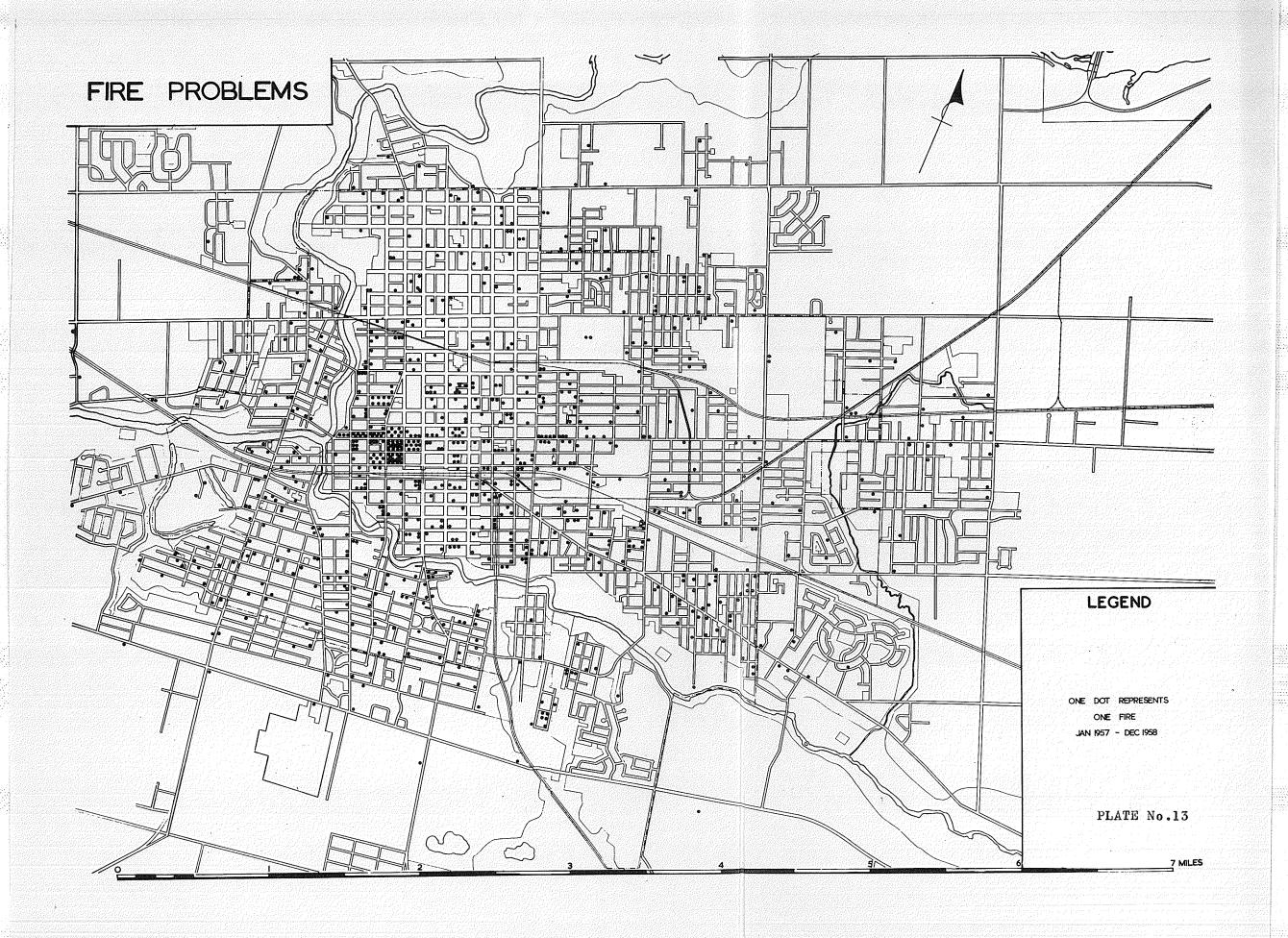
The lack of adequate housing for lower income families is reflected in the social problems. It can be seen that delinquency and drunkenness develop to an unnusual degree where there is an unsatisfactory home environment with no privacy and no opportunity for satisfactory family life.













The condition of housing in an area where the incidence of social problems is relatively high.

Fire Problems

The location of fires from January, 1957, to December 1958, was obtained from the records of the Fire Department. The only heavy concentration is in the Central Area. Here the age, condition and use of buildings make this a serious problem. Replacement of obsolete buildings with fire-proof structures is imperative. For a variety of social and economic reasons, residential uses in older buildings in this area should be discouraged.

Traffic

The London Area Traffic Plan 1959-1980, prepared by A.D. Margison and Associates Ltd., has recently been published. The Plan was developed concurrently with the development of this Thesis. There was complete co-operation and the mutual exchange of data.

Municipal Services

Water, storm and sanitary sewers, roads, curbs and gutters, sidewalks and garbage collection are some of the services the municipality must provide. There are considerable areas

of the Townships where sanitary sewage is treated by private septic tanks and storm water is carried off by open ditches. These conditions are undesirable in any urban environment, and the density in many of these areas is much too high for the proper operation of septic tanks. Fortunately, many of the Townships' areas are to be serviced by trunk sewers and sewage disposal plants in the near future. There should be a clearly stated policy that sanitary sewers will be provided for all areas which are now serviced with septic tanks and that separate and adequate storm sewers will be provided.

All urban roads should be surfaced to prevent the raising of dust and to provide a proper surface for vehicles. Curbs and gutters are necessary in residential areas to carry off storm water and to enhance the appearance of the street. It is virtually impossible to maintain a boulevard where curbs and gutters do not exist. Parking on the boulevards, where there are curbs and gutters, is contrary to a City by-law which should be rigidly enforced. Where private persons do not plant and maintain the boulevards it should be done by the municipality and charged against the abutting owners. Some of the streets even in the Central City lack curbs and gutters and the resulting general impression of disorder discourages the proper maintenance of buildings. Sidewalks should be provided for the safety of pedestrians and for the use of wheeled toys by children.

The maintenance of municipal property on the road allowance is very important. It is probably the key to neighbourhood conservation and rehabilitation. When the tremendous benefits to be derived from it are evaluated in terms of increased property values alone, the cost is small indeed. Proper maintenance of the road allowances encourages property owners to keep their land and buildings in good repair.

The River and the River Valley

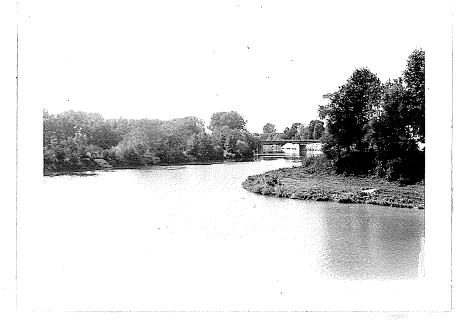
In the river valley are to be seen the best and worst possible uses of a unique asset. Since the founding of London the river has played an important part in the city's life. Originally it was a transportation route and recreational area. As roads were built its transportation function diminished but its function as the major centre of recreation increased. Pleasure boat trips and hikes along the banks of the river became common events. Springbank Park dates from this period in the late 1870s and is still an important attraction. As the city continued to expand, factories as well as homes were built along the banks of the river, the automobile allowed people to travel further afield, and a serious neglect of the river resulted. Industrial waste was, and still is, dumped carelessly into the river seriously affecting wild-life and natural growth along its banks.



Well sited to take advantage of the river valley, Victoria Hospital is rarely seen from this neglected area where it is proposed that a traffic interchange be located.

Higher land was extended by dumping refuse and fill over the banks killing the trees. In many cases no attempt has been made to landscape this fill.

Despite the obvious neglect, park space in the river valley has been extended. Gibbons Park, Thames Park, Labatt Park, Richmond Park, Riverside Park, the Thames Valley Golf Course, St. Julien Playground, the recreation grounds of the Public Utilities Commission and the London Life recreation area all point the way to an excellent use of the river valley land. Fanshawe Lake and Park. developed in connection with the conservation dam which is helping to control the spring run-off, is developing into a year-round recreational area with swimming, camping, boating and skating facilities. But the squalid, neglected areas still remain and water pollution persists as a very serious problem. The areas available for recreation are vast and it is possible that many Londoners do not even realize they exist. Adequate access to these areas must be provided. A green belt of park-land should follow the river through the centre of the city and provide



The Forks of the Thames River, beautified in recent years, could be the setting for new public buildings which would help to revitalize the western portion of the downtown area.

the future citizens of London with a magnificent urban park. Any plan for London must present an imaginative development and rehabilitation program for its most neglected asset, the river valley.

Public Buildings

London owes much to the relocation of the County Court in 1825 at the confluence of the rivers. The site was chosen because of its central location in the South Western Ontario region and the wisdom of this choice has withstood the test of time. The Court House, built after the style of Malahide Castle in Dublin, Ireland, is unique and must be jealously preserved. Its inadequacies should be overcome by carefully executed remodelling and additions to the building on land which is now occupied by outdated buildings. A detailed study is being made of the Court House area and should result in a long-range plan for redevelopment that will strengthen the building's position in the downtown scene.

Eldon House, too, must be preserved. The land between it and the Court House should eventually be redeveloped with public buildings in harmony with the river setting and linked with the University of Western Ontario by the proposed Western Expressway.

The four major hospitals located in London, Wolseley Barracks and the Central Ordinance Depot strengthen the position of the city in the region, provide permanent employment to many people, and thus bolster its economic base.

PART IV

A NEW OFFICIAL PLAN AND PROGRAMME FOR DEVELOPMENT AND REDEVELOPMENT

Background

The Ontario Planning Act permits municipalities to prepare comprehensive plans to guide and control growth and physical change. The Act defines an official plan prepared by a municipality as a "programme and policy or any part thereof, covering a planning area, or any part thereof, designed to secure the health, safety, convenience or welfare of the inhabitants of the area and consisting of texts and maps, describing such a programme and policy, approved by the Minister from time to time as provided in this Act". Continuity is assured by the provision requiring the Minister's approval. Changes, or amendments, must also meet with his approval.

The importance of community planning has long been realized in London. In fact the most notable example of far-sighted action occurred early in London's history, when the Court House was built on a site commanding the beautiful forks of the river. The survey of North London with a grid of 132-foot road allowances followed. Springbank Park was then developed in connection with the water works, and the parts in the river valley indicate an intelligent use of this wonderful asset. The next community planning move was the rescue of Victoria Park from dereliction and its transformation into a unique central park. In recent years the tremendous growth experienced by the City and the expansion into the Townships, which were predominantly rural, has strongly brought out the need for more orderly development.

In the 1920s Thomas Adams, an internationally known community planner, was commissioned to prepare a plan for London. The Geodetic Maps, large scale maps showing buildings and their use, sidewalks, roads and other engineering data were prepared at this time because of his prompting. These maps have been revised recently and are invaluable. The zoning by-law passed in 1928 was an attempt to implement the Adams' Plan. The plan was neglected in the thirties, a period of economic stagnation.

In 1947 a new zoning by-law was enacted which, with some amendments, is till in use. To make this zoning by-law easier to administer the map which was used to determine the various zones was adopted as the Official Plan for land-use and was approved by the Minister. The purpose of a zoning by-law is to regulate the manner in which land may be used, while the purpose of an official plan for land-use is to lay down a framework for future land-use and therefore to act as a guide for public and private development and redevelopment. The adoption of this by-law map as a plan has probably done more than any other single thing to retard community planning in London because it led ensuing councils to think they had a plan and confused them as to the difference between a land-use plan and a zoning by-law. The 1928 zoning by-law was, in many ways, wiser and more realistic in content than the 1947 by-law. In most cases it attempted to restrict industrial development to reasonable areas. Parks were shown and small commercial centres indicated in residential areas.

The present Official Plan for land-use designates too much land for non-residential use and because the zoning by-law is the same as the Plan, the by-law permits undesirable non-residential uses to be established in residential areas.

It is unrealistic to assume that, generally, in older residential areas high class new industry will replace houses. Where the regulations permit, however, low grade industries will locate, usually in the back yards of houses, introducing premature blight into the area. Thus as a consequence the maintenance of many of the older houses is discouraged, and residential redevelopment does not take place. The Planning Board and Council have recently taken the first major forward step towards rectifying this situation. The Official Plan has been amended to designate as "Open Space" the river valley, land which is low lying, filled or precipitous and should not be built upon. The zoning by-law still has to be brought into conformity with the Plan.

London is pleasant as well as economically healthy because planning decisions were made in the past. The 132-foot streets, the planting of large forest trees, the parks in the river valley and the creation of Victoria Park resulted from farsighted ideas looking to the future for full benefit. Much of what is mean, inconvenient and unpleasant in London came about when decisions were based on a limited outlook and future implications ignored. The beauty and convenience of London in the immediate as well as the more distant future will depend on community planning decisions which should be made now.

The Official Plan should be the municipality's guide for future growth. It should outline the policy of the City Council with regard to the city's physical development and redevelopment. In planning for growth and change two processes should be closely considered. First, development and redevelopment by

private enterprise, Direct public action in the provision of roads, parks, schools and other services is now taken for granted. But the need to relate private development to public works and other private development is not fully realized. Because the role to be played by local government in such planning is sometimes not clearly understood, the function of zoning by-laws is still questioned in many minds. Private development is largely responsible for the character of the city, but municipal government must be concerned with that which affects the future not only because of public needs but also to ensure the protection of private investment.

Civic government has a responsibility to ensure that all development in the city is in the best interests of the present and future generations. Often private developers do not take a long range view. For example, the density of development is most important. The quality, number and size of public services are affected by the number of persons within a given area. The City Council must determine a satisfactory density not only because of service requirements but also for proper living. Problems relating to density and many other aspects of development face the City Council and involve it in fundamental decisions about the future of the city. Over the years London has benefited greatly from wise decisions of City Council but there was no means for ensuring that councils of following years would advance plans requiring more than one year for their fulfilment.

The Official Plan has been introduced as the means for ensuring that sound concepts guide future growth and that the plans formulated by a Council cannot be altered or abandoned without careful consideration by future Councils.

An Official Plan which embraces all aspects of physical development and redevelopment will include the following:

Land Use

The best use of land for a 20-year period should be determined and subjected to a detailed consideration every 5 years. The main uses will be residential, commercial, industrial, public parks and playgrounds, and open space. The land-use plan should indicate residential, commercial and industrial areas in relation to each other. It should be the basis for the designation of zones in the zoning by-law and should include staging so that development proceeds in an orderly and economically sound manner.

Major Thoroughfares

A traffic study such as the one which has been conducted by A.D. Margison and Associates is indispensable in the formulation of a long-range plan for major thoroughfares. The London Area Traffic Plan 1959-1980 is the result of this study.

It designates existing and proposed roads as Expressways, Major Arterials and Collectors and classifies them as to width, control of access, etc., and should be incorporated into the Official Plan after careful review. A long range public transit policy and programme should also be prepared to serve as a guide to improvements and expansions.

Public Development and Redevelopment

This section of the Official Plan should include the location and timing of various public projects. Schools, the various redevelopment schemes sponsored by the City, public housing, the rehabilitation of the river valley, new roads and allied capital works, parks and playgrounds, public buildings of all kinds and the general refurbishing of public services come under this section. By co-ordinating these various public endeavours (public development and redevelopment) certain areas of the city can also be encouraged towards favourable redevelopment.

Parks and Open Space

A programme for new major parks, neighbourhood parks, school yards and play lots is needed. The expansion of parks in the river valley and its general rehabilitation should be contained in this section of the Official Plan. In London the potential park belt formed by the river lands should be the dominant element in a park system. It should have first consideration in the parks programme.

Private Development and Redevelopment

The public interest in private development and redevelopment is related directly to problems of neighbourliness, density and land-coverage. The City's policy with regard to new developments (the standard of services in new subdivisions, etc.) and redevelopment (in the older parts of the city) should be carefully formulated and stated in the Official Plan to ensure a high level of building quality. This policy should be one of the main guides in revision of the zoning by-law.

Rehabilitation and Conservation

As the older parts of the city age, serious problems arise. It is suggested that detailed plans be made for these older areas to reduce problems to a minimum. City services must be maintained and replaced when worn out and other city facilities must be kept up to a high standard. A good Dwelling Construction By-law and Minimum Housing Standards By-law would help control overcrowding and bring about improved maintenance of buildings.

Public Housing

The need for low rental housing exists in London as it does in every Canadian city. Most low rental accommodation is now in flats and rooms in older buildings and many of these are inadequate for good family living. Most new buildings (houses for sale and apartments for rent) cater only to the higher income brackets.

A back-log of need for good low-cost housing has been building up with the London east industrial expansion. It is necessary to ensure that incoming industrial workers, as well as those already in London, have decent housing or industry will find London a less attractive place in which to locate. It will almost certainly be necessary to subsidize some housing if the most difficult housing problems are to be solved.

There are approximately 1,000 houses in London which are rated by the Assessment Department as poor (see the Building Condition Survey). Some of these are unfit for occupancy and all are in some way inadequate in facilities or structure. Families unable to afford an economic rent have their problems compounded by having to live in overcrowded, unsanitary accommodation which does nothing but demoralize them. The "Full Recovery" housing project now under construction will meet their need to some extent, but more accommodation of this kind is needed if London is to solve the problems of overcrowding and obsolescence, and to relieve the pressures which lead to spreading blight. Major public housing schemes should be built on vacant land, so that land costs are reasonably low, and subsidies can be kept to a minimum. The east end of the city, close to the large-scale industrial expansion which is taking place, would be a desirable location for public housing. Sites now owned by Central Mortgage and Housing Corporation should be developed for this purpose.

Air and Rail Transport

These two very important means of transport and travel are administered by bodies quite independent of the city. A combined policy should be agreed upon to minimize a possible conflict of interest.

Capital Works Programme

A programme for the construction of capital works should be included in the Official Plan. A capital works budget, for a period of five years, should be prepared and should be the basis for annual capital works budgets. It should be tied in with the general review of the Official Plan every five years. All capital works should be included and arranged in order of priority. A capital works programme and capital budgetting enable the Council to see the need for various capital works

in relationship to each other and the financial resourves which are available over the programme period.

Conclusion

Consideration of various aspects of the Official Plan will give the Council knowledge of the present stage of development of the city and how it should develop over the years. The view of the future should not be too limited; a clear and dramatic vision of the future city should be held constantly in view. For the purposes of this Thesis an outline plan for the inner urban area has been prepared. Roads, land use and major parks have been considered. This plan should be used as a guide to the solution of the more detailed problems encountered in the Central City, the oldest and the most important part of the metropolitan area.

PART V

A PLAN FOR THE CENTRAL CITY

Introduction

The Central City is that part of the urban area which will experience the most change in the next twenty years. It is also the part with by far the greatest concentration of activity and containing the most valuable land and buildings. It is therefore of primary importance in the consideration of urban renewal. Many buildings in the Central City are old and obsolete, and the uses of some of them are changing. Demands for a better road system, greater parking facilities, additional office space, more shopping space and new apartments close to the central area, are increasing.

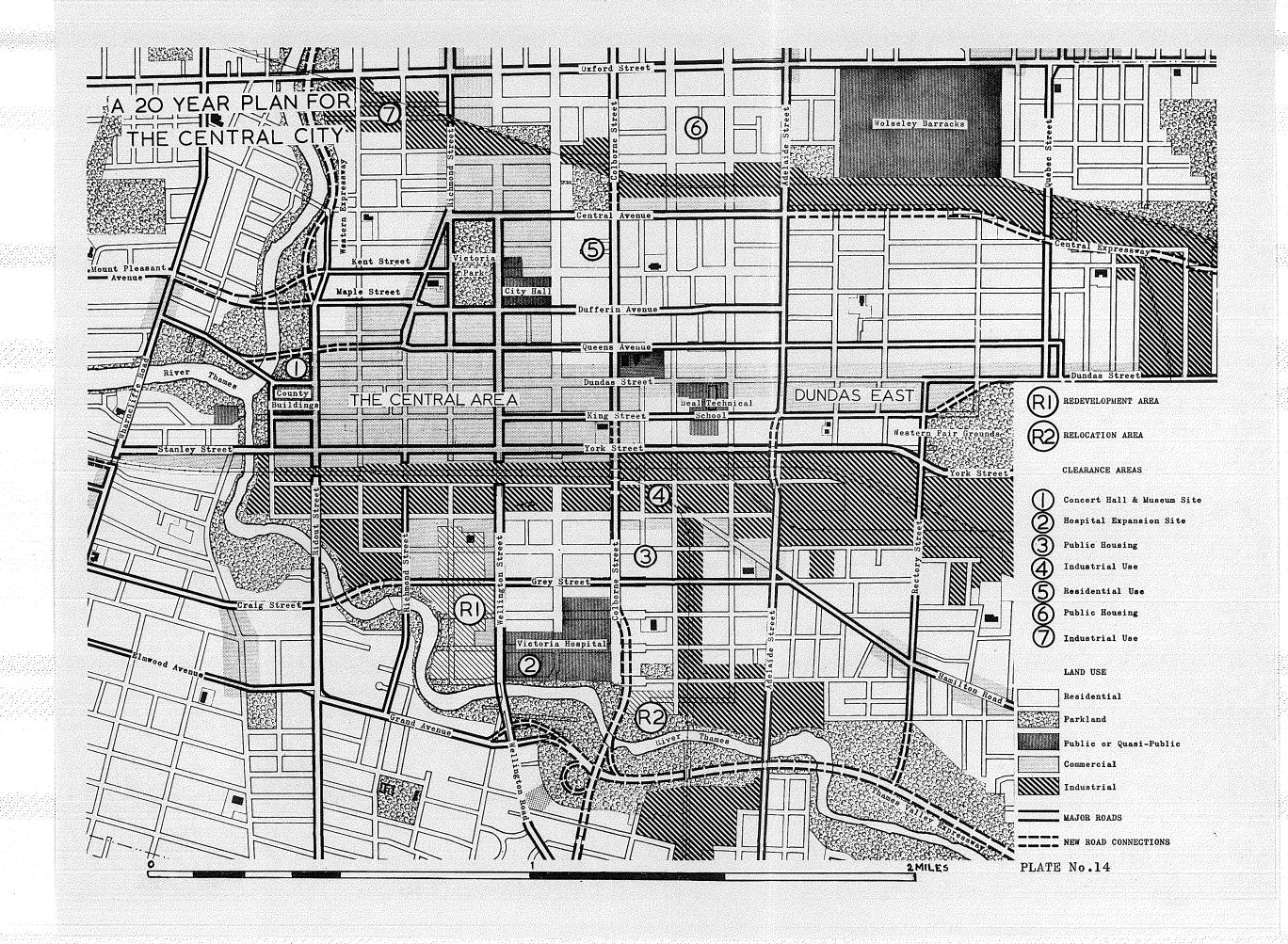
In order that the reasons underlying new demands and changes may be understood, the City Centre should under constant examination. After the first comprehensive survey, a long range plan and programme should be established which foresees new growth and the integration of private development with plans for roads, parking facilities and other civic improvements. A comprehensive plan for the Central City should be reviewed every five years. A certain degree of flexibility is essential. If the complex problems of the Central City are to be solved in an adequate manner, the City Council must have a plan to act as a frame of reference.

Roads

The road plan should include four classes of roads:

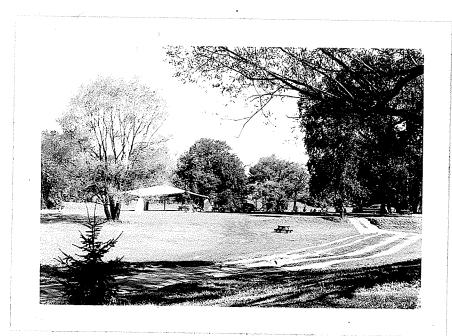
- (a) Expressways 4 to 6 lanes with a median strip in the centre:
- (b) Arterial Roads 4 to 6 lanes depending on the volume of traffic to be carried;
- (c) Collector Roads 4 lanes to provide connections between the Arterial Roads; and
- (d) Local Streets 2 lanes to provide access to adjoining property.

The detailed road plan and programme for the Central City is presented in detail in the London Area Traffic Plan. Plate No. 14 shows the road proposals in relation to the suggested future landuse and various functional elements.



The River and River Valley

The river and river valley were the original reasons for the siting of London and can again become the feature which gives it added distinction. The plan presented in this Thesis foresees the eventual development of all the river lands into a magnificent park strip running through the heart of the city. The development of the park strip should take place as the new roads proposed in the Traffic Plan are built. Lack of convenient access to the large open spaces in the river valley has been one of the prime causes of neglect. Many Londoners do not realize that there are large areas of potential park land so readily available. In the evening and on week- ends the proposed expressways, or parkways, designed for weekday peak traffic would provide convenient and carefully controlled access to playing fields, nature walks, riding stables and bridle paths, boat docks, swimming pools, picnic grounds and other recreational facilities. The Thames Valley Expressway, connected to Highway 401 by Highbury Avenue and the Western Expressway, connected to Highway 401 by Highbury Avenue and the Western Expressway bringing traffic from Highways 4 and 22 to the edge of the Central Business District would become the main entrances to the city. Sweeping gracefully along the winding river valley they would be public works of which the whole city would be justifiably proud.

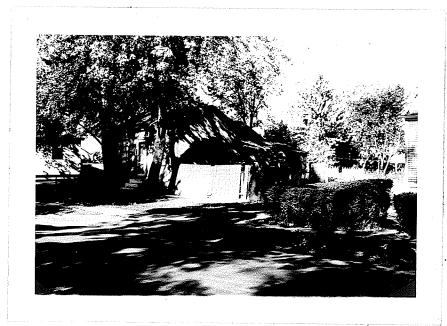


Gibbons Park, a unique asset, serves the adjoining residential area as well as other parts of the city and points the way to a wise and worthwhile use of the river valley.

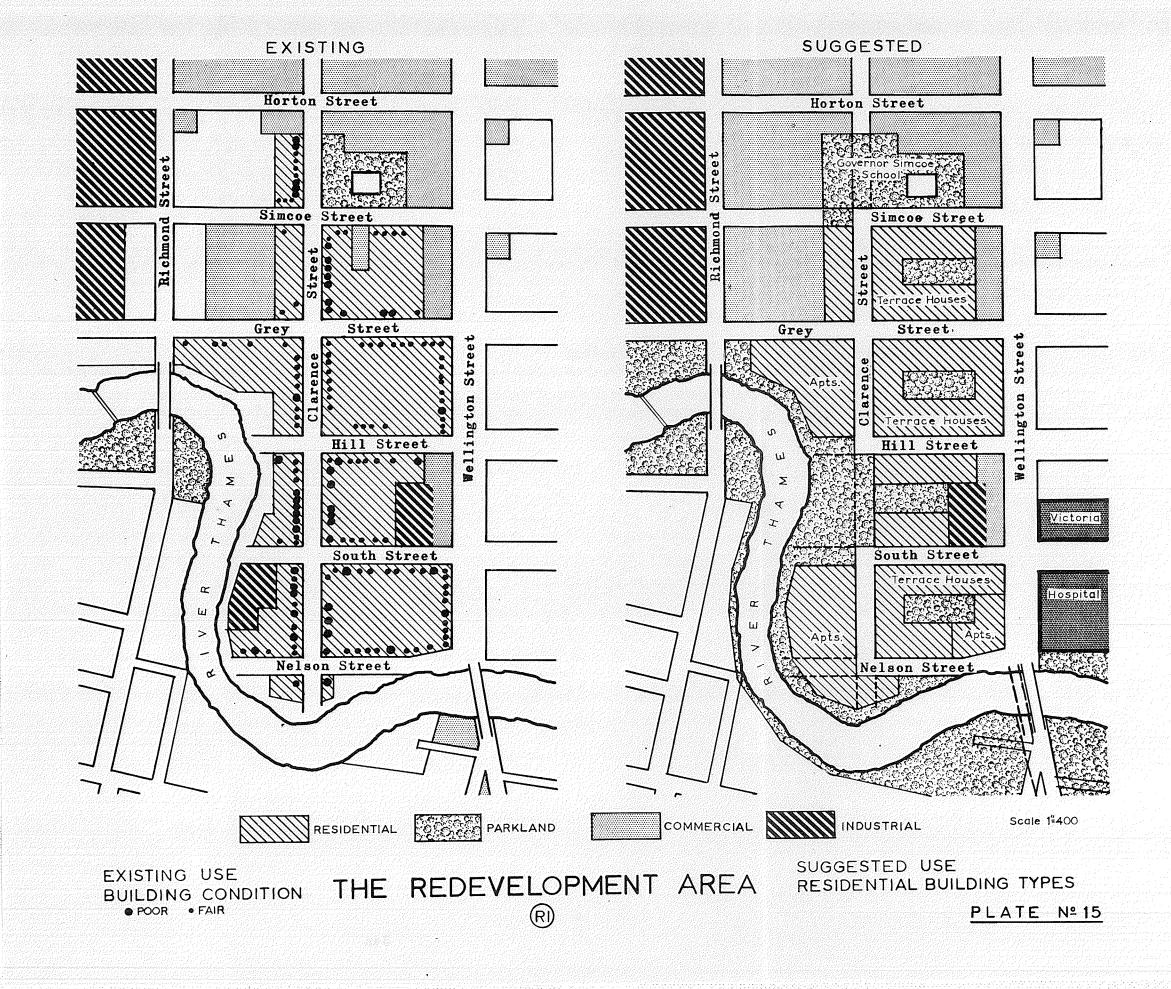
The Redevelopment Areas

The major redevelopment area pinpointed by this Study is related to the rehabilitation of the river valley. The area is bounded by Simcoe Street, Richmond Street, the River and Wellington Street. The smaller areas comprise groups of houses or buildings which are poor in character, and do nothing to encourage private effort in redevelopment. They should be replaced, after clearance, by new housing or commercial buildings.

In the principal redevelopment area all the existing residential buildings and some older commercial buildings should be gradually removed. Certain commercial structures should remain on Wellington Street. They will serve the new development and, in the case of some, other parts of the city. The cleared land should be sold to one or more good developers to build a high density residential development conforming to conditions laid down by Council in a Redevelopment Plan. The land should be acquired by the City with the help of the Federal and Provincial Governments. The Federal Government may pay up to one-half the cost of acquiring and clearing the land, the Provincial Government one-quarter and the City one-quarter.

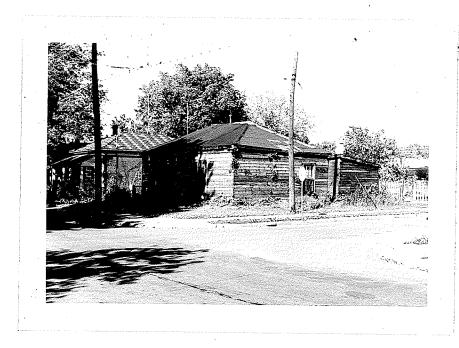


This scene is typical of the major redevelopment area, showing neglect and low desnity.



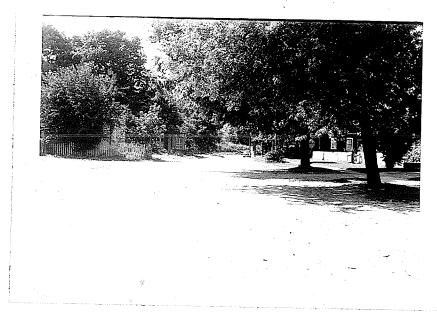
It is desirable to aid redevelopment in this area for two reasons. In the past few years there has been an appreciable and increasing demand for apartment accommodation in London. Certain redevelopment has taken place in the good residential area south of the river. The density allowed by the zoning by-law is very high and the new apartment buildings, in effect, borrow space provided by the back yards of the adjoining houses which they overlook. If a desirable density of mot more than 100 persons per acre had been required, this development would in all probability not have taken place. The houses replaced were not in poor condition, and the cost of acquisition would have been relatively too high. From the development which is to be seen it is clear that only a limited amount can go on before an undesirable environment is created, and a blighting process is set in train by an overcrowding of the land. The many remaining family homes will be seriously affected by apartments which overlook them and spread parked cars over formerly quiet streets and generate heavy traffic.

Satisfactory redevelopment cannot usually take place without some public assistance, at least in the assembly and clearance of large blocks of land.



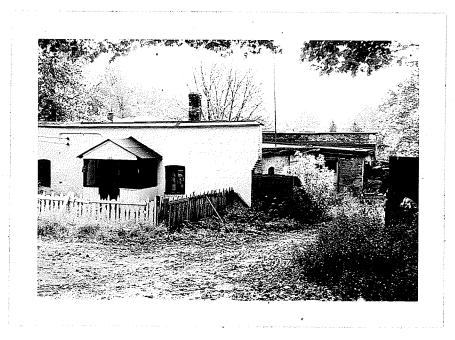
Rated "poor" this building shows signs of advanced deterioration.

In London this conclusion was reinforced by the second reason for the action proposed in the major redevelopment area. It is an area in an important position which should play a more useful role in the city's functioning. It has remained a back-water in the recent period of dynamic growth, and because parts of it are run down, apartment builders have concentrated their activities on the other side of the river rather than take an interest in this area. The proposed major redevelopment area was built up in the early part of the city's history, between 1870 and 1900. The southern part is low lying and was subject to flooding until the breakwater was built about 20 years ago. It had by then become an area of modest homes, subject to blight because of its original undesirable location. Curbs and gutters were never provided for the southern part, and because of the deep lots (some 200 feet deep) the area has an atmosphere of a somewhat neglected country town, although it is within half a mile of the City Centre and the prosperous residential area of South London lies beyond it.

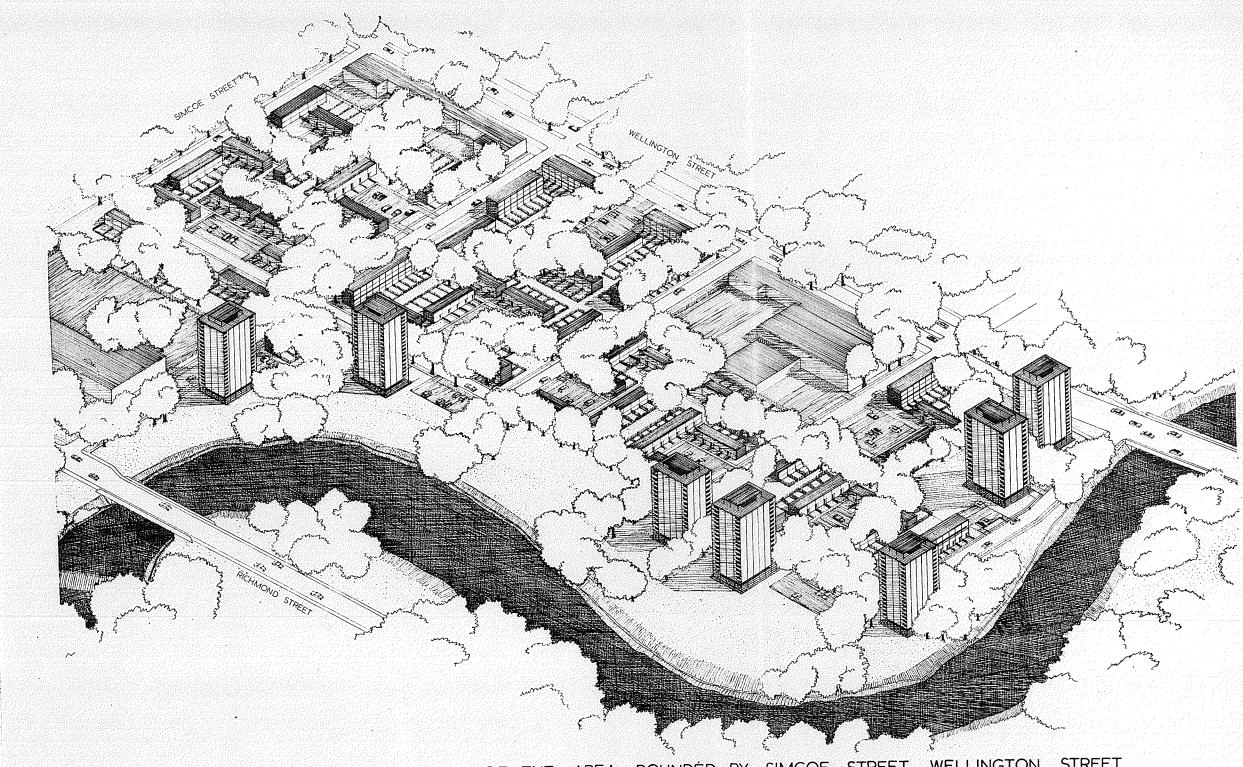


The extremely low density and lack of municipal services are shown in this view looking west on Nelson Street from Wellington Road.

It is the proximity of this area to the City Centre and its location on the river which make it an ideal location for a high density residential development. The rejuvenation of the river valley and the construction of good buildings will make it attractive to many people. Many advantages would follow redevelopment in the very central position proposed. The area is within easy walking distance of the Central Area. It could replace an uneconomical section of the city and at the same time provide a starting point for the rehabilitation of the river valley. It would also provide private developers with an opportunity to build a modern community, providing open space, adequate parking and varied housing accommodation close to the centre of the city.



Originally a factory, apparently, this building is being used as living quarters.



SUGGESTED REDEVELOPMENT OF THE AREA BOUNDED BY SIMCOE STREET, WELLINGTON STREET,
THE RIVER THAMES AND RICHMOND STREET CONSISTING OF 15 STOREY APARTMENT BUILDINGS AND TERRACE HOUSES.

PLATE Nº 16

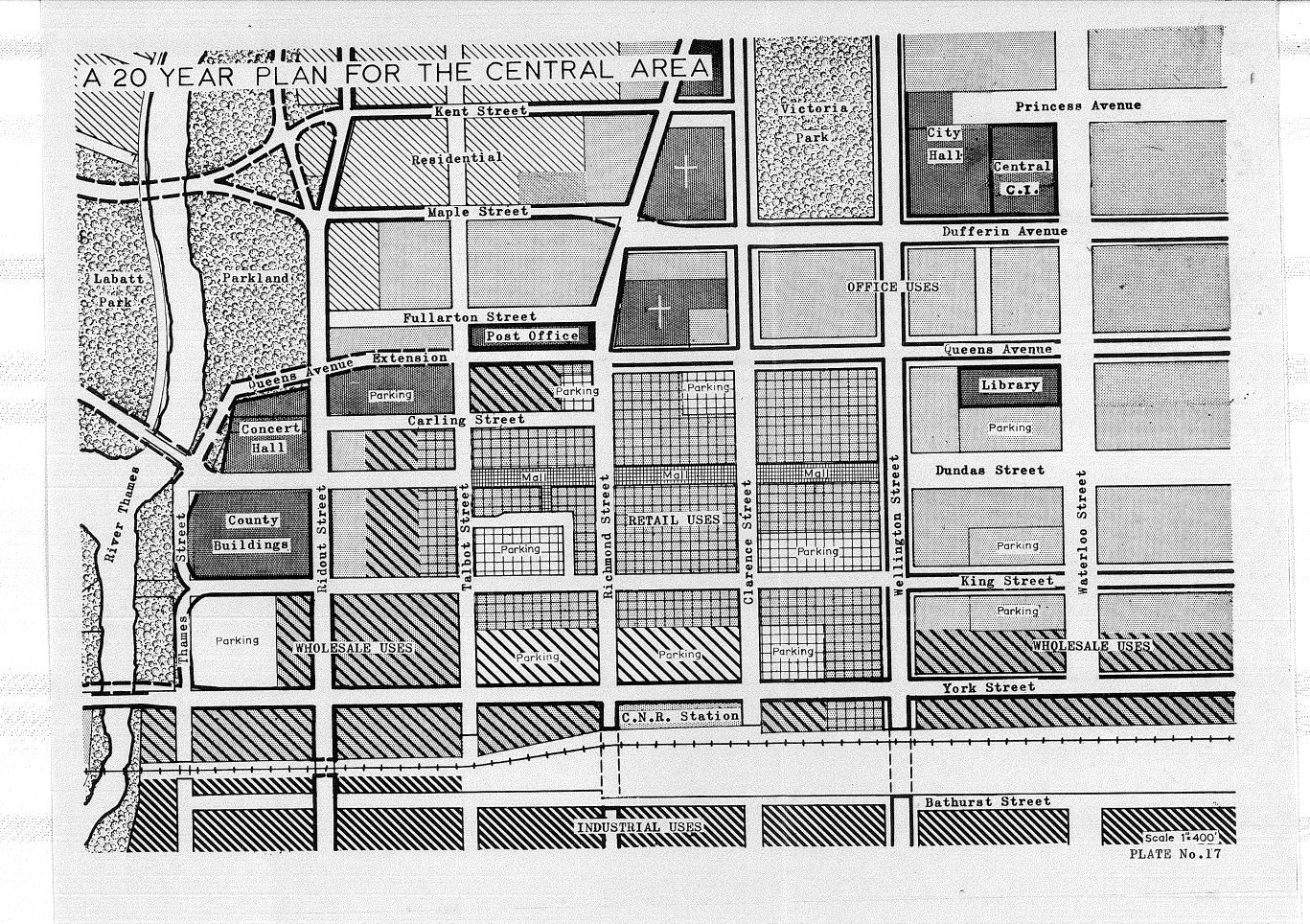
The Central Area (The Shopping and Office Area)

As a result of this Thesis and the Traffic Study, new roads, road widening and alignment improvements are proposed. Setbacks must be provided to allow for future road widenings. With a steadier and simpler traffic flow, such routes would allow the maximum convenience and speed up services in the Central Area.

Pedestrians must have very special consideration in the central shopping area. Pedestrians, not cars, are the customers; buses and cars are vehicles for bringing pedestrians to the shopping area. Provision must be made for considerable increases in vehicular traffic and parking, but the pedestrian customer should not be overlooked. Because all the roads will be needed at first, it is suggested that the sidewalks on Dundas Street between Talbot and Wellington be widened to about 13 feet, and the street lighting be placed on the faces of the buildings to eliminate the space-consuming lamp posts, thereby allowing freer movement of pedestrians. Parking areas have been shown located inside the ring roads on the periphery of the Central Area. The outer ones would provide all day parking and the inner one short term parking for shoppers, and visitors to offices. As redevlopment takes place in the Central Area, an attempt should be made to reserve the interior of the blocks, (at present under-used and in a disorderly state) for parking, service access and the provision of light and air. Eventually, parking garages could be built in certain blocks. In almost every block there is a disconnected and unnecessarily complicated system of service lanes. Many of these lanes are privately owned and are now used for parking cars. There should be a rational and comprehensive system of lanes, each about 24 feet wide. In order to achieve this, building lines should be established at the earliest opportunity.

The Western Fair Grounds

The location of the Western Fair Grounds on the edge of the Dundas Street East Area has distinct advantages. Lying between Dundas and Florence Streets, it is close to the main north-south routes, Adelaide and Highbury, and yet close to the centre of the city where the main hotels and other facilities are located. There would appear to be sufficient land in the Western Fair Frounds for future expansion for many years, but there is a need now for increased parking space. The front lawns and back yards of neighbouring houses are used for parking to the detriment of the area. The provision of further parking should be related to the need for short term parking in the near-by industries, Dundas Street East shopping area, and parking for the workers.



The Western Fair Association performs a very valuable function for the city, putting on educational exhibitions, providing space for business conventions, and attracting many people to the city during the year. The time is quickly approaching when the Association will be organizing activities throughout the year. The invaluable services performed by the Association should be further supported by the City. A new coliseum which would also serve as a hockey arena should be built in the near future, and more money is needed to landscape and maintain the grounds so that they are a more attractive asset.

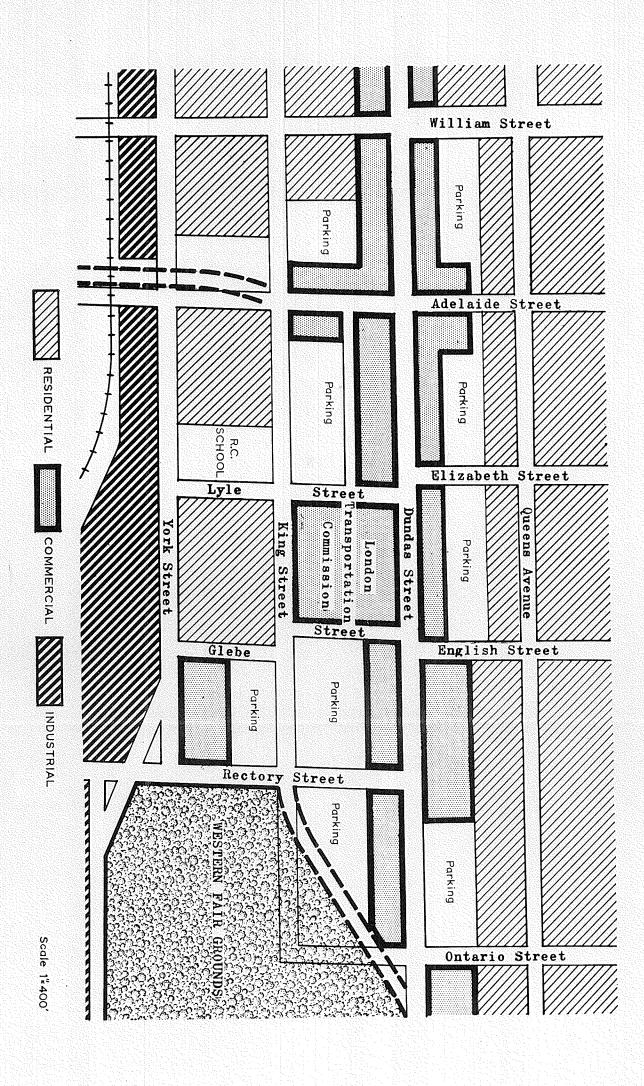
H.B. Beal Technical School

The need for a large technical institute for high school graduates is already evident. Beal Technical School has already grown into a day and evening school with teaching in the practical sciences. Its location has many advantages, being in the Central City and close to the central industrial and commercial areas. It is recommended that its expansion should continue with adequate parking being provided. Some of the near-by shoppers' parking could be used in the evenings. A central technical institute should be developed on a campus similar to Ryerson in Toronto. Long range plans should include consideration of the development of the Sir Adam Beck and Lady Beck Schools into the nucleus for such an institute. A considerable amount of land is needed for this type of school and it would virtually be impossible to obtain it in the Central City. This location on Dundas Street at Highbury Avenue would be convenient to the major industrial area and is in the east end of the city where the majority of the students will probably live.

Hospitals

Victoria Hospital is well located to serve the area as the main hospital with extensive ancillary services. The future growth of this hospital should be in a westerly direction. This growth should probably be primarily by the addition of ancillary services and parking. Colborne Street, to the east, must become a major north-south traffic artery, making expansion east of Colborne difficult and undesirable. This Thesis indicates that the block bounded by Wellington, Nelson, Waterloo and South Streets, could be declared a redevelopment area and acquired by the City with the financial assistance of the Federal and Provincial Governments. The land should be cleared in stages and transferred to the hospital for its future expansion. The condition of the block to the north is not as bad, but as it may also be needed for future expansion it would be wise to esnure that it will be available when needed. Colborne Street between Hill Street and the River should be relocated to the east on the land now occupied by the houses on the east side of the street and the present 132-foot road allowance should be used for parking purposes.

St. Joseph's hospital is engaged in an expansion programme which should meet the need for hospital accommodation in the northern part of the city for an extended period. In the near future it will be necessary to build a new general hospital to provide for the anticipated population growth. To best serve the area geographically this new hospital should be located east of Adelaide Street and between Oxford Street and the South Branch of the Thames River.



A 20 YEAR PLAN FOR THE DUNDAS EAST SHOPPING AREA

PLATE Nº 18

STEPS TO IMPLEMENT THE PLAN

The Official Plan

As has been pointed out in Part IV, the official plan is the strongest instrument municipalities have to ensure that long range planning is carried out. The official plan is a statement the Council's policy concerning physical development and an invaluable help in decision-making concerned with the renewal and expansion of services and facilities. Part IV outlines the various topics with which the official plan must be concerned in order to be a comprehensive planning instrument. The first step to be taken in urban renewal is a reappraisal and reconstruction of the existing Official Plan. The existing official plan is not as comprehensive or complete as it should be. are gaps to be filled before much of the detailed planning is done. The framework of the existing Official Plan is sound; but it should be revised in the light of this Thesis and the Traffic Study, so that it will represent a statement of policy for the next twenty years.

The Zoning By-laws

The revised Official Plan should give a clear idea of the type of development which is likely to take place in London in the next twenty years. It will enable the Council to improve its zoning by-laws so that they will more nearly require the kind of buildings which will keep London developing in a healthy way. The new land-use portion of the Official Plan should indicate that several areas ought to be rezoned immediately.



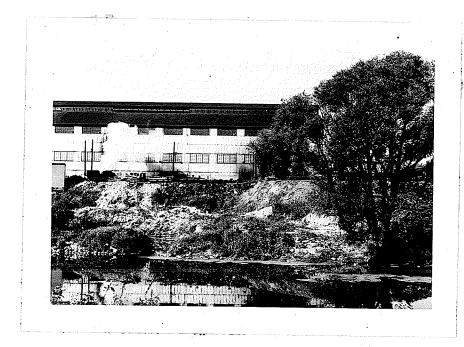
This apartment building, which covers almost its entire site, is overcrowding the land and depending on the absence of similar buildings on adjacent land for light and air.



Rehabilitation of the River and the River Valley, and the acquisition of River Valley Land for Parks and Roads:

Much has been said in this Thesis about the importance of the river and the river valley lands, to the beauty and attractiveness of London. It has also pointed out that in many places the valley lands have been misused, and neglected and the polluted condition of the river leaves much to be desired.

The future of some of the older areas of the city depend on the development of the river valley, and the major redevelopment area may become a reality only of the river is cleaned. There is a strong case for the development and redevelopment of the river valley for future high class roads, parks and recreational area.



Neglect and misuse of the river valley and misuse of the land overlooking the valley. Present zoning permits industry to locate in residential areas adjacent to the river valley.

A definite plan and programme should be developed for the reclamation of the river valley. One of the first steps would be the acquisition of the remaining land not owned by the city. An advisory committee has been appointed by the Public Utilities Commission to investigate the park potential of London, including lands in the river valley. The terms of reference and composition of this committee should be broadened so that one of its major

concerns would be the elimination of river pollution and the use and development of river valley lands. It should be reappointed jointly by City Council and the Public Utilities Commission and should report to both bodies.

Financial Capacity For Urban Renewal

The ability of a city to embark upon an Urban Renewal Programme depends upon the strength of the city's own financial position. Few cities in Canada are in as enviable a financial position as London to undertake urban redevelopment and the other components of an Urban Renewal Programme. One measure of a municipality's financial position is the interest its debentures attract when they are offered for sale on the market. The last issue of debentures sold by the City of London was in May, 1960. The debentures were issued with a 5% coupon and were sold at a cost to the City of 5.72%.

While this can be accepted as a generally favourable situation, other factors have to be considered in determining the financial position of the City. London is the industrial, commercial and financial centre of southwestern Ontario.

There are over three hundred diversified industries located in Greater London. Some of the principal industries are as follows:

Canadian Westinghouse Company Limited
Eaton Automotive Products Limited
Empire Brass Manufacturing Company Limited
General Motors (Diesel) Limited
General Steel Wares
Hygrade Corrugated Products Limited
John Labatt Limited
Kellogg Company of Canada Limited
Kelvinator of Canada Limited
Lawson and Jones Limited
McCormick's Limited
Northern Electric Company Limited
Richards Wilcox Ganadian Company Limited
Scott-McHale Limited

The head offices of the following financial institutions are located in London:

Canada Trust Company
Huron and Erie Mortgage Corporation
London and Midland General Insurance Company
London Life Insurance Company
Northern Life Assurance Company
Ontario Loan and Debenture Company

In addition to the foregoing a number of branch banks, insurance agencies, brokers and investment dealers are located in London.

The assessment of the City is based on a valuation of approximately 42% of present-day values. The overall assessment has shown a considerable increase during the past five years. The latest assessment shows a taxable assessment of \$189,500,000, classified as follows:

Residential	\$101,190,320	53.40%
Nonresidential	62,489,125	32.98%
Business	25,820,555	13.62%
	\$189,500,000	100.00%

At December 31, 1959, the gross debenture debt of the City was \$13,921,704, distributed as follows:

\$ 8,950,700
541,004
1,345,000
3,085,000
\$13,921,704

The ratio of debenture debt to the taxable assessment for the past eight years is as follows:

Year	Taxable Assessment	Debenture <u>Debt</u>	% of Debt to Assessment
1952	\$124,959,662	6,484,611	5.19%
1953	141,483,834	10,412,722	7.36
1954	144,126,937	9,044,125	6.28
1955	150,872,000	9 ,687,909	6.42
1956	158,520,909	9,374,097	6.91
1957	162,111,505	11,051,790	6.82
1958	165,250,000	15,051,549	9.11
1959	182,000,000	13,921,704	7.65

The per capita debt at December 31, 1959, compared to 1958, exclusive of grants, is:

	$\underline{1959}$	1958	
Gross	\$135.77	\$147.12	
Net	118.52	128.78	

The following schedule shows the debenture principal payments on sold debentures for the next five years:

$\underline{\underline{\mathtt{Year}}}$	Municipal	<u>Utilities</u>	Education	<u>Total</u>
1960	\$ 714,015	\$ 95,000	\$ 317,000	\$1,126,015
1961	698,211	97,000	320,500	1,115,711
1962	680,316	100,000	324,000	1,104,316
1963	661,378	103,000	326,000	1,090,378
1964	<u>647,747</u>	106,000	319,500	1,073,247
	\$3,401,667	<u>\$501,000</u>	\$1,607,000	\$5,509,667

The issue of debentures sold in May 1960, \$1,962,000 is not included in the above figures. The entire debenture debt of the City is on a serial basis. All debentures of the City of London are payable in Canadian funds. In 1958 a reserve for working capital and other funds was established. At the present time these funds total over two and a half million dollars.

The investments made by a municipality in acquiring and clearing a redevelopment area for high quality redevelopment by private enterprise is sound in an economic sense in that the increased tax return from the area will, over a period of years, return to the municipality its share of the acquisition and clearance cost. Substantial savings for the municipality are to be realized from such redevelopment in the form of reduced costs for protection and welfare services. The value of the benefits in human terms cannot be expressed in dollars but they are great and cannot be disregarded.

Subsidized housing, being an integral part of public redevelopment, the cost of providing it must be considered as part of the cost of such redevelopment. In order to even approach economic feasibility, subsidized housing must be provided on land which can be acquired and serviced at relatively low cost. Here also, as in the case of acquisition and clearance of land for redevelopment, the Federal Government may pay a substantial proportion of the cost. The part of the municipality's share of the cost that is subsidization; that is, the municipality's portion of the difference between the economic rent and the actual rent, is therefore small. It is probably no more than the hidden fire, police, social agency and other costs the municipality is paying because people are living in substandard housing.

It would, therefore, appear to make as good sense for the City of London to embark upon an Urban Renewal Programme as for it to become committed to such projects as the construction of new schools, the building of bridges, roads and expressways.

New Roads and Road Improvements

This Thesis and the Traffic Study were considered and prepared in relation to each other. The recommendations made as a result of the Traffic Study are of great importance to the renewal of London. The Central Area depends on high class access routes and adequate parking facilities. To an increasing extent it will also have to offer pedestrians more freedom from automobile and truck traffic. The development of the river valley land into a beautiful park must be realized hand in hand with the building of the two river expressways.

The modern city greatly depends on the automobile and road transport. It is therefore necessary to protect residential areas from through traffic and to provide direct, fast routes from one part of the city to another. The road improvement and traffic programme, translated into action, would contribute a great deal to the proper functioning and general attractivemess of London.

Renewal and Maintenance of Municipal Services

A complex city the size of London depends more and more on a network of publicly provided services and facilities. The changes predicted in this Thesis will require considerable alteration and expansion of these services. Increased density of land will create the major demand for increased services. Fire hazards continue to be serious in the Central Area and in some of the older residential areas where overcrowding is generating difficult social problems. The city can best meet the many inevitable changes by renewing its facilities and services in conformity with a comprehensive plan.