

AREA DESCRIPTION - SECURITY MAP OF Columbia, South Carolina.

1. **AREA CHARACTERISTICS:**

a. Description of Terrain. Known as Heathwood. Level land but with good drainage; Well landscaped.

b. Favorable Influences. Purchasers of vacant lots selected from best grade middle aged group. Five cent bus transportation to area. Zoned for residential; highly restricted. Two new schools to be erected adjacent to area. Churches readily accessible. Area has charm and appeal.

c. Detrimental Influences. No paved streets.

d. Percentage of land improved 15%; e. Trend of desirability next 10-15 yrs. up

2. **INHABITANTS: Executives, business and**

a. Occupation professional men; b. Estimated annual family income \$6 - 100 M
(Average, \$10 M)

c. Foreign-born families 0 %; none predominating; d. Negro no ; 0 %

e. Infiltration of None ; f. Relief families None

g. Population is increasing slowly ; ~~decreasing~~ Static

3. **BUILDINGS:**

	PREDOMINATING	100 %	OTHER TYPE	%	OTHER TYPE	%
a. Type	<u>2 sty 8-15 rm singles</u>					
b. Construction	<u>Brick veneer</u>					
c. Average Age	<u>10</u> Years					
d. Repair	<u>Good</u>					
e. Occupancy	<u>100</u> %					
f. Home ownership	<u>95</u> %					
g. Constructed past yr.	<u>4 (15-35 M)</u>					
h. 1929 Price range	<u>\$12.5 - \$75 M</u>	<u>100%</u>	\$	<u>100%</u>	\$	<u>100%</u>
i. 1935 Price range	<u>\$10 - 40 M</u>	<u>67 %</u>	\$	<u>%</u>	\$	<u>%</u>
j. 1937 Price range	<u>\$10 - 50 M</u>	<u>74 %</u>	\$	<u>%</u>	\$	<u>%</u>
k. Sales demand	<u>\$ 15 - 30 M (good)</u>		\$		\$	
l. Activity	<u>Good</u>					
m. 1929 Rent range	<u>Practically no rentals</u>	<u>100%</u>	\$	<u>100%</u>	\$	<u>100%</u>
n. 1935 Rent range	<u>\$ " "</u>	<u>%</u>	\$	<u>%</u>	\$	<u>%</u>
o. 1937 Rent range	<u>\$ " "</u>	<u>%</u>	\$	<u>%</u>	\$	<u>%</u>
p. Rental demand	<u>\$75 - 100 (fair)</u>		\$		\$	
q. Activity	<u>Only rental unit in area is occupied</u>					

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Ample ; b. Home building Ample

5. CLARIFYING REMARKS: Sales prices reached first peak in 1927-28; second and lower peak in 1930-31; hence, 1929 prices were not peak prices.

6. NAME AND LOCATION Heathwood, Columbia, S. C. SECURITY GRADE A AREA NO. A-1

AREA DESCRIPTION - SECURITY MAP OF Columbia, South Carolina

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Southern and western portion level; northern portion sloping gradually; eastern portion sloping steeply. Well drained.
- b. Favorable Influences. Layout of area adds charm and appeal. Proximity to good neighborhood shopping district (Five Points). Five cent bus transportation. Zoned for residential; highly restricted. All streets paved (no assessment).
- c. Detrimental Influences.
Vacant lots not landscaped; only a few shade trees.

d. Percentage of land improved 25 %; e. Trend of desirability next 10-15 yrs. Up for next 5 years; then stable - B

2. INHABITANTS: Executives, business and

- a. Occupation professional men; b. Estimated annual family income \$ 10 50 M
(Average \$20 M)
- c. Foreign-born families 0 %; None predominating; d. Negro No ; 0 %
- e. Infiltration of None; f. Relief families None
- g. Population is increasing slowly; ~~decreasing~~

3. BUILDINGS:

	PREDOMINATING	100 %	OTHER TYPE	%	OTHER TYPE	%
a. Type	<u>2 sty, 8-12 rm singles</u>					
b. Construction	<u>Solid masonry</u>					
c. Average Age	<u>15</u> Years					
d. Repair	<u>Good</u>					
e. Occupancy	<u>100</u> %					
f. Home ownership	<u>95</u> %					
g. Constructed past yr.	<u>3 (12-20 M)</u>					
h. 1929 Price range	<u>\$ 10 - 75 M</u>	<u>100%</u>	<u>\$</u>	<u>100%</u>	<u>\$</u>	<u>100%</u>
	(Only asking prices; no sales)					
i. 1935 Price range	<u>\$ 8 - 35</u>	<u>59%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>
j. 1937 Price range	<u>\$ 10 - 45 M</u>	<u>80 %</u>	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>
k. Sales demand	<u>\$ 10 - 20 M (fair)</u>		<u>\$</u>		<u>\$</u>	
l. Activity	<u>Fair</u>					
m. 1929 Rent range	<u>Practically no rentals</u>	<u>100%</u>	<u>\$</u>	<u>100%</u>	<u>\$</u>	<u>100%</u>
n. 1935 Rent range	<u>\$ " "</u>	<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>
o. 1937 Rent range	<u>\$ " "</u>	<u>%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>
p. Rental demand	<u>\$ 75 - 100 fair</u>		<u>\$</u>		<u>\$</u>	
q. Activity	<u>Only rental unit in area is occupied</u>					

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Ample; b. Home building Ample

5. CLARIFYING REMARKS: C-3, which adjoins A-2 on the southern boundary, was outside of and adjacent to the southern limits when it was developed, and most of the improvements were erected during the World War period at high prices with inferior workmanship and materials, while in A-2 there was little new construction during this period of high construction costs; hence improvements in this latter area were better designed and were more substantial than those in the adjoining area. Sales prices reached first peak in 1927-28; second and lower peak in 1930-31; hence, 1929 prices were not peak prices.

6. NAME AND LOCATION Wales Garden, Columbia, S. C. SECURITY GRADE A AREA NO. A-2

AREA DESCRIPTION - SECURITY MAP OF COLUMBIA, S. C.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Rolling, wooded land.
- b. Favorable Influences. Attractive layout of the area adds charm and appear. Five cent bus transportation. Satisfactorily accessible to schools, churches, and business centers. Zoned for residential; highly restricted (western portion, 2 story; eastern portion, 1 story).
- c. Detrimental Influences. All streets unpaved. Both approaches to the area from the city pass through blighted areas.
- d. Percentage of land improved 30 %; e. Trend of desirability next 10-15 yrs. up

2. INHABITANTS: Executives, business and

- a. Occupation professional men; b. Estimated annual family income \$3 - 25 M
(Average, 7 M)
- c. Foreign-born families 0 %; none predominating; d. Negro no ; 0 %
- e. Infiltration of None ; f. Relief families None
- g. Population is increasing slowly ; ~~decreasing~~

3. BUILDINGS:

	PREDOMINATING	OTHER TYPE	OTHER TYPE
	<u>75</u> %	<u>25</u> %	%
a. Type	<u>2 sty 7-12 rm singles</u>	<u>1 sty 5-7 rm singles</u>	
b. Construction	<u>Br and stone veneer</u>	<u>Brick veneer</u>	
c. Average Age	<u>10</u> Years	<u>10</u> Years	
d. Repair	<u>Good</u>	<u>Good</u>	
e. Occupancy	<u>About 100</u> %	<u>About 100</u> %	
f. Home ownership	<u>90</u> %	<u>90</u> %	
g. Constructed past yr.	<u>7 (7.5 - 15 M)</u>	<u>12 (4 - 7 M)</u>	
h. 1929 Price range	<u>\$8 - 30 M</u> <u>100</u> %	<u>\$ No houses</u> <u>100</u> %	<u>100</u> %
i. 1935 Price range	<u>\$7 - 13 M</u> <u>66</u> %	<u>\$4.5 - 7 M</u> <u>100</u> %	%
j. 1937 Price range	<u>\$8 - 15 M</u> <u>75</u> %	<u>\$5 - 8 M</u> <u>113</u> %	%
k. Sales demand	<u>\$8 - 15 M (good)</u>	<u>\$5 - 8 M (good)</u>	
l. Activity	<u>Fair</u>	<u>Fair</u>	
m. 1929 Rent range	<u>\$60 - 85</u> <u>100</u> %	<u>\$ No houses</u> <u>100</u> %	<u>100</u> %
n. 1935 Rent range	<u>\$50 - 75</u> <u>86</u> %	<u>\$ No rental units</u> %	%
o. 1937 Rent range	<u>\$55 - 80</u> <u>93</u> %	<u>\$40 - 50</u> - %	%
p. Rental demand	<u>\$55 - 80 (fair)</u>	<u>\$40 - 50 (fair)</u>	
q. Activity	<u>Fair</u>	<u>Fair</u>	

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Ample; b. Home building Ample

5. CLARIFYING REMARKS: Sales activity in this area is fair because of developer's policy of selecting high grade purchasers. C grade area adjoining this area is caused by arterial highway (Old Camden Highway) and private sanitarium across highway. Sales prices reached first peak in 1927-28; second and lower peak in 1930-31; hence, 1929 prices were not peak prices.

AREA DESCRIPTION - SECURITY MAP OF COLUMBIA, S. C.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Eastern portion level, open land, but well drained; slopes down along western side.
- b. Favorable Influences. Zoned for residential, but apartments are permitted. Restricted to 4 M construction; homogeneity of improvements adds to area's desirability. Five cent bus transportation. Readily accessible to schools, churches, and community business centers.
- c. Detrimental Influences. All streets unpaved and unguttered. Lack of shade trees in eastern and central portion of area.
- d. Percentage of land improved 35 %; e. Trend of desirability next 10-15 yrs. up

2. INHABITANTS: Mixture: executives, business and

- a. Occupation professional men and clerical workers. ; b. Estimated annual family income \$ 2.5 to \$6 M (Average \$4 M)
- c. Foreign-born families 0 %; None predominating; d. Negro No ; 0 %
- e. Infiltration of None ; f. Relief families None
- g. Population is increasing slowly; ~~decreasing~~ static

3. BUILDINGS:

	PREDOMINATING	80	%	OTHER TYPE	10	%	OTHER TYPE	10	%
a. Type	1 sty, 5-7 rm singls			2 sty, 8-10 rm sgls			2 sty, 5 rm unit duplexes		
b. Construction	Brick veneer			Solid masonry			Brick veneer		
c. Average Age	2		Years	10		Years	2		Years
d. Repair	Good			Good to fair			Good		
e. Occupancy	100		%	99		%	95		%
f. Home ownership	75		%	75		%	15		%
g. Constructed past yr.	20 (4.5-8.5 M)			8 (6 - 9 M)			10 (6 - 15 M)		
h. 1929 Price range	\$ No houses		100%	No sales \$ No listings		100%	\$ No duplexes		100%
i. 1935 Price range	\$ 5 - 7.5 M		100%	\$ 8-25 M		100%	\$ No duplexes		- - - - %
j. 1937 Price range	\$ 4.5 - 8.5 M		102%	\$ 8-25 M		100%	\$ 6 - 13 M		- - - - %
k. Sales demand	\$ 5.5 M (Good)			\$ 8 - 13 M (fair)			\$ 6 - 13 M (fair)		
l. Activity	Good			Fair			Fair		
m. 1929 Rent range	\$ No houses		100%	\$ No rental units		100%	\$ No rental units		100%
n. 1935 Rent range	\$ No rentals		- - %	\$ 50 - 75		100%	\$ No rental units		- - %
o. 1937 Rent range	\$ 40 - 60		- - %	\$ 50 - 75		100%	\$ 35 - 50		- - %
p. Rental demand	\$ 50 (good)			\$ 60 (fair)			\$ 35 - 50 (good)		
q. Activity	Good			Fair			Good		

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Ample ; b. Home building Ample

5. CLARIFYING REMARKS:

This area placed on market at auction in May 1936. Present sales prices are about 10% under those of a year ago, since most of the construction in the area was accomplished by speculative builders.

a. Description of Terrain.

Level land, about 75% wooded.

- b. Favorable Influences. Layout of subdivision adds charm and appeal. Well drained. Satisfactorily accessible to schools and churches. Five cent bus transportation. Zoned for residential; well restricted.

- c. Detrimental Influences. Slightly remote from community business centers. No sanitary sewers - septic tanks used. All streets unpaved; no gutters.

- d. Percentage of land improved 20 %; e. Trend of desirability next 10-15 yrs. up

a. Occupation professional men; b. Estimated annual family income \$ 3 - 7.5 M
(Average 4 M)

- c. Foreign-born families 0 %; None predominating; d. Negro No ; 0 %

- e. Infiltration of None; f. Relief families None

- g. Population is increasing slowly, decreasing, or static

	PREDOMINATING <u>55</u> %	OTHER TYPE <u>45</u> %	OTHER TYPE _____ %
a. Type	<u>1 1/2 and 2 sty</u> <u>6-10 room singles</u>	<u>1 sty 5-7 rm singles</u>	_____
b. Construction	<u>BV, 50%; fr, 50%</u>	<u>B V</u>	_____
c. Average Age	<u>Majority ¹⁻³⁵ 3 Years</u>	<u>3 _____ Years</u>	<u>_____ Years</u>
d. Repair	<u>Good to fair</u>	<u>Good</u>	_____
e. Occupancy	<u>100 _____ %</u>	<u>97 _____ %</u>	<u>_____ %</u>
f. Home ownership	<u>97 _____ %</u>	<u>80 _____ %</u>	<u>_____ %</u>
g. Constructed past yr.	<u>8 (7 - 12 M)</u>	<u>12 (4.5 - 6.5 M)</u>	_____
h. 1929 Price range	\$ <u>No sales</u> <u>2463%</u>	\$ <u>No houses</u> <u>xxxx%</u>	\$ _____ <u>100%</u>
i. 1935 Price range	\$ <u>7 - 10 M</u> <u>100 %</u>	\$ <u>4.5 - 6.5 M</u> <u>100 %</u>	\$ _____ <u>_____ %</u>
j. 1937 Price range	\$ <u>7 - 13 M</u> <u>107 %</u>	\$ <u>4.5 - 6.5</u> <u>100 %</u>	\$ _____ <u>_____ %</u>
k. Sales demand	\$ <u>7 - 10 (good)</u>	\$ <u>5 M (fair)</u>	\$ _____
l. Activity	<u>Fair</u>	<u>Fair</u>	_____
m. 1929 Rent range	\$ <u>No rentals</u> <u>xxx%</u>	\$ <u>No rentals</u> <u>xxx%</u>	\$ _____ <u>100%</u>
n. 1935 Rent range	\$ <u>No rentals</u> _____ % (Only 1 or 2	\$ <u>45</u> <u>100 %</u>	\$ _____ <u>_____ %</u>
o. 1937 Rent range	\$ <u>50 rental units</u>	\$ <u>40 - 50</u> <u>100 %</u>	\$ _____ <u>_____ %</u>
p. Rental demand	\$ <u>50 (fair)</u>	\$ <u>40 - 50 (fair)</u>	\$ _____
q. Activity	<u>Fair</u>	<u>Fair</u>	_____

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Ample; b. Home building Ample

5. CLARIFYING REMARKS: Most of the unimproved property in this area is in strong hands and the owners use reasonable care in selection of purchasers. The area was placed on the market at auction in May of 1935. Present sales prices are about 10% under those of a year ago, since most of the construction in the area was accomplished by speculative builders.

6. NAME AND LOCATION Kilbourne Park and eastern portion of Heathwood, Columbia, S. C. SECURITY GRADE A AREA NO. A-5

AREA DESCRIPTION - SECURITY MAP OF COLUMBIA, S. C.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level, open land, with newly planted shade trees.
- b. Favorable Influences. Well drained. Zoned for residential; medium restrictions, permitting duplexes. Five cent bus transportation. Satisfactorily accessible to schools, churches, and community business centers.
- c. Detrimental Influences. No sidewalks, paved streets, or guttering.
- d. Percentage of land improved 35 %; e. Trend of desirability next 10-15 yrs. up

2. INHABITANTS: Mixture: Executives, business and

- a. Occupation professional men, and some clerical workers; b. Estimated annual family income \$ 2.5-7 M (Average \$3 M)
- c. Foreign-born families 0 %; None predominating; d. Negro No ; 0 %
- e. Infiltration of None ; f. Relief families None
- g. Population is increasing Slowly, ~~xxxxdecreasingxxxxxxxxxxxxxxxxxxxxxxx~~

3. BUILDINGS:

	PREDOMINATING	70 %	OTHER TYPE	30 %	OTHER TYPE	%
a. Type	1 sty 5-7 rm singles		1 sty, 4-5 rm unit duplexes			
b. Construction	Masonry veneer		Masonry veneer			
c. Average Age	2 Years		2 Years			
d. Repair	Good		Good			
e. Occupancy	97 %		98 %			
f. Home ownership	80 %		60 %			
g. Constructed past yr.	30 (4 - 7.5 M)		8 (6 - 8 M)			
h. 1929 Price range	\$ No houses	xxxx	\$ No houses	xxxx	\$	100 %
i. 1935 Price range	\$ 4 - 7.5 M	100 %	\$ 6 - 8 M	100 %	\$	%
j. 1937 Price range	\$ 4 - 7.5 M	100 %	\$ 5.5 - 7.5 M	93 %	\$	%
k. Sales demand	\$ 4 - 7.5 M (fair)		\$ 5.5 - 7.5 (fair)		\$	
l. Activity	Fair		Fair			
m. 1929 Rent range	\$ No rentals	xxxx	\$ No rentals	xxxx	\$	100 %
n. 1935 Rent range	\$ 45 - 60	100 %	\$ 40 - 50	100 %	\$	%
o. 1937 Rent range	\$ 40 - 55	91 %	\$ 35 - 45	89 %	\$	%
p. Rental demand	\$ 40 - 55 (fair)		\$ 35 - 45 (fair)		\$	
q. Activity	Fair		Fair			

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Ample; b. Home building Ample

5. CLARIFYING REMARKS: This area placed on market at auction in May of 1935. Present sales prices are about 10% under those of a year ago, since most of the construction in the area was accomplished by speculative builders.

AREA DESCRIPTION - SECURITY MAP OF COLUMBIA, S. C.

1. AREA CHARACTERISTICS:

a. Description of Terrain.

Level land, well drained.

b. Favorable Influences. Principal streets paved and curbed. Five cent bus transportation. Zoned for residential; well restricted (duplexes permitted). Readily accessible to schools, churches, and community business centers.

c. Detrimental Influences. No sidewalks. Heavy traffic on both sides of area. Adjacent orphanage is detrimental to property in western portion of area.

d. Percentage of land improved 60 %; e. Trend of desirability next 10-15 yrs. Static

2. INHABITANTS: Executives, business men and

a. Occupation professional men; b. Estimated annual family income \$3 - 8 M
Average 3.5 M

c. Foreign-born families 0 %; None predominating; d. Negro No; 0 %

e. Infiltration of None; f. Relief families No

g. Population is increasing slowly; ~~decreasing~~

3. BUILDINGS:

	PREDOMINATING	90 %	OTHER TYPE	5 %	OTHER TYPE	5 %
			1 and 1 1/2 sty			
a. Type	2 sty, 6-10 rm singles		6-7 rm singles		2 sty 5-6 rm unit duplexes	
b. Construction	B V		B V		B V	
c. Average Age	8 Years		5 Years		3 Years	
d. Repair	Good		Good		Good	
e. Occupancy	100 %		100 %		98 %	
f. Home ownership	80 %		100 %		0 %	
g. Constructed past yr.	8(8 - 9M)		3(5.5 - 6 M)		1 (7.5 - 9 M)	
h. 1929 Price range	\$ 7.5 - 14 M	100%	\$ No sales	100%	\$ No sales	100%
i. 1935 Price range	\$ 6.5 - 10 M	79 %	\$ 5.5 - 6		\$ 7.5 - 9	100 %
j. 1937 Price range	\$ 6.5 - 11 M	83 %	\$ 5.5 - 6		\$ 7.5 - 9	100 %
k. Sales demand	\$ 7 - 8.5(fair)		\$ 5.5 - 6(fair)		\$ 8 (fair)	
l. Activity	Fair		Fair		Fair	
m. 1929 Rent range	Practically \$ no rentals	100%	\$ No rentals	100%	Practically \$ no rentals	100%
n. 1935 Rent range	\$ 45 - 65	100 %	\$ No rentals		\$ 50	100 %
o. 1937 Rent range	\$ 45 - 65	100 %	\$ No rentals		\$ 50	100 %
p. Rental demand	\$ 45 - 55(fair)		\$ No rentals		\$ 50 (fair)	
q. Activity	Fair		No rentals		Fair	

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Ample; b. Home building Ample

5. CLARIFYING REMARKS: Sales prices reached first peak in 1927-28; second and lower peak in 1930-31; hence, 1929 prices were not peak prices.

6. NAME AND LOCATION Oakwood Court, Columbia, S. C. SECURITY GRADE B AREA NO. B-1

AREA DESCRIPTION - SECURITY MAP OF COLUMBIA, S. C.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level to rolling; level in southern portion, rolling in northern.
- b. Favorable Influences. Good scenic features in northern portion, northeastern portion of which is well wooded, adding rustic charm and appeal. Five cent bus transportation. Zoned for residential; well restricted (duplexes permitted). Proximity to parks, schools, churches, and community business centers.
- c. Detrimental Influences. About 50% of streets unpaved. Heavy traffic along Wheat Street. Occasional objectionable odors from fertilizer plants affect southern portion of the area. Slight encroachment of duplexes.
- d. Percentage of land improved 60 %; e. Trend of desirability next 10-15 yrs. Static for next 5 years, then slowly downward.

2. INHABITANTS: Executives, business and

- a. Occupation professional men; b. Estimated annual family income \$ 3 - 15 M (Average 6M)
- c. Foreign-born families 0 %; None predominating; d. Negro No ; 0 %
- e. Infiltration of None; f. Relief families None
- g. Population is increasing very slowly ~~increasing~~ xxxxxx

3. BUILDINGS:

	PREDOMINATING	70 %	OTHER TYPE	25 %	OTHER TYPE	5 %
a. Type	2 sty. 6-12 singles		1 sty. 5-7 rm singles		2 sty. 5 rm unit duplexes	
b. Construction	Solid masonry, 33%; B V, 33; fr. 33		B V 50%; Fr 50%		B V	
c. Average Age	15 Years		15 Years		3 1/2 Years	
d. Repair	Good		Fair		Good	
e. Occupancy	100 %		100 %		98 %	
f. Home ownership	98 %		85 %		0 %	
g. Constructed past yr.	2 (10-12 M)		None		4 (8 - 10M)	
h. 1929 Price range	\$ 6 - 25 M 100%		\$ 4.5 - 6.5 M 100%		\$ 10 - 11 M 100%	
i. 1935 Price range	\$ 6 - 25 M 100 %		\$ 4 - 6 M 91 %		\$ 10 - 11 100 %	
j. 1937 Price range	\$ 6 - 25 M 100 %		\$ 4 - 6 M 91 %		\$ 9 - 10 91 %	
k. Sales demand	\$ 8 - 12 (fair)		\$ 4 - 5 (fair)		\$ 8 - 10 (fair)	
l. Activity	Fair		Poor		Poor	
m. 1929 Rent range	Practically no \$ rentals 100%		\$ 40 - 60 100%		\$ 40 - 50 100%	
n. 1935 Rent range	\$ Practically no rentals		\$ 35 - 50 86 %		\$ 40 - 50 100 %	
o. 1937 Rent range	\$ Practically no rentals		\$ 35 - 50 86 %		\$ 40 - 50 100 %	
p. Rental demand	\$ 45 - 75 (fair)		\$ 35 - 50 (fair)		\$ 40 - 50 (fair)	
q. Activity	Fair		Fair		Fair	

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Ample; b. Home building Ample

5. CLARIFYING REMARKS: Majority of property owners in this area are middle age owners (over 45 years old). Deep lots in western portion of area face on Wateree Street and back up to an alley which separates negro property (D grade) from the white property in this area; there is no other barrier separating these two areas. Sales prices reached first peak in 1927-28; second and lower peak in 1930-31; hence, 1929 prices were not peak prices.

6. NAME AND LOCATION Myrtle Court and western and part of SECURITY GRADE B AREA NO. B-2
of northern portion of Wales Garden, Columbia, S. C.

AREA DESCRIPTION - SECURITY MAP OF Columbia, S. C.

1. AREA CHARACTERISTICS:

a. Description of Terrain. Level to rolling and hilly, with small stream traversing northeastern portion of the area.

b. Favorable Influences. Good scenic features. Five cent bus transportation. Zoned for residential; moderately restricted. Satisfactorily accessible to schools, churches, and community business center.

c. Detrimental Influences. No sanitary sewer in eastern portion of the area (septic tanks used). All streets unpaved; no sidewalks or curbing.

d. Percentage of land improved 10 %; e. Trend of desirability next 10-15 yrs. static

2. INHABITANTS: Executives; business and

a. Occupation professional men; b. Estimated annual family income \$ 2.5 - 10 M
(Average \$3 M)

c. Foreign-born families 0 %; None predominating; d. Negro No ; 0 %

e. Infiltration of None ; f. Relief families None

g. Population is increasing slowly. ~~xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx~~

3. BUILDINGS:

	PREDOMINATING <u>60</u> %	OTHER TYPE <u>40</u> %	OTHER TYPE _____ %
a. Type	<u>1 and 1 1/2 story</u> <u>5-7 rm singles</u>	<u>2 sty 6-10 rm singles</u>	_____
b. Construction	<u>B V</u>	<u>B V</u>	_____
c. Average Age	<u>5</u> Years	<u>8</u> Years	_____ Years
d. Repair	<u>Good</u>	<u>Good</u>	_____
e. Occupancy	<u>100</u> %	<u>100</u> %	_____ %
f. Home ownership	<u>98</u> %	<u>98</u> %	_____ %
g. Constructed past yr.	<u>15 (5 - 8 M)</u>	<u>3 (7 - 8 M)</u>	_____
h. 1929 Price range	\$ <u>5 - 6 M</u> <u>100</u> %	\$ <u>7 - 12 M</u> <u>100</u> %	\$ _____ <u>100</u> %
i. 1935 Price range	\$ <u>5 - 8 M</u> <u>117</u> %	\$ <u>7 - 12 M</u> <u>100</u> %	\$ _____ %
j. 1937 Price range	\$ <u>5 - 8 M</u> <u>117</u> %	\$ <u>7 - 12</u> <u>100</u> %	\$ _____ %
k. Sales demand	\$ <u>5 - 6 M (Fair)</u>	\$ <u>7 - 10 M (fair)</u>	\$ _____
l. Activity	<u>Fair</u>	<u>Fair</u>	_____
m. 1929 Rent range	\$ <u>No rentals</u> <u>100</u> %	\$ <u>No rentals</u> <u>100</u> %	\$ _____ <u>100</u> %
n. 1935 Rent range	\$ <u>No rentals</u> _____ %	\$ <u>No rentals</u> _____ %	\$ _____ %
o. 1937 Rent range	\$ <u>Practically no</u> <u>rentals</u> _____ %	\$ <u>Practically no</u> <u>rentals</u> _____ %	\$ _____ %
p. Rental demand	\$ <u>45 - 50 (fair)</u>	\$ <u>45 - 60 (fair)</u>	\$ _____
q. Activity	<u>Fair</u>	<u>Fair</u>	_____

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Ample; b. Home building Ample

5. CLARIFYING REMARKS: This area ~~is~~ practically surrounds A-3; the western, southern, and northern portions of the area are subject to the same restrictions as A-3. Sales prices reached first peak in 1927-28; second and lower peak in 1930-31; hence, 1929 prices were not peak prices.

6. NAME AND LOCATION Forrest Hills, Columbia, S. C. SECURITY GRADE B AREA NO. B-3

AREA DESCRIPTION - SECURITY MAP OF Columbia, S. C.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Majority of area level, with exception of southwestern portion, which is rolling; all of area well drained. Scattered shade trees.
- b. Favorable Influences. Five cent bus transportation. Zoned for residential; partially restricted (duplexes permitted). Four blocks south of Heyward Street, streets are paved, curbed, and guttered - remainder of area unpaved. This portion of area restricted to two-story structures. Easily accessible to schools, churches, and community business centers.
- c. Detrimental Influences. Distance from senior high school. Lack of paved streets and sidewalks. Occasional objectionable odors from fertilizer plant one half mile south.
- d. Percentage of land improved 60 %; e. Trend of desirability next 10-15 yrs. static (a)

2. INHABITANTS: Executives, business and

- a. Occupation professional men, clerical workers; b. Estimated annual family income \$4 -10 M
(Average 3 M)
- c. Foreign-born families 0 %; None predominating; d. Negro No; 0 %
- e. Infiltration of None; f. Relief families None
- g. Population is increasing very slowly; decreasing ~~xxxxxxxxxxxxxxxxxxxxxxxx~~

3. BUILDINGS:

	PREDOMINATING <u>75 %</u>	OTHER TYPE <u>25 %</u>	OTHER TYPE	%
a. Type	<u>1 sty 5-7 rm singles</u>	<u>2 sty 6-10 rm singles</u> <u>also about 4 multi-family structures (4-family)</u>		
b. Construction	<u>B V</u> (Duncan, King St. area 2 yrs)	<u>B V</u>		
c. Average Age	<u>10</u> Years	<u>10</u> Years		
d. Repair	<u>Fair to good</u>	<u>Good</u>		
e. Occupancy	<u>98</u> %	<u>98</u> %		
f. Home ownership	<u>85</u> %	<u>90</u> %		
g. Constructed past yr.	<u>30 (4 - 6 M)</u>	<u>5 (8 -11 M)</u>		
h. 1929 Price range	<u>\$ 4.5 - 6.5 M</u> <u>100%</u>	<u>\$ 8 - 12 M</u> <u>100%</u>	<u>\$</u>	<u>100%</u>
i. 1935 Price range	<u>\$ 4 - 6.5 M</u> <u>95%</u>	<u>\$ 7 - 11 M</u> <u>90%</u>	<u>\$</u>	<u>%</u>
j. 1937 Price range	<u>\$ 4 - 6.5 M</u> <u>95%</u>	<u>\$ 7 - 11 M</u> <u>90%</u>	<u>\$</u>	<u>%</u>
k. Sales demand	<u>\$4.5 - 5.5 (fair)</u>	<u>\$ 7 - 10 M (fair)</u>	<u>\$</u>	
l. Activity	<u>Fair</u>	<u>Fair</u>		
m. 1929 Rent range	<u>\$ 40 - 60</u> <u>100%</u>	<u>\$ 50 - 100</u> <u>100%</u>	<u>\$</u>	<u>100%</u>
n. 1935 Rent range	<u>\$ 40 - 60</u> <u>100 %</u>	<u>\$ 50 - 75</u> <u>88%</u>	<u>\$</u>	<u>%</u>
o. 1937 Rent range	<u>\$ 40 - 60</u> <u>100 %</u>	<u>\$ 50 - 75</u> <u>88%</u>	<u>\$</u>	<u>%</u>
p. Rental demand	<u>\$ 40 - 60 (fair)</u>	<u>\$ 50 - 60 (fair)</u>	<u>\$</u>	
q. Activity	<u>Fair</u>	<u>Fair</u>		

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Ample on slightly restricted basis; b. Home building /

5. CLARIFYING REMARKS: Southwest portion of area known as Hollywood; should be classified as "low blue" due to less desirable surroundings. (a) Extreme eastern portion of the area is in line with development in A-4 and will probably continue active for the next five years, but was classified as "B" grade because of slightly inferior grade of construction. Sales prices reached first peak in 1927-28; second and lower peak in 1930-31; hence 1929 prices were not peak prices.

6. NAME AND LOCATION Hollywood and Rosehill SECURITY GRADE B AREA NO. B-4
Columbia, South Carolina.

AREA DESCRIPTION - SECURITY MAP OF COLUMBIA, S. C.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level land, about one third wooded.
- b. Favorable Influences. Five cent bus transportation. Zoned for residential; fairly uniform type of improvements. Satisfactorily accessible to schools, churches and community business centers.
- c. Detrimental Influences. Portions of area use septic tanks. No paved streets, sidewalks, curbing, or guttering. Absence of restrictions, but present improvements establish character of neighborhood.
- d. Percentage of land improved 60%; e. Trend of desirability next 10-15 yrs. Static

2. INHABITANTS: Some executives, business and professional

- a. Occupation men; many clerical workers and a few skilled mechanics b. Estimated annual family income \$ 2 - 10
(Average 2.5 M)
- c. Foreign-born families 0%; None predominating; d. Negro No; 0%
- e. Infiltration of None; f. Relief families None
- g. Population is increasing very slowly decreasing

3. BUILDINGS:

	PREDOMINATING	90 %	About 15 in this group OTHER TYPE	5 %	About 10 in this group OTHER TYPE	5 %
a. Type	<u>1 sty 5-7 rm singles</u>		<u>2 sty 6-10 rm singles</u>		<u>1 sty 4-5 rm unit duplexes</u>	
b. Construction	<u>B V</u>		<u>Fr</u>		<u>Masonry veneer</u>	
c. Average Age	<u>6</u> Years		<u>15</u> Years		<u>3</u> Years	
d. Repair	<u>Fair to good</u>		<u>Fair</u>		<u>Good</u>	
e. Occupancy	<u>98</u> %		<u>95</u> %		<u>95</u> %	
f. Home ownership	<u>85</u> %		<u>95</u> %		<u>50</u> %	
g. Constructed past yr.	<u>20 (4 - 6 M)</u>		<u>None</u>		<u>None</u>	
h. 1929 Price range	<u>\$ 3.5 - 6.5 M</u>	<u>100%</u>	<u>\$</u>	<u>100%</u>	<u>\$</u>	<u>100%</u>
i. 1935 Price range	<u>\$ 3.5 - 6.5 M</u>	<u>100%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>
j. 1937 Price range	<u>\$ 3.5 - 6.5 M</u>	<u>100%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>
k. Sales demand	<u>\$ 4 - 5 M (fair)</u>		<u>\$</u>		<u>\$</u>	
l. Activity	<u>Fair</u>					
m. 1929 Rent range	<u>\$ 30 - 60</u>	<u>100%</u>	<u>\$</u>	<u>100%</u>	<u>\$</u>	<u>100%</u>
n. 1935 Rent range	<u>\$ 30 - 60</u>	<u>100%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>
o. 1937 Rent range	<u>\$ 30 - 55</u>	<u>96%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>
p. Rental demand	<u>\$ 30 - 45 (fair)</u>		<u>\$</u>		<u>\$</u>	
q. Activity	<u>Fair</u>					

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase ample; b. Home building Ample

5. CLARIFYING REMARKS: Portion of area west of Off Road and south of Monroe Road should be classified as "low blue." Sales prices reached first peak in 1927-28; second and lower peak in 1930-31; hence, 1929 prices were not peak prices.

6. NAME AND LOCATION Shandon Annex, Columbia, S. C. SECURITY GRADE B AREA NO. B-5

AREA DESCRIPTION - SECURITY MAP OF COLUMBIA, S. C.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Eastern portion level and well drained; northern portion rather steeply sloping downward. Western portion rolling downward.
- b. Favorable Influences. Five cent bus transportation. Zoned for residential (duplexes permitted). Oak Court restricted to \$3.5 M houses. Character of remaining portion of area established by subdivision owners' erecting houses for sale. Fairly accessible to schools, churches, and community business centers.
- c. Detrimental Influences. Sanitary sewers not in all portions of area, but installation of same is contemplated. Maple street is only paved street in area; curbing on Ellerbe Street only. Presence of large city water pressure tank at Kirby and Gladden Streets exerts detrimental influence on property immediately surrounding same.
- d. Percentage of land improved 65 %; e. Trend of desirability next 10-15 yrs. Static for next few years, then slowly downward

2. INHABITANTS: A few executives; salesmen, and

- a. Occupation clerical workers; b. Estimated annual family income \$ 2-6 M
(Average \$2.5 M)
- c. Foreign-born families 0 %; None predominating; d. Negro No ; 0 %
- e. Infiltration of None; f. Relief families None
- g. Population is increasing very slowly decreasing ~~xxxxxxxxxxxxxxxxxxxx~~ Static

3. BUILDINGS:

	PREDOMINATING	OTHER TYPE	OTHER TYPE
	<u>75</u> %	<u>25</u> %	%
a. Type	<u>1 sty 5-7 rm singles</u>	<u>1 1/2 and 2 story 6-10 rm singles</u>	
b. Construction	<u>B V</u>	<u>B V, 50% Stucco, 50%</u>	
c. Average Age	<u>10</u> Years	<u>10</u> Years	Years
d. Repair	<u>Fair</u>	<u>Fair</u>	
e. Occupancy	<u>97</u> %	<u>98</u> %	%
f. Home ownership	<u>80</u> %	<u>85</u> %	%
g. Constructed past yr.	<u>10 (4 - 7 M)</u>		
h. 1929 Price range	<u>\$3.75 - 7.5 M 100%</u>	<u>\$5 - 11 M 100%</u>	<u>\$ 100%</u>
i. 1935 Price range	<u>\$3.5 - 6.5 M 90 %</u>	<u>\$5 - 8 M 87 %</u>	<u>\$ %</u>
j. 1937 Price range	<u>\$3.5 - 6.5 M 90 %</u>	<u>\$5 - 8 M 87 %</u>	<u>\$ %</u>
k. Sales demand	<u>\$4 - 5 M(fair)</u>	<u>\$5 - 7 M(fair)</u>	<u>\$</u>
l. Activity	<u>Fair</u>	<u>Fair</u>	
m. 1929 Rent range	<u>\$ 30 - 50 100%</u>	<u>\$ 45 - 65 100%</u>	<u>\$ 100%</u>
n. 1935 Rent range	<u>\$ 30 - 45 95 %</u>	<u>\$ 45 - 60 96%</u>	<u>\$ %</u>
o. 1937 Rent range	<u>\$ 30 - 45 95 %</u>	<u>\$ 45 - 60 96%</u>	<u>\$ %</u>
p. Rental demand	<u>\$ 35 - 40(fair)</u>	<u>\$ 45 - 35 (fair)</u>	<u>\$</u>
q. Activity	<u>Fair</u>	<u>Fair</u>	

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Ample on restricted basis; b. Home building /

5. CLARIFYING REMARKS: Both sides of Murray Street (1 sty singles) and both sides of Ellerbe Street (2 story singles) should be classified as "high blue." Sales prices reached first peak in 1927-28; second and lower peak in 1930-31; hence, 1929 prices were not peak prices.

The eastern portion of this area, known as Oaklawn, occupying about four square blocks, due to cheap type of construction should be classified as "low blue" and is almost a "high yellow."

6. NAME AND LOCATION Oaklawn, part of Melrose Heights, and Fairview, Columbia, S. C. SECURITY GRADE B AREA NO. B-6

a. Description of Terrain. Level to sloping downward in southern portion.

b. Favorable Influences. Five cent bus transportation. Zoned for residential; moderately restricted. Satisfactorily accessible to schools and churches; readily accessible to community business centers.

c. Detrimental Influences. No paved streets, no paved sidewalks, curbing, or guttering. Eastern portion of the area adjoins Confederate Veterans' Home and Home for the Blind (both outside the city limits). About five families of Syrians and Greeks located in northern portion of area. Duplexes permitted.

d. Percentage of land improved 65 %; e. Trend of desirability next 10-15 yrs. Static for next few years, then slowly downward.

a. Occupation salesmen, clerical work - b. Estimated annual family income \$ 2 - 8 M
 ers and higher bracket of skilled mechanics. (Average 2.5 M)

c. Foreign-born families 5 %; Jews, Greeks, and Syrians predominating; d. Negro No ; 0 %

e. Infiltration of None; f. Relief families None

g. Population is increasing very slowly decreasing static

PREDOMINATING 70% OTHER TYPE 30 % OTHER TYPE _____ %

a. Type 1 sty 5-7 rm singles 2 story 6-9 rm singles

b. Construction BV. 50%; Fr. 50% Fr. 60%; BV. 40% _____

c. Average Age 9____Years 11____Years _____Years

d. Repair Fair to good Fair to good

e. Occupancy 98 % 98 % %

f. Home ownership 90 % 95 % _____ %

g. Constructed past yr. 5 (4 - 5.5 M) 2 (7 - 8 M)

h. 1929 Price range \$ 4 - 7 M 100% \$ 6 - 10 M 100% \$ 100%

i. 1935 Price range \$ 4 - 6 M 98% \$ 6 - 8.5 M 93% \$ %

j. 1937 Price range \$ 4 - 5.5 M 90% \$ 5.5 - 8 86% \$ %

k. Sales demand \$ 4 - 5 (fair) \$ 5.5 - 6.5 (fair) \$

1. Activity Fair Fair

m. 1929 Rent range \$ 35 - 60 100% \$ 50 - 60 100% \$ 100%

n. 1935 Rent range \$ 30 - 50 85% \$ 45 - 60 95% \$ _____ %

o. 1937 Rent range \$ 30 - 50 85% \$ 45 - 60 95% \$ _____ %

p. Rental demand \$ 30 - 45 (fair) \$ 45 - 50 (fair) \$ _____

g. Activity Fair Fair

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Ample, but on slightly restricted basis; b. Home building Ample

5. CLARIFYING REMARKS: This area has more property which is free and clear of mortgage indebtedness than any other B area. Sales prices reached first peak in 1927-28; Second and lower peak in 1930-31; hence, 1929 prices were not peak prices.

6. NAME AND LOCATION Newman's Field (Summerville) SECURITY GRADE B AREA NO. B-7
Columbia, S. C.

AREA DESCRIPTION - SECURITY MAP OF COLUMBIA, S. C.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Rolling and sloping downward toward Blossom and Harden Streets.
- b. Favorable Influences. Five cent bus transportation. Zoned for residential; moderately restricted (duplexes permitted). Readily accessible to schools, churches, and community business centers. Sidewalks and curbing along Blossom Street.
- c. Detrimental Influences. Unpaved streets. Advanced age of majority of properties in the area. Encroachment of business affects northwestern portion.
- d. Percentage of land improved 79 %; e. Trend of desirability next 10-15 yrs. Static for next few years, then slowly downward

2. INHABITANTS: Executives, business and professional

- a. Occupation men, clerical workers; b. Estimated annual family income \$2-25M
(Average \$25M)
- c. Foreign-born families 0 %; None predominating; d. Negro No ; 0 %
- e. Infiltration of None ; f. Relief families None
- g. Population is increasing very slowly decreasing ~~XXXXXXXXXXXXXXXXXXXX~~ Static

3. BUILDINGS:

	About 10 houses in this group		
	PREDOMINATING	OTHER TYPE	OTHER TYPE
	<u>85</u> %	<u>15</u> %	<u> </u> %
a. Type	1 sty 5-7 room singles	2 story 6-9 rm singles	<u> </u>
b. Construction	Fr 50%; BV 50%	Fr. 50%; BV 50%	<u> </u>
c. Average Age	11 Years	15 Years	<u> </u> Years
d. Repair	Fair to good	Fair to good	<u> </u>
e. Occupancy	100 %	100 %	<u> </u> %
f. Home ownership	90 %	100 %	<u> </u> %
g. Constructed past yr.	None	<u> </u>	<u> </u>
h. 1929 Price range	\$4.5 - 9.5 M 100%	\$ 100%	\$ 100%
i. 1935 Price range	\$3.5 - 6.5 M 73%	\$ %	\$ %
j. 1937 Price range	\$ 3.5- 6.5 M 73 %	\$ %	\$ %
k. Sales demand	\$ 3.5 - 6.5 (fair)	\$	\$
l. Activity	Fair	<u> </u>	<u> </u>
m. 1929 Rent range	\$ 35 - 60 100%	\$ 100%	\$ 100%
n. 1935 Rent range	\$ 35 - 50 92%	\$ %	\$ %
o. 1937 Rent range	\$ 35 - 50 92%	\$ %	\$ %
p. Rental demand	\$ 35 - 50 (fair)	\$	\$
q. Activity	Fair	<u> </u>	<u> </u>

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Ample; b. Home building Ample

5. CLARIFYING REMARKS: Sales prices reached first peak in 1927-28; second and lower peak in 1930-31; hence, 1929 prices were not peak prices.

AREA DESCRIPTION - SECURITY MAP OF COLUMBIA, S. C.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Northern portion level, sloping slightly downward on northeast corner and extreme southern boundary dropping off sharply to surface creek in Maxey Gregg Park; this creek is subterranean in the extreme southeast portion of area.
- b. Favorable Influences. Five cent bus transportation. Park and school playground in area; adjoins University of South Carolina; close to schools, churches, and community business centers. Sidewalks, curbing, and guttering throughout most of area. Shade trees.
- c. Detrimental Influences. Mixture of types and age of majority of improvements in the area. Fifty per cent of streets unpaved. Heavy traffic along Green Street (comparatively narrow street. Tendency to convert old two-story singles into duplexes and boarding houses for university students. A few fraternity and sorority houses in the area.
- d. Percentage of land improved 80 %; e. Trend of desirability next 10-15 yrs. slowly downward

2. INHABITANTS: Executives, business and professional men,

- a. Occupation clerical workers, and students. ; b. Estimated annual family income \$ 900 to 50M (Average 4 M)
- c. Foreign-born families 2 %; Russian Jews predominating; d. Negro Yes ; 0 % (Only one family)
- e. Infiltration of lower grade - slow f. Relief families practically none
- g. Population is increasing slowly, because of boarding houses

3. BUILDINGS:

	PREDOMINATING	70 %	OTHER TYPE	20 %	OTHER TYPE	10 %
a. Type	2 sty, 6-12 rm singles		2-3 sty, 4-6 rm unit multiple fam-up to 4-family dwellings		1 sty, 5-8 rm singles	
b. Construction	Frame		B V		Frame	
c. Average Age	30 Years (Range 20-40)		15 Years (Range 1-30)		25 Years (Range 10-30)	
d. Repair	Good to poor		Good to fair		Fair	
e. Occupancy	98 %		95 %		99 %	
f. Home ownership	70 %		1 %		95 %	
g. Constructed past yr.	None		9 (5 - 13.5 M)		None	
h. 1929 Price range	\$ 2.25 - 20 M	100%	\$ 5 - 13 M	100%	\$ 2.5 - 7.5 M	100%
i. 1935 Price range	\$ 2.25 - 15 M	88%	\$ 5 - 13.5 M	102%	\$ 2.5 - 7.5 M	100 %
j. 1937 Price range	\$ 2.25 - 15 M	88%	\$ 5 - 13.5	102%	\$ 2.5 - 6.5 M	94 %
k. Sales demand	\$ 4.5 - 8 M (fair)		\$ 5 - 13.5M(fair)		\$ 2.5 - 5 M (fair)	
l. Activity	Fair		Poor (because prac. none for sale)		Fair	
m. 1929 Rent range	\$ 25 - 75	100%	\$ 30 - 50	100%	\$ 25 - 50	100%
n. 1935 Rent range	\$ 25 - 75	100 %	\$ 30 - 50	100 %	\$ 25 - 50	100 %
o. 1937 Rent range	\$ 25 - 75	100 %	\$ 30 - 50	100 %	\$ 25 - 50	100 %
p. Rental demand	\$ 30 - 50 (fair)		\$ 30 - 50 (fair)		\$ 25 - 50 (fair)	
q. Activity	Fair		Fair		Fair	

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Ample, but on a restricted basis; b. Home building /
5. CLARIFYING REMARKS: This is a very spotted area, both as to type of property and type of occupant. It is predominately residential area, improved for the most part with reasonably conservative old-style two-story houses. There is only a slight tendency of better class residents to move to new sections (applies to section between Gervais and Divine Sts and Laurens and the university). Northern portion of Wales Gardens is improved mainly with 5 room unit, two story duplexes, and in this portion there is some evidence of infiltration of older foreign-born Jews. The area contains about 10 multiple family brick apartment buildings with 4-6 room units, each building averaging about 6 units, with a rental range of from \$45 to \$90 per unit. The northern and central portion of the area contains type of property occupied by substantial older citizens of the community and should be classified as "high yellow." Sales prices reached first peak in 1927-28; second and lower peak in 1930-31; hence, 1929 prices were not peak prices.
6. NAME AND LOCATION Norther portion of Wales Garden SECURITY GRADE C AREA NO. C-1
Columbia, S. C.

AREA DESCRIPTION - SECURITY MAP OF COLUMBIA, S. C.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Practically level; well drained.
- b. Favorable Influences. Five cent bus transportation. Proximity to schools, churches, and community business centers.
- c. Detrimental Influences. Small multiple family units permitted in area. Age of properties in many cases is approaching limit of economic usefulness. Five per cent of streets paved.
- d. Percentage of land improved 70 %; e. Trend of desirability next 10-15 yrs. slowly downward

2. INHABITANTS: Executives, business and professional

- a. Occupation men and clerical workers; b. Estimated annual family income \$
- c. Foreign-born families 0 %; None predominating; d. Negro No; 0 %
- e. Infiltration of None; f. Relief families a few
- g. Population is increasing very slowly; ~~decreasing~~ xxxxxxxxxxxxxxxxxxxx

3. BUILDINGS:

	PREDOMINATING	50 %	OTHER TYPE	49 %	OTHER TYPE	%	There are also about
							7-8 duplexes in the area
a. Type	2 sty, 5-9 rm singles		1 sty, 5-7 rm singles				
b. Construction	Frame		Fr, 50%; B V, 50%				
c. Average Age	20 Years		15 Years				
d. Repair	Fair to poor		Fair				
e. Occupancy	98 %		99 %				
f. Home ownership	70 %		85 %				
g. Constructed past yr.	None		6 (4 - 5 M)				
h. 1929 Price range	\$ 2.5 - 7 M	100 %	\$ 3.5 - 7 M	100 %	\$		100 %
i. 1935 Price range	\$ 2.5 - 7 M	100 %	\$ 3 - 5.5 M	83 %	\$		%
j. 1937 Price range	\$ 2.5 - 7 M	100 %	\$ 3 - 5.5 M	83 %	\$		%
k. Sales demand	\$ 3 - 3 M (fair)		\$ 3.5 - 4.5 M (fair)		\$		
l. Activity	Fair		Fair				
m. 1929 Rent range	\$ 25 - 60	100 %	\$ 30 - 60	100 %	\$		100 %
n. 1935 Rent range	\$ 25 - 50	92 %	\$ 30 - 50	92 %	\$		%
o. 1937 Rent range	\$ 25 - 45	88 %	\$ 30 - 50	92 %	\$		%
p. Rental demand	\$ 25 - 40 (fair)		\$ 35 - 45 (fair)		\$		
q. Activity	Fair		Fair				

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Ample, but on a restricted basis (a); b. Home building /

5. CLARIFYING REMARKS:

(a) Insurance companies do not make any loans in this area. Sales prices reached first peak in 1927-28; second and lower peak in 1930-31; hence, 1929 prices were not peak prices.

6. NAME AND LOCATION Shandon (southern portion) SECURITY GRADE C AREA NO. C-2
Columbia, S. C.

AREA DESCRIPTION - SECURITY MAP OF COLUMBIA, S. C.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level, with exception of western portion of area, which slopes downward.
- b. Favorable Influences. Five cent bus transportation. Zoned for residential; four family units permitted. Proximity to schools and satisfactorily accessible to churches and community business centers.
- c. Detrimental Influences. Proximity to negro and inferior white D grade property. Only about 35% of streets paved. Occasional obnoxious odors from fertilizer plants and slaughter houses in southern portion of community.
- d. Percentage of land improved 70 %; e. Trend of desirability next 10-15 yrs. Downward

2. INHABITANTS: Executives, professional and business

- a. Occupation men; clerical workers and skilled mechanics. b. Estimated annual family income \$ 1 - 7 M (Average 2.4 M)
- c. Foreign-born families 0 %; None predominating; d. Negro Yes; 0 % (Only one family)
- e. Infiltration of None; f. Relief families a few
- g. Population is increasing very slowly; ~~decreasing~~ xxxxxx

3. BUILDINGS:

	PREDOMINATING	60 %	OTHER TYPE	35 %	About 10 duplexes	OTHER TYPE	5 %
a. Type	1 sty 5-7 rm singles		2 sty 5-10 rm singles		2 sty 4-6 rm unit duplexes		
b. Construction	B V		Frame		B V		
c. Average Age	10 Years		15 Years		9 Years		
d. Repair	Good to fair		Fair		Good to fair		
e. Occupancy	99 %		99 %		99 %		
f. Home ownership	90 %		80 %		0 %		
g. Constructed past yr.	8 (4 - 5 M)		None		None		
h. 1929 Price range	\$ 4 - 6 M	100%	\$ 3 - 10 M	100%	\$ 8 - 10 M		100%
i. 1935 Price range	\$ 4.5 - 5.5 M	103%	\$ 3 - 9 M	95%	\$ 7 - 8.5 M		87%
j. 1937 Price range	\$ 4 - 5.5 M	101%	\$ 3 - 9 M	95%	\$ 7 - 8.5 M		87%
k. Sales demand	\$ 3.75- 4.5 M(fair)		\$ 3 - 5 M(fair)		\$ 7.5 M (fair)		
l. Activity	Fair		Fair		Fair		
m. 1929 Rent range	\$ 20 - 60	100%	\$ 25 - 65	100%	\$ 35 - 50		100%
n. 1935 Rent range	\$ 20 - 50	92%	\$ 25 - 60	96%	\$ 35 - 45		95%
o. 1937 Rent range	\$ 20 - 50	92%	\$ 25 - 60	96%	\$ 35 - 45		95%
p. Rental demand	\$ 35 - 45(fair)		\$ 30 - 45 (fair)		\$ 35 - 45 (fair)		
q. Activity	Fair		Fair		Fair		

Ample, but on a restricted basis (a)

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Ample, but on a restricted basis (a); b. Home building Ample, but on a restricted basis (a)

5. CLARIFYING REMARKS: This area, which adjoins A-2 on the southern boundary, was outside of and adjacent to the southern city limits when it was developed, and most of the improvements were erected during the World War period at high prices with inferior workmanship and materials, while in A-2 there was little new construction during this period of high construction costs; hence improvements in this latter area were better designed and were of more substantial construction than those in C-3. Sales prices reached the first peak in 1927-29; a second and lower peak in 1930-31; hence, 1929 prices were not peak prices. (a) Insurance companies do not make many loans in this area.

6. NAME AND LOCATION Western portion of Hollywood and central portion of Rose Hill SECURITY GRADE C AREA NO. C-4
Columbia, S. C.

AREA DESCRIPTION - SECURITY MAP OF Columbia, S. C.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Eastern portion level; Northwestern portion sloping downward.
- b. Favorable Influences. Five cent bus transportation. Majority of area zoned for residential; apartments permitted. Proximity to schools, churches, and community business centers.
- c. Detrimental Influences. Practically all restrictions have expired. About 20% of streets paved. Heavy traffic along Divine and Maple Streets. Proximity to negro "D" grade property of northern portion of area. Orphanage in area.
- d. Percentage of land improved 80 %; e. Trend of desirability next 10-15 yrs. Downward

2. INHABITANTS: Executives, business and professional

- a. Occupation men; clerical workers and skilled mechanics; b. Estimated annual family income \$ 1.5 - 20 M (Average 2.4 M)
- c. Foreign-born families 0 %; None predominating; d. Negro No; 0 %
- e. Infiltration of lower grade has; f. Relief families A few
about stopped
- g. Population is increasing very slowly; decreasing; static

3. BUILDINGS:

	PREDOMINATING	55 %	OTHER TYPE	40 %	OTHER TYPE	5 %
a. Type	2 sty 5-10 rm singles		1 sty 5-7 rm singles		2, sty 4-6 rm units (4-fam)	
b. Construction	Frame		Frame		fr 50%; B V 50%	
c. Average Age	20 Years		10 Years		10 Years	
d. Repair	Good to poor		Fair to poor		Good to poor	
e. Occupancy	99 %		98 %		95 %	
f. Home ownership	80 %		75 %		0 %	
g. Constructed past yr.	None		None		None	
h. 1929 Price range	\$ 3 - 12 M	100%	\$ 1.75 - 8	100%	\$	100%
i. 1935 Price range	\$ 3 - 12 M	100%	\$ 1.75 - 8 M	100%	\$	%
j. 1937 Price range	\$ 3 - 12 M	100%	\$ 1.75 - 8 M	100%	\$	%
k. Sales demand	\$ 3 - 5 M (fair)		\$ 1.75 - 5 M (fair)		\$	
l. Activity	Fair		Fair			
m. 1929 Rent range	\$ 25 - 60	100%	\$ 20 - 60	100%	\$	100%
n. 1935 Rent range	\$ 25 - 60	100 %	\$ 20 - 60	100 %	\$	%
o. 1937 Rent range	\$ 25 - 60	100 %	\$ 20 - 60	100 %	\$	%
p. Rental demand	\$ 25 - 60 (fair)		\$ 20 - 50 (fair)		\$	
q. Activity	Fair		Fair			

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase (a); b. Home building (a)

5. CLARIFYING REMARKS: This is a spotted area; better singles are on Divine Street, while poorer type homes are located in northeastern section of area and should be classified as "low"yellow" or possibly D grade, because of poor repair condition. Sales prices reached first peak in 1927-28; second and lower peak in 1930-31; hence, 1929 prices were not peak.
(a) Mortgage funds for home purchase and building are limited in northern portion of area but in the southern portion are less limited, although not ample in any of the area. Insurance companies will lend in spots along Divine Street and in the 2200 block of lee Street.

6. NAME AND LOCATION Shandon (northern portion) SECURITY GRADE C AREA NO. C-5
Columbia, S. C.

AREA DESCRIPTION - SECURITY MAP OF Columbia, S. C.

1. AREA CHARACTERISTICS:

a. Description of Terrain. Western side of Main Street is level, sloping downward to west; while eastern side of Main Street is predominately level, with the Franklin Street section having a lower elevation than the surrounding land.

b. Favorable Influences. Five cent bus transportation. Satisfactorily accessible to schools, churches, and community business centers. Parks and playgrounds in area.

Although zoned for residential, modification of requirements are comparatively easy to obtain. Main Street and Broad River Avenue are only paved streets and both carry heavy

c. Detrimental Influences. vehicular traffic - arterial highways to Charlotte and Greenville. Main line of Seaboard Railway runs through a cut along northern boundary of area. Adjoins Confederate Veterans' Home, Home for the Blind, and farm of the State Hospital for the Insane. Southern portion of area sandwiched between an extension of Main Street business area and community business center.

d. Percentage of land improved 60 %; e. Trend of desirability next 10-15 yrs. very slowly downward

2. INHABITANTS: Executives, professional and business men,

a. Occupation clerical workers; and ; b. Estimated annual family income \$ 1.5 - 8 M
skilled mechanics. (Average 2.1 M)

c. Foreign-born families 1 %; Syrians and Greeks predominating; d. Negro No ; 0 %

e. Infiltration of None ; f. Relief families A few

g. Population is increasing very slowly ~~decreasing~~ xxxxxx

3. BUILDINGS:

	PREDOMINATING <u>60</u> %	OTHER TYPE <u>40</u> %	OTHER TYPE _____ %
a. Type	<u>1 and 2 story</u> <u>5-12 room singles</u>	<u>1 story 5-7 rm singles</u>	
b. Construction	<u>Frame</u>	<u>B V</u>	
c. Average Age	<u>25</u> Years	<u>7</u> Years	_____ Years
d. Repair	<u>Fair to poor</u>	<u>Good to fair</u>	
e. Occupancy	<u>98</u> %	<u>98</u> %	_____ %
f. Home ownership	<u>85</u> %	<u>90</u> %	_____ %
g. Constructed past yr.	<u>None</u>	<u>10 (3.5 - 5 M)</u>	
h. 1929 Price range	\$ <u>1.5 - 5.5</u> <u>100</u> %	\$ <u>3.5 - 5</u> <u>100</u> %	\$ _____ <u>100</u> %
i. 1935 Price range	\$ <u>1.5 - 6.5</u> <u>100</u> %	\$ <u>3.5 - 5</u> <u>100</u> %	\$ _____ %
j. 1937 Price range	\$ <u>1.5 - 5.5</u> <u>100</u> %	\$ <u>3.5 - 5</u> <u>100</u> %	\$ _____ %
k. Sales demand	\$ <u>2 - 5 M (Fair)</u>	\$ <u>3.5 - 5 (fair)</u>	\$ _____
l. Activity	<u>Fair</u>	<u>Fair</u>	
m. 1929 Rent range	\$ <u>17.5 - 45</u> <u>100</u> %	\$ <u>30 - 45</u> <u>100</u> %	\$ _____ <u>100</u> %
n. 1935 Rent range	\$ <u>17.5 - 45</u> <u>100</u> %	\$ <u>30 - 45</u> <u>100</u> %	\$ _____ %
o. 1937 Rent range	\$ <u>17.5 - 45</u> <u>100</u> %	\$ <u>30 - 45</u> <u>100</u> %	\$ _____ %
p. Rental demand	\$ <u>17.5 - 45 (fair)</u>	\$ <u>30 - 45 (fair)</u>	\$ _____
q. Activity	<u>Fair</u>	<u>Fair</u>	

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Limited ; b. Home building Ample on restricted basis

5. CLARIFYING REMARKS: Main Street frontage and extreme northern portion of area has older properties than has remaining area. Sales prices reached first peak in 1927-28; second and lower peak in 1930-31; hence, 1929 prices were not peak prices.

6. NAME AND LOCATION Sometimes known as North Columbia SECURITY GRADE C AREA NO. C-6
S. C.

AREA DESCRIPTION - SECURITY MAP OF Columbia, S. C.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Eastern portion level; western portion sloping gradually downward
- b. Favorable Influences. Five cent bus transportation. Satisfactorily accessible to schools, churches, and community business centers. Zoned for residential; modifications rather easily obtainable.
- c. Detrimental Influences. All streets unpaved. Low restrictions. Bordered by negro D grade property on south and east side of area. Proximity to orphanage.
- d. Percentage of land improved 60 %; e. Trend of desirability next 10-15 yrs. slowly downward

2. INHABITANTS: Executives, professional and business men,

- a. Occupation clerical workers and skilled mechanics; b. Estimated annual family income \$ 1.5 - 5 M (Average 2 M)
- c. Foreign-born families 0 %; None predominating; d. Negro No ; 0 %
- e. Infiltration of None ; f. Relief families a few
- g. Population is increasing very slowly decreasing ~~xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx~~

3. BUILDINGS:

	PREDOMINATING	<u>65</u> %	OTHER TYPE	<u>34</u> %	OTHER TYPE	<u>1</u> %
a. Type	<u>1 sty 5-7 rm singles</u>		<u>2 sty 5-10 rm singles</u>			
b. Construction	<u>Fr. 50%; B V 50%</u>		<u>Frame</u>			
c. Average Age	<u>15</u> Years		<u>20</u> Years			
d. Repair	<u>Fair to poor</u>		<u>Fair to poor</u>			
e. Occupancy	<u>98</u> %		<u>95</u> %			
f. Home ownership	<u>80</u> %		<u>80</u> %			
g. Constructed past yr.	<u>3 (3.5 - 4.5 M)</u>		<u>None</u>			
h. 1929 Price range	<u>\$3.5 - 5 M</u>	<u>100</u> %	<u>\$ 3 - 7.5 M</u>	<u>100</u> %	<u>\$</u>	<u>100</u> %
i. 1935 Price range	<u>\$3.5 - 5 M</u>	<u>100</u> %	<u>\$ 2.75 - 7 M</u>	<u>93</u> %	<u>\$</u>	<u></u> %
j. 1937 Price range	<u>\$3.5 - 5 M</u>	<u>95</u> %	<u>\$ 2.5 - 6.5 M</u>	<u>85</u> %	<u>\$</u>	<u></u> %
k. Sales demand	<u>\$3.5 - 4 M (fair)</u>		<u>\$ 2.5 - 4.5 M (fair)</u>		<u>\$</u>	
l. Activity	<u>Fair</u>		<u>Fair</u>			
m. 1929 Rent range	<u>\$25 - 40</u>	<u>100</u> %	<u>\$25 - 45</u>	<u>100</u> %	<u>\$</u>	<u>100</u> %
n. 1935 Rent range	<u>\$25 - 40</u>	<u>100</u> %	<u>\$25 - 45</u>	<u>100</u> %	<u>\$</u>	<u></u> %
o. 1937 Rent range	<u>\$25 - 40</u>	<u>100</u> %	<u>\$25 - 45</u>	<u>100</u> %	<u>\$</u>	<u></u> %
p. Rental demand	<u>\$25 - 40 (fair)</u>		<u>\$25 - 45 (fair)</u>		<u>\$</u>	
q. Activity	<u>Fair</u>		<u>Fair</u>			

Ample but on restricted

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Limited ; b. Home building / basis

5. CLARIFYING REMARKS: Sales reached first peak in 1927-28; second and lower peak in 1930-31; hence, 1929 prices were not peak prices.

6. NAME AND LOCATION Melrose Heights, Columbia, S. C. SECURITY GRADE C AREA NO. C-7

AREA DESCRIPTION - SECURITY MAP OF Columbia, S. C.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Majority of area level; begins to slope downward along southwestern portion.
- b. Favorable Influences. Five cent bus transportation. Satisfactorily accessible to schools, churches, and community business centers. Parks and recreation center in area. - - - - -

c. Detrimental Influences. Zoning and restrictions not rigidly enforced. Area lacks homogeneity; "Jerry" building in western portion of area. Sausage factory and lumber plant located about one fourth mile west of area. Heavy arterial traffic along River Drive, which is only paved street. Unstable income of a considerable number of occupants of area.

- d. Percentage of land improved 40 %; e. Trend of desirability next 10-15 yrs. Slowly downward

2. INHABITANTS: Largely clerical workers and

- a. Occupation skilled mechanics; b. Estimated annual family income \$ 1.2 - 5 M
(Average 1.8 M)
- c. Foreign-born families 0 %; None predominating; d. Negro No; 0 %
- e. Infiltration of None; f. Relief families a few
- g. Population is increasing slowly; ~~decreasing~~, ~~static~~

3. BUILDINGS:

	PREDOMINATING	85 %	OTHER TYPE	15 %	OTHER TYPE	%
a. Type	1 sty 5-7 rm singles		2 sty 5-9 rm singles			
b. Construction	Fr. 55%; BV 45%		Frame			
c. Average Age	10 Years (Range 1-25)		15 Years (Range 2-30)			
d. Repair	Good to poor		Fair to poor			
e. Occupancy	90 %		99 %			
f. Home ownership	60 %		85 %			
g. Constructed past yr.	15 (2.5 - 4.5 M)		None			
h. 1929 Price range	\$ 2.5 - 4 M 100 %		\$ 3 - 7 M 100 %		\$ 100 %	
i. 1935 Price range	\$ 2.5 - 4 M 100 %		\$ 3 - 6 M 93 %		\$ %	
j. 1937 Price range	\$ 2.5 - 4.5(a) 107 %		\$ 3 - 6 M 93 %		\$ %	
k. Sales demand	\$ 2.5 - 4 M (fair)		\$ 3.5 - 5 M (fair)		\$	
l. Activity	Only fair		Only fair			
m. 1929 Rent range	\$ 25 - 40 100 %		\$ 25 - 50 100 %		\$ 100 %	
n. 1935 Rent range	\$ 25 - 40 100 %		\$ 25 - 45 95 %		\$ %	
o. 1937 Rent range	\$ 25 - 40 100 %		\$ 25 - 45 95 %		\$ %	
p. Rental demand	\$ 25 - 40 (fair)		\$ 25 - 40 (fair)		\$	
q. Activity	Fair		Only fair			

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Limited(b) b. Home building Limited(b)

5. CLARIFYING REMARKS: Sales prices reached first peak in 1927-28; second and lower peak in 1930-31; hence, 1929 prices were not peak prices.

(a) Because of new construction in area since 1935.

(b) Insurance companies make practically no loans in this area unless insured under F H A; most of new construction has been financed by Title II loans, majority of which are held by R F C Mortgage Company.

6. NAME AND LOCATION Camp Fornace SECURITY GRADE C AREA NO. C-8

AREA DESCRIPTION - SECURITY MAP OF Columbia, S. C.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level, well drained.
- b. Favorable Influences. Within walking distance of main shopping district. Seventy-five per cent of the streets paved. Readily accessible to schools, churches, and community business centers.
- c. Detrimental Influences. About 40% of the area contains jerry-built improvements. Advanced ages of the properties. Heavy vehicular traffic on Elmwood Avenue; this avenue zoned for residential, but the restrictions can be fairly easily modified. Surrounded by D grade property, as well as business property.
- d. Percentage of land improved 90 %; e. Trend of desirability next 10-15 yrs. slowly downward

2. INHABITANTS: Some executives, professional and business men.

- a. Occupation Majority salesmen, clerical workers and skilled mechanics. b. Estimated annual family income \$ 1.5 - 50 (Average 2.25 M)
- c. Foreign-born families 1 %; General mixture predominating; d. Negro No ; 0 %
- e. Infiltration of has now stopped ; f. Relief families a few
- g. Population is ~~increasing~~ static

3. BUILDINGS:

	PREDOMINATING 90 %	OTHER TYPE 10 %	OTHER TYPE %
a. Type	2 sty 5-15 rm singles	1 sty 4-7 rm singles	There are also about 8 duplexes in the area whose 4-6 room units rent for \$17.50 to \$35.
b. Construction	Frame	Frame	
c. Average Age	30 Years (Range 15-50)	25 Years (Range 8 - 50)	Years
d. Repair	Good to poor	Fair to poor	
e. Occupancy	98 %	98 %	%
f. Home ownership	90 %	85 %	%
g. Constructed past yr.	None	None	
h. 1929 Price range	\$ 3 - 80 M (a) 100%	\$ 2 - 5 M 100%	\$ 100%
i. 1935 Price range	\$ 2.5 (No sales 86 % in higher bracket)	\$ 1.75 - 4.5 M 89 %	\$ %
j. 1937 Price range	\$ 2 - " " 67 %	\$ 1.75 - 4 M 84 %	\$ %
k. Sales demand	\$ 2 - 6 M (poor)	\$ 2 - 4 (poor)	\$
l. Activity	Poor	Poor	
m. 1929 Rent range	\$ 25 - 60 100%	\$ 17.5 - 40 100%	\$ 100%
n. 1935 Rent range	\$ 25 - 60 100 %	\$ 17.5 - 40 100 %	\$ %
o. 1937 Rent range	\$ 25 - 60 100 %	\$ 17.5 - 40 100 %	\$ %
p. Rental demand	\$ 25 - 40 (fair)	\$ 20 - 35 (fair)	\$
q. Activity	Fair	Fair	

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase (b) ; b. Home building (b)

5. CLARIFYING REMARKS: This area contains a number of homes whose construction was far better than average when built and, consequently, they have not deteriorated as quickly as would be expected. These homes are still well maintained and the tone of this portion of the area is upheld by the presence of the Governor's Mansion in the southwestern portion of the area. Sales prices reached first peak in 1927-28; second and lower peak in 1930-31; hence, 1929 prices were not peak prices.
- (a) Only one sale at this figure - \$80 M. (b) On Assembly, Park, Richland, and Elmwood Streets mortgage funds are amply available, but on a restricted basis, while in the remainder of the area they are limited.

6. NAME AND LOCATION Elmwood, Columbia, S. C. SECURITY GRADE C AREA NO. C-9

AREA DESCRIPTION - SECURITY MAP OF Columbia, S. C.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level, with northeastern portion sloping eastward to Wallace's Bottom; western portion contains hollow just east of Clark Street. (Bellevue)
- b. Favorable Influences. Area is close to many of the occupants' source of employment - State Hospital for the Insane. Within walking distance of main business section; comparatively convenient to schools and churches.
- c. Detrimental Influences. Fifteen per cent of streets paved. Door of Hope, charitable institution, located within the area; also State Hospital for the Insane. Heavy traffic on Main, Elmwood, and Bull Streets. Slight encroachment of business on portion of Elmwood Street. Lower earning power of occupants.
- d. Percentage of land improved 80 %; e. Trend of desirability next 10-15 yrs. Static

2. INHABITANTS: A few business men, but mostly

- a. Occupation skilled mechanics and laborers; b. Estimated annual family income \$ 1 - 4 M (Average 1.5 M)
- c. Foreign-born families 3 %; Greeks, Russian Jews and Syrians predominating; d. Negro Yes; 3 %
- e. Infiltration of None; f. Relief families A few
- g. Population is ~~increasing~~ static

3. BUILDINGS:

	PREDOMINATING	50 %	OTHER TYPE	45 %	OTHER TYPE	5 %
a. Type	1 sty 4-7 rm singles		2 sty 5-10 rm singles		Remaining 5% consists of about twelve 2, 3, and 4 unit (three to five room) apartment houses, along with a few negro houses.	
b. Construction	Frame		Frame			
c. Average Age	20 Years (range 1-35)		25 Years (Range 6-50)			
d. Repair	Good to poor		Fair to dilapidated			
e. Occupancy	98 %		97 %			
f. Home ownership	50 %		50 %			
g. Constructed past yr.	None		None			
h. 1929 Price range	\$ 1 - 6 M	100 %	\$ 1.5 - 7 M	100 %	\$	100 %
i. 1935 Price range	\$ 1 - 4 M	84 %	\$ 1.5 - 6 M	93 %	\$	%
j. 1937 Price range	\$ 1 - 3.5 M	79 %	\$ 1.5 - 6 M	93 %	\$	%
k. Sales demand	\$ 2 - 3.5 (fair)		\$ 2 - 4 (fair)		\$	
l. Activity	Poor		Poor			
m. 1929 Rent range	\$ 10 - 40	100 %	\$ 15 - 60	100 %	\$	100 %
n. 1935 Rent range	\$ 10 - 35	94 %	\$ 15 - 45	88 %	\$	%
o. 1937 Rent range	\$ 10 - 35	94 %	\$ 15 - 40 (fair)	88 %	\$	%
p. Rental demand	\$ 10 - 35 (fair)		\$ 15 - 40 (fair)		\$	
q. Activity	Fair		Poor			

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Limited; b. Home building limited

5. CLARIFYING REMARKS: Northeast portion of the area was developed during the past 15 years, while most of the remaining portion of the area is considerably older. One small negro colony located near intersection of Scott and Sumter Streets and another located behind white residences on north side of Price Street. Sales prices reached first peak in 1930-31; hence, 1929 prices were not peak prices.

AREA DESCRIPTION - SECURITY MAP OF Columbia, S. C.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Slopes gradually in a southwesterly direction from eastern boundary of area. Some gullies in area.
- b. Favorable Influences. Close to occupants' sources of employment. Southeastern portion within walking distance of main business section of the city.
- c. Detrimental Influences.

Mixture of grades of population and clash of social classes. Difficulty of rental collection. Vandalism bad, particularly in central portion of area. None of the streets paved. Inadequate bus transportation facilities. Sanitary sewer disposal facilities available, but not connected to many properties throughout the area (a). In many instances outside toilets connected to city sewer serve two to three families per toilet. In most of area all utilities are available, but majority of properties are not connected to gas and telephone, while many are not connected to electricity. Instability of occupants' incomes. Dilapidated repair condition and advanced age of many of the properties. Low grade class of tenants in majority of area accentuates unsanitary living conditions. Streets and sidewalks poorly maintained. Dearth of storm sewers. Obnoxious odors from fertilizer plant and city garbage dump (north of the area) affect northern portion of area. Proximity to cemetery. Lax zoning regulations. Encroachment of industrial properties. Heavily burdened tax district.

a. Type	1 sty 2-7 rm singles	2 sty 5-10 rm singles	
b. Construction	Frame	Frame	
c. Average Age	20 Years (Range 2-35)	20 Years (Range 6-50)	Years
d. Repair	Fair to dilapidated	Fair to dilapidated	
e. Occupancy	90 %	95 %	%
f. Home ownership	15 %	20 %	%
g. Constructed past yr.	None	None	
h. 1929 Price range	\$ 200 - 3.5 M 100%	\$ 1 - 5 M 100%	\$ 100%
i. 1935 Price range	\$ 200 - 3 M 93%	\$ 1 - 4 M 90%	\$ %
j. 1937 Price range	\$ 200 - 3 M 93%	\$ 1 - 4 M 90%	\$ %
k. Sales demand	\$ 800 - 2 M (Fair)	\$ 2 - 3 M (poor)	\$
l. Activity	Poor	Very poor	
m. 1929 Rent range	\$ 4 - 30 100%	\$ 8 - 35 100%	\$ 100%
n. 1935 Rent range	\$ 4 - 25 92%	\$ 8 - 30 93%	\$ %
o. 1937 Rent range	\$ 4 - 25 92%	\$ 8 - 30 93%	\$ %
p. Rental demand	\$ 4 - 20 (fair)	\$ 12 - 25 (fair)	\$
q. Activity	Fair to poor	Fair to poor	

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase very limited, b. Home building very limited

5. CLARIFYING REMARKS: Sales prices reached first peak in 1927 - 28; second and lower peak in 1930-31; hence, 1929 prices were not peak prices.

(a) City Health Department is now requiring owners of property to connect houses to sewers.

6. NAME AND LOCATION Columbia, S. C. SECURITY GRADE D AREA NO. D - 2

a. Description of Terrain. Central portion level, sloping gently down to northern, southern, and southeastern portions; well drained. Slight hollow on Washington Street at Harden Street.

b. Favorable Influences. Close to occupants' source of employment (County Hospital in area). Convenient to churches and schools. Five cent bus transportation. Close to two negro colleges and other negro schools in area. New Catholic Hospital now being erected in northeast portion of area.

c. Detrimental Influences.

Only 8% of streets paved. Heavy traffic along Harden, Taylor, and Gervais Sts. Sanitary sewage disposal facilities available but not connected to many properties throughout the area (a) Mixture of grades of population and clash of social classes. Vandalism is bad in portion of area north of Richland Street, between Gervais and Taylor Streets, east of Lyon and between Heidt, Santee, King, and Trenholm Rd. (Gervais St). Difficulty of rent collection exists in the above described portion of the area. Instability of occupants' incomes. Dilapidated repair condition of many properties, in which living conditions are also unsanitary.

[illegible]

PREDOMINATING 75 % OTHER TYPE 25 % OTHER TYPE _____ %

a. Type	1 sty 2-7 room singles	2 sty 5-12 rm singles	
b. Construction	Frame	Frame	
c. Average Age	20 Years (range 1-40)	30 Years (range 5-50)	Years
d. Repair	Good to dilapidated	Good to dilapidated	
e. Occupancy	90 %	90 %	%
f. Home ownership	20 %	30 %	%
g. Constructed past yr.	15 (1-2 M)	None	
h. 1929 Price range	\$ 500 - 4 M 100%	\$ 1 - 7.5 M 100%	\$ 100%
i. 1935 Price range	\$ 500 - 3 M 86 %	\$ 1 - 6 M 90 %	\$ %
j. 1937 Price range	\$ 500 - 3 M 86 %	\$ 1 - 6 M 90 %	\$ %
k. Sales demand	\$ 800 - 2 M (fair)	\$ 2 - 4 M (fair)	\$
l. Activity	Poor	Poor	
m. 1929 Rent range	\$ 4 - 30 100%	\$ 8 - 35 100%	\$ 100%
n. 1935 Rent range	\$ 4 - 30 100%	\$ 8 - 35 100 %	\$ %
o. 1937 Rent range	\$ 4 - 30 100 %	\$ 8 - 35 100 %	\$ %
p. Rental demand	\$ 6 - 25 (fair)	\$ 15 - 30 (fair)	\$
q. Activity	Fair	Fair	

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase very limited b. Home building very limited
Area between Lady, Heidt, Hampton, and Harden Streets contains highest type

5. CLARIFYING REMARKS: negro property in city, majority 2 sty singles; 25 years ago this small portion of the area was high grade white property. Several high class white families, descendants of original owners, still live in above described portion of the area, with incomes ranging from \$10 to \$40 M; the influence, effects, etc., of same have been disregarded in the above figures, since it is a minority influence which is gradually ceasing to be a factor at all. White residents in the area live in 2200 block of Taylor; 1600, 1700, and 1800 block of Oak; 2100, 2200, and 2300 block of Richland, Laurel, and Haskell Streets, as well as both sides of Two Notch Road; another group of white people live in portion of area immediately surrounding Valley Park. Sales prices reached first peak in 1927-28; second and lower peak in 1930-31; hence, 1929 prices were not peak prices.

6. NAME AND LOCATION Waverly, Columbia, S. C. SECURITY GRADE D AREA NO. D-3

(a) City Board of Health is now requiring owners of property to connect houses to sewers.

AREA DESCRIPTION - SECURITY MAP OF Columbia, South Carolina

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Portion west of Main Street slopes gradually westward to the river; portion south of University of South Carolina slopes steeply to Park Circle, Wheat, and Rice Streets; southeastern portion slopes northwest to Park Circle, Wheat, and Rice Sts.
- b. Favorable Influences. Near occupants' sources of employment. Northern portion within walking distance of main business section of city. Fairly accessible to five cent bus transportation.
- c. Detrimental Influences.

In most of area all utilities are available, but majority of properties are not connected to gas and telephone, while many are not connected to electricity. Five per cent of streets paved. Heavy traffic on Rosewood Drive, Main and Assembly Streets. Temporary city market in center of Assembly Street, between College and Senate Streets. In many instances outside toilets connected to city sewer serve two or three families per toilet. Mixture of grades of population and social clash of classes. Difficulty of rental collections; vandalism bad, particularly in central portion of area. Instability of occupants' incomes. Dilapidated repair condition and advanced age of many of properties. Low grade type of tenant in majority of area accentuates unsanitary living conditions. Streets and sidewalks poorly maintained. Dearth of storm sewers. Obnoxious odors from fertilizer plants and R R yards. Lax zoning regulations. Encroachment of industrial properties. Heavily burdened tax district.

	PREDOMINATING	65 %	OTHER TYPE	35 %	OTHER TYPE	%
a. Type	1 sty 2-7 room singles		2 sty 5-10 rm singles			
b. Construction	Frame		Frame			
c. Average Age	30 Years (range 1-60)		30 Years (range 6-60)			
d. Repair	Fair to dilapidated		Fair to dilapidated			
e. Occupancy	90 %		90 %			
f. Home ownership	10 %		10 %			
g. Constructed past yr.	3 (600-1.25 M)		None			
h. 1929 Price range	\$ 200 - 4 M	100%	\$ 800 - 4 M	100%	\$	100%
i. 1935 Price range	\$ 200 - 3.5 M	94%	\$ 800 - 4 M	100%	\$	%
j. 1937 Price range	\$ 200 - 3 M	88%	\$ 800 - 4 M	100%	\$	%
k. Sales demand	\$ 600 - 2 M (fair)		\$ 1 - 2 M (fair)		\$	
l. Activity	Poor		Poor			
m. 1929 Rent range	\$ 4 - 35	100%	\$ 8 - 30	100%	\$	100%
n. 1935 Rent range	\$ 4 - 35	100%	\$ 8 - 30	100%	\$	%
o. 1937 Rent range	\$ 4 - 35	100%	\$ 8 - 30	100%	\$	%
p. Rental demand	\$ 6 - 20(fair)		\$ 12 - 20(fair)		\$	
q. Activity	Fair to poor		Poor			

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase very limited, b. Home building very limited

5. CLARIFYING REMARKS:

The low-cost slum clearance project (University Terrace) is located in the area, occupying one square block (Divine to Blossom and Marion to Bull); the project has 122 rental units - 48 white units of which 3 are temporarily vacant and 74 negro units of which 22 are vacant. The negro vacancy is due principally to higher rental prices than this group can afford; the white rental units have a waiting list of applicants. The project was erected at a cost of \$700,000. Sales prices reached first peak in 1927-28; second and lower peak in 1930-31; hence, 1929 prices were not peak prices.

AREA DESCRIPTION - SECURITY MAP OF Columbia, South Carolina

1. AREA CHARACTERISTICS:

a. Description of Terrain. Level land, sloping downward to stream in southern portion of the area.

b. Favorable Influences.

c. Detrimental Influences.

d. Percentage of land improved ____%; e. Trend of desirability next 10-15 yrs. _____

2. INHABITANTS:

a. Occupation _____; b. Estimated annual family income \$ _____

c. Foreign-born families ____%; _____ predominating; d. Negro ____%; ____%

e. Infiltration of _____; f. Relief families _____

g. Population is increasing _____; decreasing _____; static _____

3. BUILDINGS:

	PREDOMINATING	%	OTHER TYPE	%	OTHER TYPE	%
a. Type	_____		_____		_____	
b. Construction	_____		_____		_____	
c. Average Age	_____ Years		_____ Years		_____ Years	
d. Repair	_____		_____		_____	
e. Occupancy	_____ %		_____ %		_____ %	
f. Home ownership	_____ %		_____ %		_____ %	
g. Constructed past yr.	_____		_____		_____	
h. 1929 Price range	\$ _____	100%	\$ _____	100%	\$ _____	100%
i. Price range	\$ _____	%	\$ _____	%	\$ _____	%
j. Price range	\$ _____	%	\$ _____	%	\$ _____	%
k. Sales demand	\$ _____		\$ _____		\$ _____	
l. Activity	_____		_____		_____	
m. 1929 Rent range	\$ _____	100%	\$ _____	100%	\$ _____	100%
n. Rent range	\$ _____	%	\$ _____	%	\$ _____	%
o. Rent range	\$ _____	%	\$ _____	%	\$ _____	%
p. Rental demand	\$ _____		\$ _____		\$ _____	
q. Activity	_____		_____		_____	

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase _____; b. Home building _____

5. CLARIFYING REMARKS:

Entire area is owned by Pacific Mills and housing units are not rented, except to employees of the mills; hence, no sales. Rental scales are not comparable with other areas of city. Principal mill executives live along Whaley Street frontage in one and two story, 4-10 room well kept residences.

6. NAME AND LOCATION Northern portion of Olympia (part outside of city limits) SECURITY GRADE D AREA NO. D-5
Columbia, South Carolina

AREA DESCRIPTION - SECURITY MAP OF Columbia, South Carolina

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level except southern portion, which slopes steeply to east, south of Hampton Street, while portion from Taylor to Hampton slopes eastward to Southern RR embankment. Pickens Street is about 50 feet higher than that immediately east, which drops abruptly to Mott's Bottom.
- b. Favorable Influences. Close to occupants' source of employment. Within walking distance of main business section. Five cent bus transportation to outlying portions of area. Reasonably accessible to schools and churches.
- c. Detrimental Influences. Sanitary sewage disposal facilities available but not connected to many of the properties throughout the area (a). Only 5% of the streets paved. Contains heterogeneous properties and occupants. Mixture of lower grade business property and industrial property. Heavy vehicular traffic along Gervais, Taylor, and Hampton Streets. Clash of social classes. Vandalism is bad in (b)
- d. Percentage of land improved 80 %; e. Trend of desirability next 10-15 yrs. slowly down

2. INHABITANTS: Factory workers, skilled mechanics

- a. Occupation and laborers; b. Estimated annual family income \$ 300 to 2.4 M
(Average, \$600)
- c. Foreign-born families 1 %; Greeks, Syrians, and ~~Predominating~~; d. Negro Yes; 90 %
Russian Jews
- e. Infiltration of None; f. Relief families Many
- g. Population is ~~increasing~~ static

3. BUILDINGS:

	PREDOMINATING	70 %	OTHER TYPE	30 %	OTHER TYPE	%
a. Type	1 sty 2-7 rm singles		2 story 5-12 rm singles			
b. Construction	Frame		Frame			
c. Average Age	25 Years (range 2-40)		30 Years (range 10 - 50)			
d. Repair	Fair to dilapidated		Fair to dilapidated			
e. Occupancy	95 %		90 %			
f. Home ownership	20 %		35 %			
g. Constructed past yr.	None		None			
h. 1929 Price range	\$ 150 - 3 M	100 %	\$ 1 - 5 M	100 %	\$	100 %
i. 1935 Price range	\$ 150 - 3 M	100 %	\$ 1 - 4 M	90 %	\$	%
j. 1937 Price range	\$ 150 - 3 M	100 %	\$ 1 - 4 M	%	\$	%
k. Sales demand	\$ 800 - 2 M (fair)		\$ 2 - 3 M (fair)		\$	
l. Activity	Poor		Poor			
m. 1929 Rent range	\$ 4 - 30	100 %	\$ 10 - 35	100 %	\$	100 %
n. 1935 Rent range	\$ 4 - 30	100 %	\$ 10 - 35	100 %	\$	%
o. 1937 Rent range	\$ 4 - 30	100 %	\$ 10 - 35	100 %	\$	%
p. Rental demand	\$ 4 - 30 (fair)		\$ 15 - 25 (fair)		\$	
q. Activity	Fair		Fair			

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Very limited; b. Home building Very limited

5. CLARIFYING REMARKS: (a) City Board of Health is now requiring owners to connect houses to city sewers.

(b) eastern portion of area. Instability of occupants' incomes. Difficulty of rental collections. Dilapidated repair condition of many properties in the area. Unsanitary living conditions in area.

Sales prices reached first peak in 1927-28; second and lower peak in 1930-31; hence, 1929 prices were not peak prices.

6. NAME AND LOCATION Southern portion known as Mott's Bottom, Columbia, S. C. SECURITY GRADE D AREA NO. D-6