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The Evolution of Columbia's Neighborhoods: 1937 to Present

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THESIS SUMMARY

Historically, American cities have developed along racial and socioeconomic lines as a result of federal, state, and local policies, lending practices, and explicit social pressures. No more is this clear than through the creation and use of the Home Owners' Loan Corporation redlining data, a set of maps produced by the federal government that divided cities into neighborhoods, rated those areas based on factors of desirability, and encouraged lenders not to provide mortgage loans to residents of low-rated neighborhoods. In this project, I study the socio-geographic evolution of neighborhoods in Columbia, South Carolina, by documenting how neighborhoods were created, maintained, and transformed throughout the twentieth century with a focus on racial and socioeconomic segregation. I find that racially discriminatory policies of redlining and urban renewal profoundly shaped the residential neighborhoods in Columbia and the lasting impacts are seen in today's landscape. This project seeks to recognize the Columbia community as a whole, including traditional "historic" neighborhoods as well as overlooked neighborhoods, by producing an interactive online map and accompanying research paper that illuminates the processes that created physical and racial divisions in the city.

INTRODUCTION

The neighborhood is an essential building block of life. The residential area in which someone lives can determine their lifestyle — from whom they interact with to where they shop, eat, and visit — as well as their life outcome, through factors such as school zoning and mortgage availability. Neighborhoods are geographic, social, economic, and political entities, and they do not exist by happenstance. Residential communities are a crucial aspect of the urban form, and their development tells a story about how cities are deliberately organized.

Racial segregation is a fundamental characteristic of American cities, largely achieved through the separation of racial groups into residential neighborhoods. Throughout the twentieth century, government policies combined with social prejudices and private interests to create racialized and segregated landscapes in cities across the United States. These processes of *de jure* segregation — largely targeted against African Americans, but also impacting other racial and ethnic minorities — marked the urban landscape deeply and, in some ways, irreparably. The residential segregation of cities deepened the generational wealth divide between white and Black Americans, kept schools racially unintegrated, and “created a caste system in this country, with African Americans kept exploited and geographically separate by racially explicit government policies.”¹

While much has been studied on the historic development of American cities and the processes of urban segregation, individual cities have been impacted by this history — and charted their own paths — in different ways. In this paper, I study the urban development of

¹ Richard Rothstein, *The Color of Law: A Forgotten History of How Our Government Segregated America* (Liveright Publishing Corporation, 2017), xvii.

Columbia, South Carolina, with a focus on downtown residential neighborhoods and racial segregation. Columbia is a mid-sized city with a population of approximately 133,000 that is 48.8% white, 40.2% Black, and 5.36% Hispanic or Latino. The city has a relatively low homeownership rate of 45.1%, below the national average of 63.9%, and the 2018 median property value was \$173,400, smaller than the national average of \$229,700. The median household income in Columbia is \$45,663 compared to the national median of \$61,937.²

As the capital city of South Carolina, Columbia has a long history of metropolitan settlement dating back to the late 1700s and a fraught racial history of enslavement of African Americans, violence, and segregation. Much of the city's downtown was destroyed during the Civil War, and most of the current neighborhoods discussed here emerged in the post-Reconstruction era in the late 1800s. The city is home to several universities, including the University of South Carolina, whose campus comprises more than 80 city blocks in the urban center. While Columbia spans 136 square miles, I study the historic residential core of the city.³

In this paper, I begin in the early 1900s and trace how the city's neighborhoods evolved to the current day. In particular, I discuss the processes of redlining and urban renewal, both of which deeply impacted Columbia's neighborhoods. The neighborhood appraisals and descriptions from the 1937 Home Owners' Loan Corporation redlining map of Columbia provide a historical anchor for the neighborhoods studied here. I compare the social and economic conditions of these neighborhoods in 1937 with the contemporary characteristics. Through case studies of four neighborhoods, I show several trends in neighborhood development — affluent

² "Columbia, SC," Data USA, accessed April 3, 2021, <https://datausa.io/profile/geo/columbia-sc>.

³ John Hammond Moore, *Columbia and Richland County: A South Carolina Community, 1740-1990* (University of South Carolina Press, 1993); United States Census Bureau, accessed April 3, 2021, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2019_Gazetteer/2019_gaz_place_45.txt.

white neighborhoods that stayed socioeconomically homogenous; working-class Black neighborhoods that remained disadvantaged; and low-income Black neighborhoods that were demolished through urban renewal and redeveloped both publicly and privately. I find that Columbia largely followed the national trends of urban development and racial segregation throughout the twentieth century — facilitated by government policies, public movements, and private interests — and the city's landscape remains segregated and inequitable today. The legacies of redlining, racial zoning, suburbanization, urban renewal, and other processes manifest in Columbia's neighborhoods and contribute to larger racial inequalities.

METHODOLOGY

The first difficulty in evaluating neighborhood development is the changing nature of, and disagreement over, neighborhood boundaries. Scholarship has shown that there is considerable variation between research-designated boundaries, such as census tracts of census block groups, and resident-perceived boundaries. Boundaries are not a scientific rule but rather are influenced by personal experiences and factors such as physical characteristics of a neighborhood, class, race, and ethnic composition, perceived criminal threats from within and outside the neighborhood, and symbolic neighborhood identities.⁴

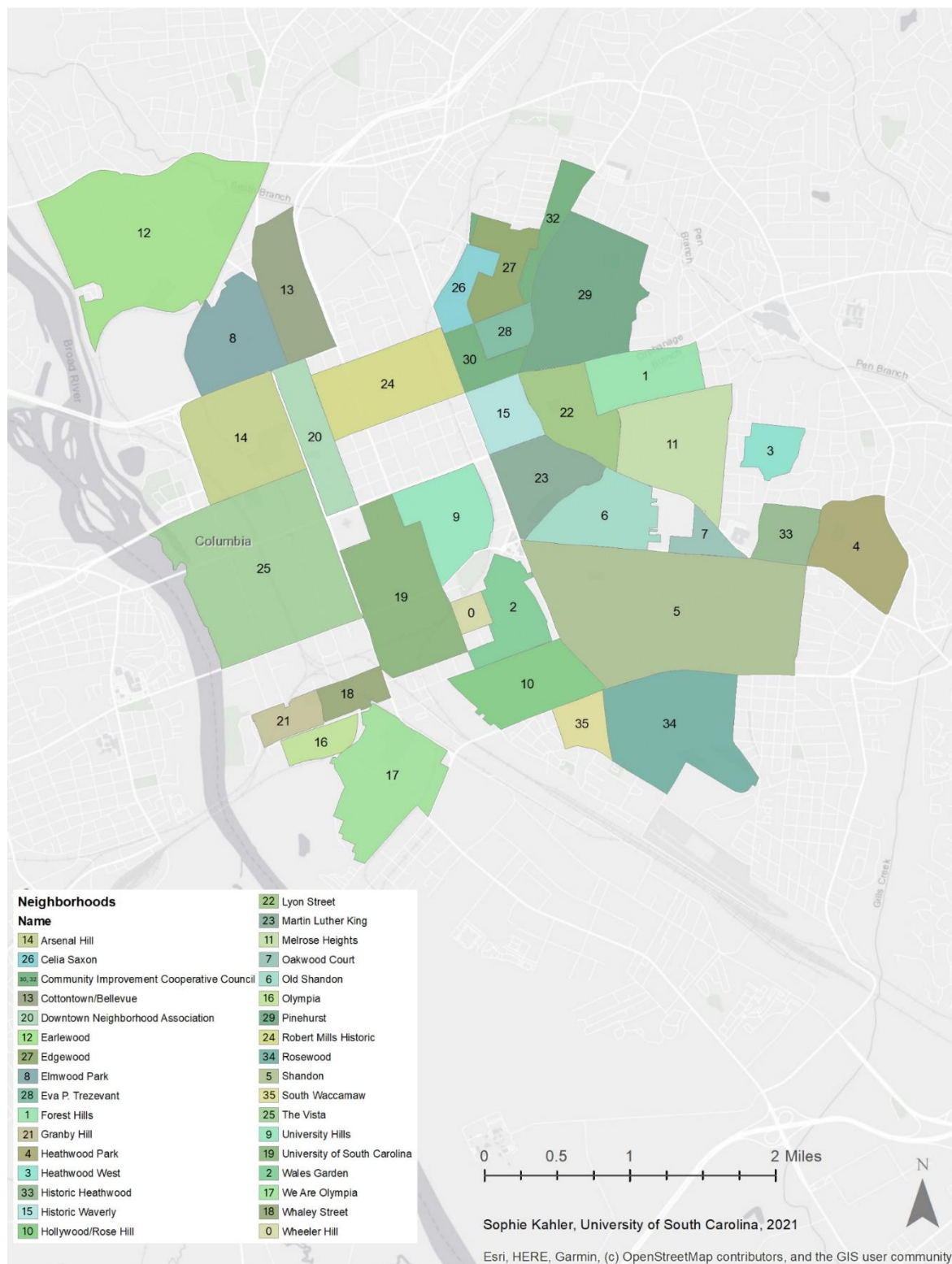
For the purposes of this research, I chose to categorize current neighborhood boundaries by the boundaries outlined by the city of Columbia, mapped by the city's GIS Division.⁵ Although this likely varies from residents' perceived boundaries, these neighborhoods are determined largely by the designation of the neighborhood associations and which areas they cover. I only studied the neighborhoods which fell into the HOLC residential security map of Columbia — some of the oldest and most central neighborhoods in the city — which allowed me to analyze neighborhood development since redlining, but not a comprehensive view of all neighborhoods within Columbia city limits.

There are several limitations to these boundaries. First, some spaces within the area of interest do not belong to a designated neighborhood — in other words, not all spaces on the

⁴ Elizabeth Campbell et al., "Subjective Constructions of Neighborhood Boundaries: Lessons from a Qualitative Study of Four Neighborhoods," *Journal of Urban Affairs* 31, no. 4 (October 1, 2009): 461–90, <https://doi.org/10.1111/j.1467-9906.2009.00450.x>; Claudia J. Coulton et al., "Mapping Residents' Perceptions of Neighborhood Boundaries: A Methodological Note," *American Journal of Community Psychology* 29, no. 2 (April 1, 2001): 371–83, <https://doi.org/10.1023/A:1010303419034>.

⁵ "Neighborhood Boundary Maps," City of Columbia, accessed January 7, 2021, <https://columbiasc.gov/about-columbia/neighborhoods/boundary-maps>.

contemporary boundary map are covered. It is likely that residents of these areas do associate themselves to be in a nearby neighborhood. For this study, those areas not included in a contemporary boundary will be evaluated based on their inclusion in the HOLC map and the characteristics of adjacent neighborhoods. Additionally, the difference between census tracts and neighborhood boundaries creates some overlap between neighborhoods. Some large neighborhoods are split into several census tracts, while some small neighborhoods are grouped together into a tract.



The contemporary neighborhoods in the study area.

The contemporary characteristics of neighborhoods — such as racial makeup, household income, and poverty level — are available at the census tract level, which does not necessarily correspond to the neighborhood boundaries. To analyze this, each census tract is broken down into the neighborhoods in which it includes, even partially, and the characteristics are calculated together. For example, Shandon, a relatively large neighborhood, falls into two census tracts, so characteristics for both tracts are included in the analysis of Shandon, which is then further broken down into the areas designated by the HOLC. Within Shandon, the area designated A6 on the HOLC map falls into census tract 25, but the area designated A4 falls into census tract 21. Because contemporary Shandon was divided into six sections on the HOLC map, each section was evaluated based on its historical grade and contemporary characteristics, then calculated together when describing the entire neighborhood. The contemporary characteristics of neighborhoods were gathered using data from The Opportunity Atlas, a data visualization platform outlining the characteristics and outcomes of adulthood for people who grew up in each census tract in the U.S., as well as visualization from the U.S. Census Bureau’s SF1 and TIGER data sets for 2010.⁶ The information from the Opportunity Atlas largely includes data from 2012 to 2016, as well as 2010, for contemporary characteristics.

Contemporary real estate characteristics were evaluated using the current neighborhood boundaries and data from the Richland County Comparative Sales analysis.⁷ I compiled the sale price, square footage, and price per square foot for homes within each contemporary

⁶ “The Opportunity Atlas,” The Opportunity Atlas, accessed December 22, 2020, <https://opportunityatlas.org/>; “ArcGIS - Predominant Populations in the U.S.A.,” ArcGIS, accessed January 7, 2021, <https://www.arcgis.com/home/webmap/viewer.html?webmap=4c009d4c236c4c0e91936b2fbfb085da>.

⁷ “Richland County Comparative Sales,” accessed January 7, 2021, <http://www.richlandmaps.com/apps/compsales/>.

neighborhood boundary from July 2018 to July 2020. This allows the real estate information to correspond to the city of Columbia's boundaries rather than census tracts, although I sorted the data by census tract to compare characteristics in my analysis. A few smaller neighborhoods, especially those that are primarily tenant-occupied, had a relatively low number of homes sold, but the general characteristics of property values in those areas are captured.

The anchoring historical data for this research is the HOLC residential security map and report on Columbia and its neighborhoods. I used the neighborhoods outlined on the residential security map to determine the boundaries for neighborhoods in the late 1930s. To evaluate the evolution of neighborhoods from the 1930s, I used a variety of sources including municipal and university documents, personal correspondence, oral histories, previous scholarship on the history of Columbia, photographs, and articles from *The State* and *Columbia Record* newspapers.

BACKGROUND

Early segregation: zoning, covenants, and redlining

At the outset of the twentieth century, American cities were rapidly growing and changing to accommodate new industrial jobs, immigration and migration, and technological advancements. The city was a place of opportunity, innovation, and culture, but it was also a place of poor sanitation, crowded living, and deep inequality. Politicians, architects, business owners, and social reformers sought to remedy this, and the City Beautiful movement emerged in the 1890s as a call for comprehensive city planning focused on improving the social life of citizens through city design. Cities of the future would be ordered and efficient, as well as aesthetically beautiful, which would foster civic participation and enhanced quality of life for residents. To achieve these goals, the city would be analyzed and reorganized, including the areas known as slums, where housing was crowded and deteriorating, sanitation was lacking, and racial minorities predominantly lived.⁸

By the early 1900s, Columbia, South Carolina was a steadily expanding city, nearly doubling from 21,108 residents in 1900 to 37,524 in 1920.⁹ The city joined the national urban planning movement, and in 1905, the newly formed Civic Improvement League hired landscape architect Harlan P. Kelsey's firm to create a comprehensive plan for the city. The firm's report outlined a citywide system of parks, rerouting and widening of downtown streets, and new

⁸ Wendell E. Pritchett, "The Public Menace of Blight: Urban Renewal and the Private Uses of Eminent Domain," *Yale Law & Policy Review* 21, no. 1 (2003): 1–52.

⁹ John Hammond Moore, *Columbia and Richland County: A South Carolina Community, 1740-1990* (University of South Carolina Press, 1993), 277.

landscaping throughout the city. These efforts would require clearing several Black residential areas, including “cheap negro tenements” which were “a constant menace to the health of the city.”¹⁰ The plan was never implemented, but other strict planning measures were used as white suburban neighborhoods such as Shandon, Heathwood, and Forest Hills were developed outside the city center.

Zoning ordinances became widespread throughout American cities in the 1910s and 1920s, which allowed real estate developers and homeowners to maintain the racial, ethnic, and socioeconomic characteristics of a neighborhood. While zoning for explicitly racial purposes was outlawed by the U.S. Supreme Court case *Buchanan v. Warley* in 1917, southern cities “continued their efforts by tying segregation to wider planning goals” such as concerns over housing density, land use, and property values.¹¹ In 1924, the city of Columbia adopted their first zoning ordinance to “promote home ownership, protect the residence sections, prevent congestion, increase industrial efficiency, conserve property values.”¹² While the ordinance made no mention of race, it rezoned almost all Black neighborhoods, streets, and blocks to either business or industrial use, while all white areas remained residential zones. This form of “expulsive zoning” was a common tactic among cities, in which nonwhite residential neighborhoods were destabilized from the introduction of disruptive industrial uses, which created environmental and health hazards and lowered home values.¹³ White neighborhoods,

¹⁰ Kelsey & Guild. and S.C. Columbia, *The Improvement of Columbia, South Carolina. Report to the Civic League, Columbia, South Carolina* (Harrisburg, Pa.: Mt. Pleasant press, J.H. McFarland company, 1905), <https://catalog.hathitrust.org/Record/009602267>, 57; Staci Richey, “Variations on a Theme: Planning for the Elimination of Black Neighborhoods in Downtown Columbia, South Carolina, 1905-1970” (University of South Carolina, 2005).

¹¹ Andrew H. Whittemore, “The Experience of Racial and Ethnic Minorities with Zoning in the United States,” *Journal of Planning Literature* 32, no. 1 (February 1, 2017): 18, <https://doi.org/10.1177/0885412216683671>.

¹² City of Columbia, “Zoning Ordinance, City of Columbia, 1924” (The State Co., 1924).

¹³ Richey, “Variations on a Theme: Planning for the Elimination of Black Neighborhoods in Downtown Columbia, South Carolina, 1905-1970”; Whittemore, “The Experience of Racial and Ethnic Minorities with Zoning in the United States.” 21-22.

however, were zoned for strict residential use, primarily for detached single-family homes with yards. In Columbia, affluent white neighborhoods like Wales Garden and Heathwood were rigidly zoned to prevent construction of duplexes, apartments, or townhomes.

Racially restrictive covenants were another tool to create and maintain racially segregated neighborhoods, spreading rapidly in the 1920s after racial zoning was ruled unconstitutional. These private covenants were written into property deeds across the country, prohibiting property ownership or occupancy to people of color. These racial covenants were commonplace in suburban subdivisions, including the Forest Hills neighborhood in Columbia, in which property deeds denied sale, rental, or occupancy to “persons of African descent.”¹⁴ In 1948, the U.S. Supreme Court deemed racial covenants unenforceable in *Shelley v. Kraemer*, but they continued to be written into private property transactions until the 1968 Fair Housing Act outlawed them.¹⁵ Even today, these covenants remain hidden in property deeds across the country.

American housing policy and city planning were transformed under the New Deal. In 1933, the Public Works Administration’s Emergency Housing Corporation was created, which authorized slum clearance in cities across the nation to construct low-income housing.¹⁶ That same year, the Home Owners’ Loan Corporation (HOLC) was created to combat the dramatic rise in foreclosures by issuing low-interest mortgages to homeowners and private mortgage lenders. In the first two years of the HOLC’s existence, an estimated 40% of all qualifying mortgaged properties in the U.S. were requested for HOLC refinancing, with more than half

¹⁴ “23 January 1947 Indenture of Forest Hills, Incorporated to George Thomas Harmon, III” (Richland County Court House, Columbia, SC, 1947).

¹⁵ Whittemore, “The Experience of Racial and Ethnic Minorities with Zoning in the United States.”

¹⁶ “Public Housing Timeline, 1933–1993,” *Journal of the American Planning Association* 78, no. 4 (September 1, 2012): 359–359, <https://doi.org/10.1080/01944363.2012.738167>.

receiving loans. During this first phase from 1933 to 1935, Black Americans received HOLC loans roughly proportionate to their homeownership rate, though the lending patterns of the organization indicate that they reinforced existing racial segregation within cities, primarily through the reselling of foreclosed properties.¹⁷

The HOLC's biggest impact was the creation of residential security maps, or redlining maps. In 1935, the HOLC began a program in which it surveyed 239 cities across the U.S. and appraised local real estate, resulting in comprehensive reports and a residential security map for each city. On these maps, neighborhoods were divided and given a grade from one to four (A through D on the map legend). A-grade neighborhoods, outlined in green, were deemed the most desirable for potential homeowners and investors, with D-grade areas, outlined in red, deemed hazardous. D-grade areas were consistently neighborhoods occupied by racial and ethnic minorities, while the higher-grade areas were whiter and more affluent.

The HOLC residential security maps are frequently charged as the basis for which the Federal Housing Administration and private lenders practiced discriminatory lending. While the HOLC itself did not refuse to issue loans based on race, it institutionalized an already-present practice of racially discriminatory lending by linking race and risk in its security maps. This encouraged private finance and real estate actors to lend based on these appraisals in a way to “systematically devalue racially mixed and predominantly minority neighborhoods.”¹⁸

¹⁷ Todd M. Michney and LaDale Winling, “New Perspectives on New Deal Housing Policy: Explicating and Mapping HOLC Loans to African Americans,” *Journal of Urban History* 46, no. 1 (January 1, 2020): 150–80, <https://doi.org/10.1177/0096144218819429>; Amy Hillier, “Who Received Loans? Home Owners’ Loan Corporation Lending and Discrimination in Philadelphia in the 1930’s,” *Departmental Papers (City and Regional Planning)*, February 1, 2003, https://repository.upenn.edu/cplan_papers/8.

¹⁸ Kevin Fox Gotham, “Racialization and the State: The Housing Act of 1934 and the Creation of the Federal Housing Administration,” *Sociological Perspectives* 43, no. 2 (2000): 306, <https://doi.org/10.2307/1389798>; Amy Hillier, “Redlining and the Homeowners’ Loan Corporation,” *Journal of Urban History* 29, no. 4 (May 1, 2003): 394–420.

Columbia was one of the 239 cities surveyed by the HOLC, which published its report on the city in 1937. Further discussion of the HOLC redlining of Columbia, and the impact on specific neighborhoods, follows in this paper.

The Federal Housing Administration and suburbanization

To further encourage Americans to purchase homes during the Great Depression, the Federal Housing Administration (FHA) was established in 1934 to back long-term, fully amortized loans to working- and middle-class families. The FHA conducted its own appraisal system to ensure that the loans had a low risk of default, but these appraisal standards included a whites-only requirement so that “racial segregation now became an official requirement of the federal mortgage insurance program.”¹⁹ FHA employees were told not to insure home mortgages unless “they were covered by a racially restrictive covenant, located in ‘racially homogenous’ neighborhoods, and removed from blighting influences such as poor schools and older housing.”²⁰ Furthermore, the agency required private financial and real estate actors to practice this racially discriminatory system in order to receive federal housing subsidies. Like the HOLC, the FHA stated that properties were high-risk if they were in nonwhite areas or racially diversifying neighborhoods. The FHA justified its discriminatory policies by claiming that a white neighborhood’s property values would decline if a Black homeowner moved into the area,

¹⁹ Richard Rothstein, *The Color of Law: A Forgotten History of How Our Government Segregated America* (Liveright Publishing Corporation, 2017), 64-65.

²⁰ Gotham, “Racialization and the State, 307.”

causing white homeowners to default on their mortgages, though this phenomenon was not true.²¹

In conjunction with public and private policies that segregated minorities within cities, white residents increasingly moved away from urban centers in the first half of the twentieth century, a phenomenon known as white flight. The Great Migration saw the movement of African Americans out of the rural South and into cities across the country in the first few decades of the 1900s, and white city dwellers began to move away from urban areas where Black migrants settled. In this era before World War Two, intra-city white flight significantly contributed to racial segregation in cities before widespread suburbanization — so much so that urban “segregation could have arisen solely as a consequence of flight behavior by whites.”²² In Columbia, racially diverse neighborhoods like Waverly and Ward One grew increasingly Black as white residents moved to newly developed neighborhoods (protected by exclusionary zoning, restrictive covenants, and real estate steering) in the early twentieth century such as Shandon, Forest Hills, and Heathwood. White flight was not a de facto process, but the result of both racial prejudices and government policies that encouraged racial segregation.

After World War Two, white flight accelerated as massive suburbanization took place across the country. The VA began to guarantee mortgages for returning servicemembers, adopting the FHA’s discriminatory appraisal methods, and white families were encouraged to become homeowners in the newly built suburbs on the periphery of American cities. This initiated a new wave of residential segregation outside of urban centers, as the FHA “had its

²¹ Rothstein, *The Color of Law: A Forgotten History of How Our Government Segregated America*; Gotham, “Racialization and the State.”

²² Allison Shertzer and Randall P. Walsh, “Racial Sorting and the Emergence of Segregation in American Cities” (National Bureau of Economic Research, March 14, 2016), <https://doi.org/10.3386/w22077>, 2.

biggest impact on segregation” in its “financing of entire subdivisions, and in many cases entire suburbs, as racially exclusive white enclaves.”²³ While the FHA insured mortgages on existing property within cities, it channeled much of its work into new community development, particularly subsidizing “large ‘community builders’ who specialized in assembling huge tracts of vacant suburban land for lot sales and uniform home construction on a large scale.”²⁴ Developers constructed massive suburban neighborhoods with these federal subsidies — complying with the FHA and VA policies that restricted sale to white residents only — which created entire communities that were racially segregated across the U.S. The impact of the FHA was enormous — from the 1930s through the 1950s, the FHA insured mortgages on nearly a third of all home production in the U.S., almost all FHA-insured houses were built in the suburbs, and less than two percent of FHA-insured loans were made to African Americans.²⁵

Urban renewal and the discourse of blight

Suburbanization not only created enclaves of middle-class white families outside cities but led to disinvestment in urban centers. Unable to access new suburban developments, Blacks and other racial minorities were relegated to certain urban neighborhoods, which were still struggling from lack of capital and resources stemming from redlining and longstanding economic disenfranchisement. These neighborhoods were often overcrowded with deteriorating housing and lacked infrastructure like indoor plumbing, electricity, paved streets, sidewalks, and garbage collection. Municipal officials — along with a coalition of business owners, real estate

²³ Rothstein, *The Color of Law: A Forgotten History of How Our Government Segregated America*, 70.

²⁴ Gotham, “Racialization and the State,” 308.

²⁵ Gotham.

interests, social welfare advocates, and housing reformers — looked toward slum clearance programs, which would replace these neighborhoods with affordable and middle-to-upper-income housing, green spaces, and new commercial development. It was sold as a win-win solution — residents would have improved living conditions while the city would be transformed into a modern, clean community.²⁶

Title I of the 1949 Federal Housing Act created an urban redevelopment program designed to provide a solution to cities' urban woes and a method toward federally subsidized slum clearance. Under the program, the federal government would fund two-thirds of cities' local redevelopment projects, including land acquisition, redevelopment, and rehabilitation of structures. The initial intent of the program was to fund renewal of residential areas that would remain residential after redevelopment, though developers quickly skirted the law to include nonresidential and commercial projects.²⁷ The Housing Act of 1954 formalized this program as urban renewal, stipulating that cities must have a “workable program for prevention and elimination of slums and blight,” and the Housing Acts of 1959 and 1961 allowed for more federal funding to be used for nonresidential developments such as universities and hospitals.²⁸ During the 1950s and 1960s, nearly 600,000 housing units were demolished under federal slum clearance programs, while only a fraction of these were replaced with affordable and low-income housing, and over 300,000 units were demolished for federal highway building.²⁹ Urban renewal swept across American cities until the program ended in 1974, leaving a legacy of displaced

²⁶ William J. Collins and Katharine L. Shester, “Slum Clearance and Urban Renewal in the United States,” *American Economic Journal: Applied Economics* 5, no. 1 (2013): 239–73; Jon C. Teafor, “Urban Renewal and Its Aftermath,” *Housing Policy Debate* 11, no. 2 (2000): 443–65.

²⁷ Teafor, “Urban Renewal and Its Aftermath.”

²⁸ Emily Talen, “Housing Demolition during Urban Renewal,” *City & Community* 13, no. 3 (September 1, 2014): 236, <https://doi.org/10.1111/cico.12070>; Teafor, “Urban Renewal and Its Aftermath.”

²⁹ Talen, “Housing Demolition during Urban Renewal,” 238.

communities, neighborhood destruction, unfinished projects, and what Black leaders called “Negro removal.”³⁰

Urban renewal efforts predicated on the idea that decaying inner-city neighborhoods were hazardous to the social, moral, and economic health of the entire city. Slum clearance efforts had roots in the late-1800s progressive movement, which perpetuated the idea that slums are morally corruptive to citizens’ well-being, but large-scale federal slum clearance did not take shape until the 1940s. To popularize and justify their ideas, urban renewal advocates “created a new language of urban decline: a discourse of blight.”³¹ Whereas slums were seen as areas with “run-down buildings, dirty streets, and a high crime rate that was almost exclusively inhabited by poor people,” blight was a menacing disease that threatened to turn an area into a slum.³² The terms, however, were used interchangeably in urban renewal discourse to describe predominantly low-income, nonwhite neighborhoods. Thus, blight was a “facially neutral term infused with racial and ethnic prejudice” that was used to “justify the removal of blacks and other minorities from certain parts of the city” in a scientific, systematic way.³³

Municipal leaders in Columbia, like those across the country, believed that slums were dangerous to the character and development of the city — CHA administrator John A. Chase referred to blight as an “insidious cancer” that required “coordinated community effort” to combat.³⁴ Also central to the ideas of blight and slum clearance was the belief that blight is self-inflicted and slum conditions resulted from a lack of personal initiative from homeowners,

³⁰ Teafor, “Urban Renewal and Its Aftermath.”

³¹ Pritchett, “The Public Menace of Blight,” 3.

³² Pritchett, 16.

³³ Pritchett., 6

³⁴ John A. Chase, “Organized Efforts in Community Planning” (1965), Manuscripts of John Alexander Chase, folder no. 5, South Caroliniana Library.

landlords, and tenants. These beliefs of individual blame influenced the city of Columbia's approach to slum clearance. In 1954, the city adopted minimum housing codes, which the newly formed Urban Rehabilitation Commission (URC) would enforce.³⁵ Housing inspectors began visiting the neighborhoods deemed blighted and condemning homes for demolition or rehabilitation. In the first several years after the ordinance took effect, the URC demolished or rehabilitated 2,000 homes in the city, with over \$2 million spent by property owners for rehabilitation and more than \$3.6 million worth of new construction on land cleared by the commission.³⁶ The commission reiterated its belief in individual responsibility for blight — claiming that their housing inspections not only “improved housing conditions, but also... tends to create community consciousness on the part of residents” — but also boasted that their actions “opened up for business and commercial development land which had been previously stagnated by its slum burden.”³⁷

Columbia's leaders utilized the national discourse of blight, launching a campaign called “Fight Blight” to encourage community action in cleaning up neighborhoods and beautifying the city. The URC used photography to justify their slum clearance programs, sending employees like Joseph E. Winter into the city's low-income neighborhoods to photograph the living conditions of families, which they then published on their brochures and reports. City leaders, like Mayor J. Clarence Dreher Jr., staged photos to promote the demolition of old buildings and new development downtown. During Fight Blight Month, the URC sponsored house painting, a

³⁵ Richey, “Variations on a Theme: Planning for the Elimination of Black Neighborhoods in Downtown Columbia, South Carolina, 1905-1970,” 9.

³⁶ “Columbia, South Carolina Urban Rehabilitation, 1959-1960: A Program of Action to Eliminate Columbia's Slums” (Department of Urban Rehabilitation, n.d.), South Caroliniana Library.

³⁷ “Five Years of Slum Elimination through Citizen Action: Columbia, S.C.” (Department of Urban Rehabilitation, n.d.), South Caroliniana Library; “Columbia, South Carolina Urban Rehabilitation, 1959-1960: A Program of Action to Eliminate Columbia's Slums.”

slogan contest, elementary school clean-up projects, a high school poster contest, beautification activities from garden clubs, and a citywide parade to push the message of battling blight. Posters and billboards across the city featured Creepy Blight, a cartoon ghost that personified the peril of deteriorating neighborhoods.³⁸ In 1960, the Columbia Chamber of Commerce led a group of city leaders on a “slum tour” throughout predominantly Black neighborhoods such as Ward One and Wheeler Hill. A *State* newspaper article summarizing the tour described the residents of these neighborhoods as if they were animals in the wild: “the residents of the shotgun houses crowded to the windows and doors and some came into litter-filled front and backyards to gaze upon the members of the inspecting party as if it might be something far out of the ordinary.”³⁹ The city’s efforts to combat blight were rewarded — twice, Columbia was given the prestigious All-America City Award by the National Municipal League and *Look* magazine, specifically praising the city’s slum clearance program and urban renewal projects.⁴⁰

Photography was a tool used by municipal officials to shape the discourse of blight and justify the elimination of neighborhoods. Joseph E. Winter, who served as Housing Inspector from 1955 to 1965 and the director of the Urban Rehabilitation Commission from 1965 to 1980, chronicled Columbia’s neighborhoods in an extensive photography collection. Winter photographed blighted areas to bolster the Commission’s case for slum clearance, depicting areas which the Commission deemed beyond repair and in need of demolition. The digital collection of Winter’s photographs includes 3,287 photographs of 318 sites or subjects, 113 of which are in the areas included in the HOLC map of Columbia. Of these 113 sites, the majority — 88, or

³⁸ “Columbia, South Carolina Urban Rehabilitation, 1959-1960: A Program of Action to Eliminate Columbia’s Slums.”

³⁹ F. Jenkins Knight, “Chamber of Commerce Slum Tour Reveals Unbelievable Conditions,” *The State*, December 4, 1960.

⁴⁰ “Columbia to Receive Award Today as ‘All-America’ City,” *The State*, March 11, 1952; Eugene B. Sloan, “Praise, Congratulations for All-America City,” *The State*, April 28, 1965.

nearly 78% — depict formerly redlined, or D-grade, areas. The other sites include 48 C-grade areas, six B-grade areas, and two A-grade areas. While Winter's photographs were taken several decades after Columbia's neighborhoods were redlined, the areas depicted illustrate the lasting impact of neighborhood appraisals. The Urban Rehabilitation Commission sought to raze and redevelop the slums in the city, which were largely the Black, low-income neighborhoods that were given a low rating decades before.

While Winter's photographs showcase the housing conditions of the poorest areas in Columbia, they do not depict objective illustrations of the neighborhoods. Under the urban renewal program, municipalities were responsible for determining whether an area was deemed blighted, which was then approved by the Federal Administrator, and photography played an integral role in these determinations. In New York, head of the Committee on Slum Clearance Robert Moses published 26 brochures detailing slums that were to be redeveloped in the 1950s, including photographs, maps, and descriptions. While Moses "gave the impression that the brochure photographs captured objective slum conditions that could be universally understood and accepted," contemporary evaluation reveals that over one-third of his photographs are not convincing of blight.⁴¹ Still, Moses oversaw the largest slum clearance project in the U.S. and his methods of photographing blight — an ideological rather than scientific construct — were used in urban renewal projects across the country. Contemporary analysis of urban renewal photos across the nation shows how photographers' vantage point, framing, and use of space was used to manipulate how an area was depicted, and thus whether it is deemed blighted or not.⁴²

⁴¹ Themis Chronopoulos, "Robert Moses and the Visual Dimension of Physical Disorder: Efforts to Demonstrate Urban Blight in the Age of Slum Clearance," *Journal of Planning History*, May 14, 2013, 208, <https://doi.org/10.1177/1538513213487149>.

⁴² Mike Christenson, "Research Notes: The Photographic Construction of Urban Renewal in Fargo, North Dakota," *Buildings & Landscapes: Journal of the Vernacular Architecture Forum* 23, no. 2 (2016): 116–28,

By the 1950s, urban photography was an effective tool for demonstrating blight and making the case for urban renewal, as photographers ventured into slums and captured images of dilapidated houses, dirt roads, and untamed yards. Indeed, photos were used in brochures and reports much like Moses' from the Columbia Urban Rehabilitation Commission. In one brochure, photos of young Black children bathing and using an outdoor sink were used to show "the human element" in which "the cost of slums... must also be figured in terms of human misery and suffering."⁴³ The spectacle of Columbia's urban slums included not just the houses unfit for habitation, but the lives of the largely Black residents who lived there. Joseph Winter's photographs for the Urban Rehabilitation Commission exemplify this process, and while they shed light on the conditions of the poorest neighborhoods in Columbia, they also selectively capture what the Commission sought to demolish.

The city of Columbia and University of South Carolina eagerly leapt into the urban renewal program, hoping to acquire land through eminent domain, but part of the plans was halted in 1956 when the South Carolina Supreme Court ruled that the city must use property acquired through eminent domain for public use, not private redevelopment. While the university was permitted to use part of the land for educational use (deemed in the public interest), the city wanted to use the remaining land to "transform it from a predominantly low-class residential area to a commercial and industrial area," which "cannot be attained by exercise of the power of eminent domain."⁴⁴ Since acquiring land for educational use was permitted, the city and university pushed on with urban renewal projects for UofSC's campus expansion in Ward One

<https://doi.org/10.5749/buildland.23.2.0116>; Mike Christenson, "Photography in the Urban Renewal Toolkit: The Case of Pruitt-Igoe," *Proceedings, 2017 Conference of the Architectural Research Centers Consortium (ARCC)*, 2017, 155–63.

⁴³ "Columbia, South Carolina Urban Rehabilitation, 1959-1960: A Program of Action to Eliminate Columbia's Slums."

⁴⁴ Taylor Hudnall Stukes, *Edens v. City of Columbia*, 91 S.E.2d 280 (Supreme Court of South Carolina 1956).

and Wheeler Hill through a combination of public and private land acquisition, displacing some of the city's largest Black neighborhoods and replacing them with university facilities and an upper-middle-class residential community.

Indeed, many neighborhoods in Columbia had inadequate living conditions. The 1950 census showed that more than 7,500 dwellings in downtown Columbia were considered substandard and roughly a quarter of the city's population lived in slum conditions. By 1960, nearly 6,000 families in the Columbia metropolitan area lived in conditions "unfit for human occupancy" and the need for public housing was so great that it would take \$90 million and "a massive effort by both private enterprise and government agencies."⁴⁵ In 1965, the city planning department found that in seven downtown neighborhoods, over half the residents had family incomes below \$3,000 (approximately \$25,289 in today's dollars).⁴⁶ The same year, a study compiled by a citizens group found that the city's shortage of public housing severely impacted Black citizens in particular, as the segregated housing for whites was in ample supply but hundreds of Black families were stuck on waiting lists for affordable housing.⁴⁷ In 1969, 63.5% of all persons below the low-income level in Columbia were Black, and the 1970 median family income was \$7,612 citywide but just \$4,514 for Black families.⁴⁸

The persistent theme across all studies was that the neighborhoods with the lowest income, least education, poorest housing conditions, and highest rates of venereal disease and arrests were African American occupied. These racial disparities were apparent to the city, but

⁴⁵ David W. Bledsoe and George Frye, "6,000 Columbia Families Are Living In Shacks," *The State*, March 9, 1969.

⁴⁶ City of Columbia Planning Department, "Columbia's Neighborhoods: An Analysis of Neighborhood Conditions," January 1965, Records, Vice President of Operations, 1954-1989, Harold Brunton, Box 28, South Caroliniana University Archives.

⁴⁷ Richey, "Variations on a Theme: Planning for the Elimination of Black Neighborhoods in Downtown Columbia, South Carolina, 1905-1970," 16.

⁴⁸ Central Midlands Regional Planning Council, "Neighborhood Analysis of the Columbia, S.C. SMSA," June 1973.

their solution was largely to eliminate these neighborhoods, displace residents, and fracture Black communities. The URC published a report in 1960 detailing the most blighted neighborhoods in the city but did not limit their action to these areas — between 1960 and 1970, “the Commission cleared around twenty-five streetscapes that they did not designate as a slum in 1960. These twenty-five streetscapes were, however, historically African-American.”⁴⁹

As these neighborhoods were destroyed, many Black residents moved to communities of federally subsidized housing in outlying areas of the city, particularly in the northeast. Spurred by the creation of the Section 235 program under the FHA in 1968 — which encouraged private lenders to assist low-income, predominantly nonwhite families who could not meet the credit requirements for general FHA mortgage insurance — some Black families moved into newly constructed, single-family homes across the city. Within the first three years of operation under Section 235, the FHA insured more than 3,000 homes in Columbia. But while this policy enabled some families to access homeownership, it “reinforced segregation by concentrating poor African American families in racially transitional inner city neighborhoods while subsidizing the movement of many white families into new homes in the suburbs.”⁵⁰ Additionally, many Black families moved into homes with major construction issues not within their means to repair, resulting in abandonment and foreclosures. By 1972, the government had reclaimed 244 of the FHA-insured houses in Columbia through foreclosure.⁵¹

⁴⁹ Richey, “Variations on a Theme: Planning for the Elimination of Black Neighborhoods in Downtown Columbia, South Carolina, 1905-1970” 23.

⁵⁰ Kevin Fox Gotham, “Separate and Unequal: The Housing Act of 1968 and the Section 235 Program,” *Sociological Forum* 15, no. 1 (March 1, 2000): 32, <https://doi.org/10.1023/A:1007542019652>.

⁵¹ John Herbers, “Outlying Housing for Blacks in Columbia, S.C. Assailed,” *The New York Times*, March 26, 1972, sec. Archives, <https://www.nytimes.com/1972/03/26/archives/outlying-housing-for-blacks-in-columbia-sc-assailed-program-said-to.html>.

Post-urban renewal: historic preservation and gentrification

The public enthusiasm for urban renewal had dissipated by the early 1970s, as the program was attacked by conservatives lamenting big government, Black activists calling it “Negro removal,” and the program “evoked images of destruction and delay rather than renaissance and reconstruction.”⁵² Funding for the program ended in 1974, and Congress shifted its approach by creating the Community Development Block Grant (CDBG) program, which gave localities broader flexibility in how they used funds, though the program was aimed at helping low- and moderate-income citizens. Throughout the late 1970s and early 1980s, federal funding for urban projects decreased and it became clear that the era of federally subsidized, large-scale urban redevelopment was over.⁵³

Columbia’s officials continued to associate social problems with slums in the 1970s but did not explicitly tie this to the Black population as the URC had previously.⁵⁴ After the urban renewal program ended, the city received federal funds through the CDBG to revitalize downtown neighborhoods, often at the expense of Black residents. In Elmwood Park, a historically Black neighborhood that housed many families displaced from urban renewal projects, the city created a rehabilitation program to entice middle-class residents, young professionals, and developers to buy older homes and renovate them. This resulted in the displacement of many Black families as landlords sold their homes and homeowners feared that rising property values would price them out of the neighborhood. Residents organized the Elmwood Citizens Against Removal group and sought legal representation in 1978 from

⁵² Teafor, “Urban Renewal and Its Aftermath,” 443.

⁵³ Teafor, 460.

⁵⁴ Richey, “Variations on a Theme: Planning for the Elimination of Black Neighborhoods in Downtown Columbia, South Carolina, 1905-1970.”

Palmetto Legal Services. The city passed new policies to assist with residential displacement from the area, but opponents claimed that the funds were largely being used to benefit middle- and upper-income people despite the program being designed for low-income residents.⁵⁵ Additionally, the city's relocation assistance did not aid the residents who had already been displaced from the gentrifying area due to private development. In the early 1980s, the city launched similar rehabilitation programs in the Arsenal Hill, Lyon Street, and Wheeler Hill neighborhoods.⁵⁶

The late twentieth century was also marked by a strong movement for historic preservation in cities. After urban renewal campaigns demolished thousands of buildings across American cities, preservation advocates organized to protect historic structures and rehabilitate old buildings. The 1966 National Historic Preservation Act, which created the National Register of Historic Places, ushered in an era of pro-preservation planning and federal tax laws in the 1970s and 1980s were favorable to rehabilitation efforts.⁵⁷

In Columbia, proponents of historic preservation leapt into action when the Ainsley Hall House, an 1823 Classic Revival mansion on Blanding Street, was threatened for demolition in 1960. The Historic Columbia Foundation was formed to lobby for its preservation and the protection of other historic structures, and the home (now called the Robert Mills House) was placed on the National Register of Historic Places in 1970.⁵⁸ Many other grand antebellum homes in downtown Columbia were listed on the National Register during this time, including

⁵⁵ Mike Clemens, "Council OKs Policies To Help People Being Forced To Move," *The State*, December 14, 1978.

⁵⁶ Howard Schneider, "City Housing Loan Program Spawns Fear Of Displacement," *The State*, September 29, 1982.

⁵⁷ Teaford, "Urban Renewal and Its Aftermath," 461.

⁵⁸ "Robert Mills House and Gardens," Historic Columbia, accessed March 28, 2021, <https://www.historiccolumbia.org/tours/house-tours/robert-mills-house-and-gardens>; "Ainsley Hall House, Richland County (1616 Blanding St., Columbia)," South Carolina Department of Archives and History, accessed January 6, 2021, <http://www.nationalregister.sc.gov/richland/S10817740007/index.htm>.

the Seibels House, Caldwell-Hampton-Boylston House, and Hampton-Preston House.⁵⁹ Some local activists pushed for the preservation of Black-owned buildings and community spaces as well. After the demolition of several structures on a Black family's historic property on Marion Street in 1970, a group of Black Columbians organized to preserve the remaining building. The Mann-Simons Cottage — which was purchased by Celia Mann, a free Black midwife, and her husband in the 1840s — was rehabilitated, placed on the National Register in 1973, and reopened in 1978 as a cultural and historic center.⁶⁰

Photography is also prominent in the historical preservation movement and the creation of historic districts in American cities. In Columbia, Mabel Payne was a leading advocate for historic preservation in the latter half of the twentieth century. A municipal employee whose roles included Code Enforcement for the city, Payne worked closely with Joseph Winter during the era of urban renewal and promoted the preservation of buildings such as Ainsley Hall.⁶¹ In her work, Payne took hundreds of photographs of buildings and neighborhoods in Columbia. Photographs by Payne and others are included in the National Register of Historic Places applications for historic landmarks and districts. These photos document many neighborhoods and structures which were demolished and are helpful in reconstructing the nature of neighborhoods in the mid-to-late twentieth century.

Still, these must be interpreted with their intent in mind — to document areas which are deemed historic and demonstrate the architectural value of certain spaces. Historic preservation

⁵⁹ “National Register Sites in Richland County,” SC Department of Archives and History, accessed March 28, 2021, <http://www.nationalregister.sc.gov/richland/nrrichland.htm>.

⁶⁰ John M. Sherrer III, *Remembering Columbia* (Arcadia Publishing, 2015), 143.

⁶¹ “The Walker Local and Family History Center Digital Collections: Mabel Payne Photograph Collection,” Richland Library, accessed January 6, 2021, <https://localhistory.richlandlibrary.com/digital/collection/p16817coll20>; “Ainsley Hall House, Richland County (1616 Blanding St., Columbia).”

in the twentieth century has been criticized for its focus on predominantly white, wealthy areas and its use as a tool for enhancing property values or gentrifying neighborhoods.⁶² These biases are implicit in the photographs used to promote preservation. Documentary photography has been inextricably tied to preservation, and “scientific documentation of urban renewal turned into a nostalgic portrayal of a disappearing way of life” as neighborhoods were demolished across the country in the twentieth century.⁶³ Yet the promotion of documentary photography as an objective medium obscures the reality that photography is inherently intentional and constructed. While photographs used for historic preservation are enlightening, they also serve a specific goal, much like the photos for slum clearance programs did.

Historic preservation achieves more than just protecting old structures, and can be a tool to characterize entire neighborhoods. Historic districts, also established under the National Historic Preservation Act, “fulfill the planning function that was envisioned by American mayors when they lobbied for a national historic preservation system” by acting as a means to “conserve housing stock, preserve the local character of neighborhoods, and, not least of all, stabilize and even enhance property values.”⁶⁴ In the 1970s, the National Park Service encouraged states to democratize the National Register to expand the diversity of what was preserved, but this allowed developers to consciously push “the boundaries of historic district definition as part of an overt program of gentrification.”⁶⁵ Designating a neighborhood a historic district could stimulate property values, encourage investment and rehabilitation, and displace residents from

⁶² Theodore J. Karamanski, “History, Memory, and Historic Districts in Chicago,” *The Public Historian* 32, no. 4 (2010): 33–41, <https://doi.org/doi:10.1525/tph.2010.32.4.33>.

⁶³ Jesús Vassallo, “Documentary Photography and Preservation, or The Problem of Truth and Beauty,” *Future Anterior: Journal of Historic Preservation, History, Theory, and Criticism* 11, no. 1 (2014): 15–33, <https://doi.org/10.5749/futuante.11.1.0015>.

⁶⁴ Theodore J. Karamanski, “History, Memory, and Historic Districts in Chicago,” *The Public Historian* 32, no. 4 (2010): 33, <https://doi.org/doi:10.1525/tph.2010.32.4.33>.

⁶⁵ Karamanski, 35.

the area. It also shapes a narrative about what is considered historic and worth preserving — often focusing on affluent, white areas and spaces of exclusivity — while frequently the “type of history presented in historic districts is a function of commercial memory, a story constructed out of primary sources to justify a commercial vision.”⁶⁶

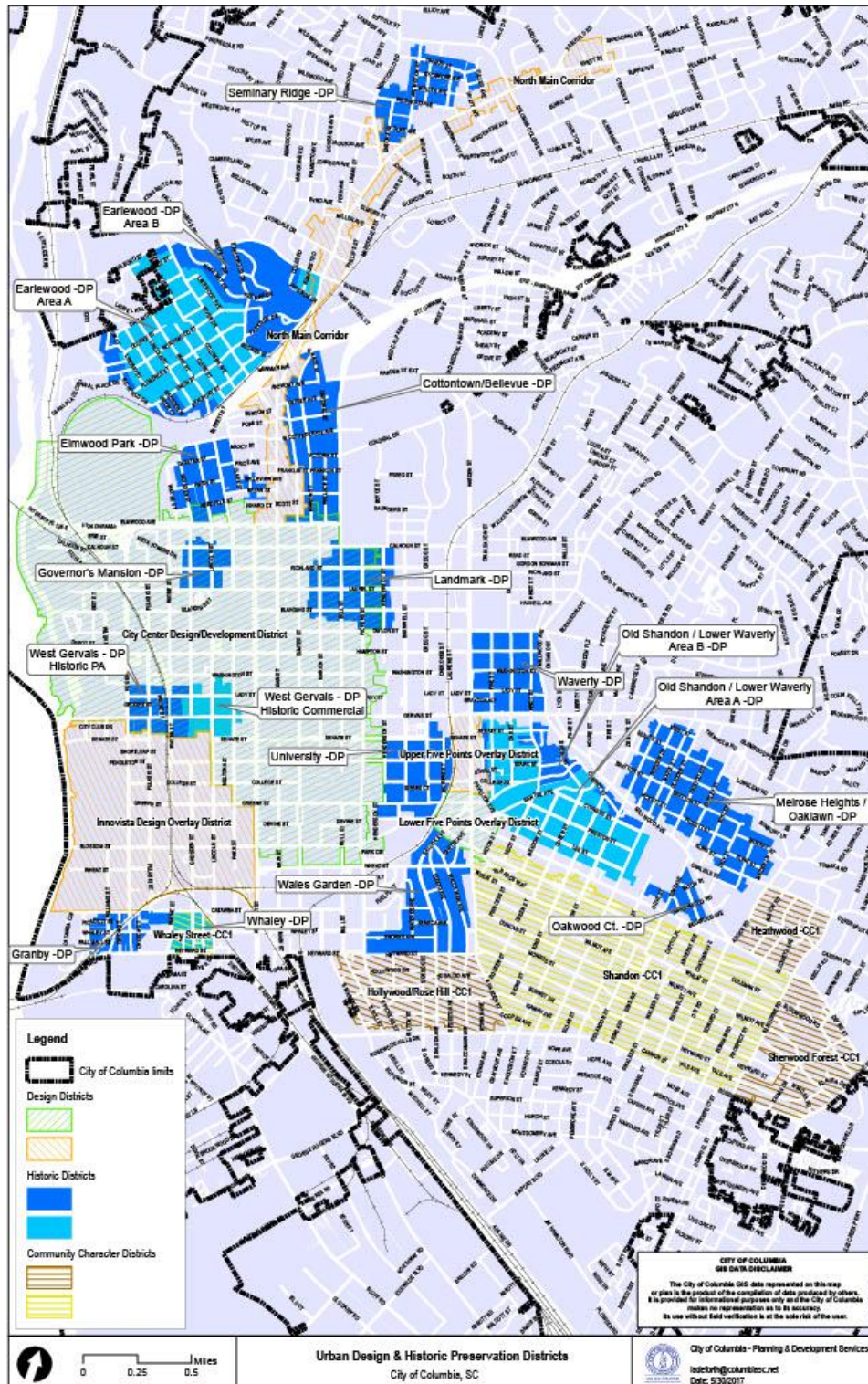
In the city of Columbia, there are fifteen historic districts, designated either a protection area or an architectural conservation district, as well as five Community Character Areas. These designations preserve the “general form and character of the district” by regulating construction, demolition, architectural design, and landscaping.⁶⁷ Several neighborhoods are listed as historic districts on the National Register as well, including Forest Hills, Waverly, and Elmwood Park.⁶⁸ While the fifteen historic districts cover a range of neighborhoods in the historic core of the city, historic designation of the landscape can promote exclusive narratives and underrepresent certain groups. For instance, of the 145 public streets and landmarks named for historic figures in Columbia, just four percent recognize women.⁶⁹

⁶⁶ Karamanski, 41.

⁶⁷ “Historic Districts,” City of Columbia, accessed April 1, 2021, <https://www.columbiasc.net/planning-preservation/historic-districts>.

⁶⁸ “National Register Sites in Richland County.”

⁶⁹ Sarah Ellis, “Making Columbia a ‘City of Women’: Group Advocates for Representation on Landmarks,” *The State*, February 25, 2019, <https://www.thestate.com/news/local/article226566014.html>.



City of Columbia historic districts.⁷⁰

⁷⁰ “Historic Districts.”

Predatory lending and contemporary urban issues

While African Americans and other racial minorities were historically denied loans and rationed credit by race, this practice shifted in the 1990s to a form of market segmentation in which “lenders opened up credit to blacks, Latinos, and other previously excluded groups, but in the form of higher cost and riskier subprime credit.”⁷¹ This form of “reverse redlining,” where lenders targeted Black communities to issue exploitative loans, was made possible by the patterns of residential segregation across cities, positioning Black neighborhoods as easy targets for subprime lending. Large banks and mortgage lenders historically avoided these neighborhoods in the twentieth century, creating a market void which subprime lenders seized in the 1990s. At the peak of the housing bubble in 2006, Black and Latino applicants were 2.4 times more likely to be given a subprime loan than white applicants were, and higher-income Blacks were roughly three times more likely as higher-income whites to have subprime loans. These conditions — tolerated by bank regulators in the 2000s — underpinned the financial collapse in 2008 and devastated lower-middle-class minority neighborhoods when residents’ loans defaulted and their homes were foreclosed.⁷²

As neighborhoods recover from the collapse of the housing market, gentrification remains a pressing issue in cities. This poses a concern for many Columbia neighborhoods, particularly as commercial development on Bull and North Main streets attracts middle-class residents and young professionals to the historically working-class area. Housing complexes for university students have also been constructed in working-class and predominantly Black

⁷¹ Jacob W. Faber, “Racial Dynamics of Subprime Mortgage Lending at the Peak,” *Housing Policy Debate* 23, no. 2 (April 1, 2013): 331, <https://doi.org/10.1080/10511482.2013.771788>.

⁷² Faber, 341; Rothstein, *The Color of Law: A Forgotten History of How Our Government Segregated America*, 109-111.

neighborhoods, such as near Shop Road and Olympia, which can raise property values and create conflict between families and students.⁷³ Some groups are attempting to combat this by revitalizing neighborhoods without displacing lower-income residents. In the Edisto Court neighborhood, a nonprofit developer has partnered with the city to construct affordable housing reserved for families making a certain percentage of the area's median income.⁷⁴ Community members hope to see the area grow and thrive while maintaining the affordability and character of the neighborhood.

In the U.S., housing prices continue to rise outpacing inflation and wage growth. From 2000 to 2017, the growth rate difference between home prices and household income in Columbia rose from 13% to 56%. Still, the city remains relatively affordable compared to the nationwide trends putting homeownership even further out of reach for many Americans.⁷⁵

⁷³ Rebecca Liebson, "Is Rosewood Becoming a Student Hub? Residents Fear 'the next Olympia' in Columbia," *The State*, December 10, 2020, <https://www.thestate.com/news/local/article247533190.html>.

⁷⁴ Rebecca Liebson, "Columbia's Edisto Court Neighborhood Is Revitalizing. This Non-Profit Developer Wants to Keep It Affordable.," *The State*, July 9, 2020, <https://www.thestate.com/news/local/article244083187.html>.

⁷⁵ "How Home Prices and Household Incomes Changed Since 1960," *Clever Real Estate*, July 21, 2020, <https://listwithclever.com/research/home-price-v-income-historical-study/>.

REDLINING IN COLUMBIA

In 1937, the Home Owners' Loan Corporation (HOLC) published a report on the city of Columbia. The report included an extensive overview of the city and its real estate, as well as a Residential Security Map with accompanying characteristics of each neighborhood surveyed. The Residential Security Map — which rated neighborhoods as one to four, or A to D, ranging from most to least desirable — was designed to “graphically reflect the trend of desirability in neighborhoods from a residential view-point.”⁷⁶ On the map, each rating was given a color: A-grade neighborhoods were green, B-grade were blue, C-grade were yellow, and D-grade were red. A-grade neighborhoods were deemed the most desirable for potential homeowners and investors, with D-grade areas deemed hazardous.

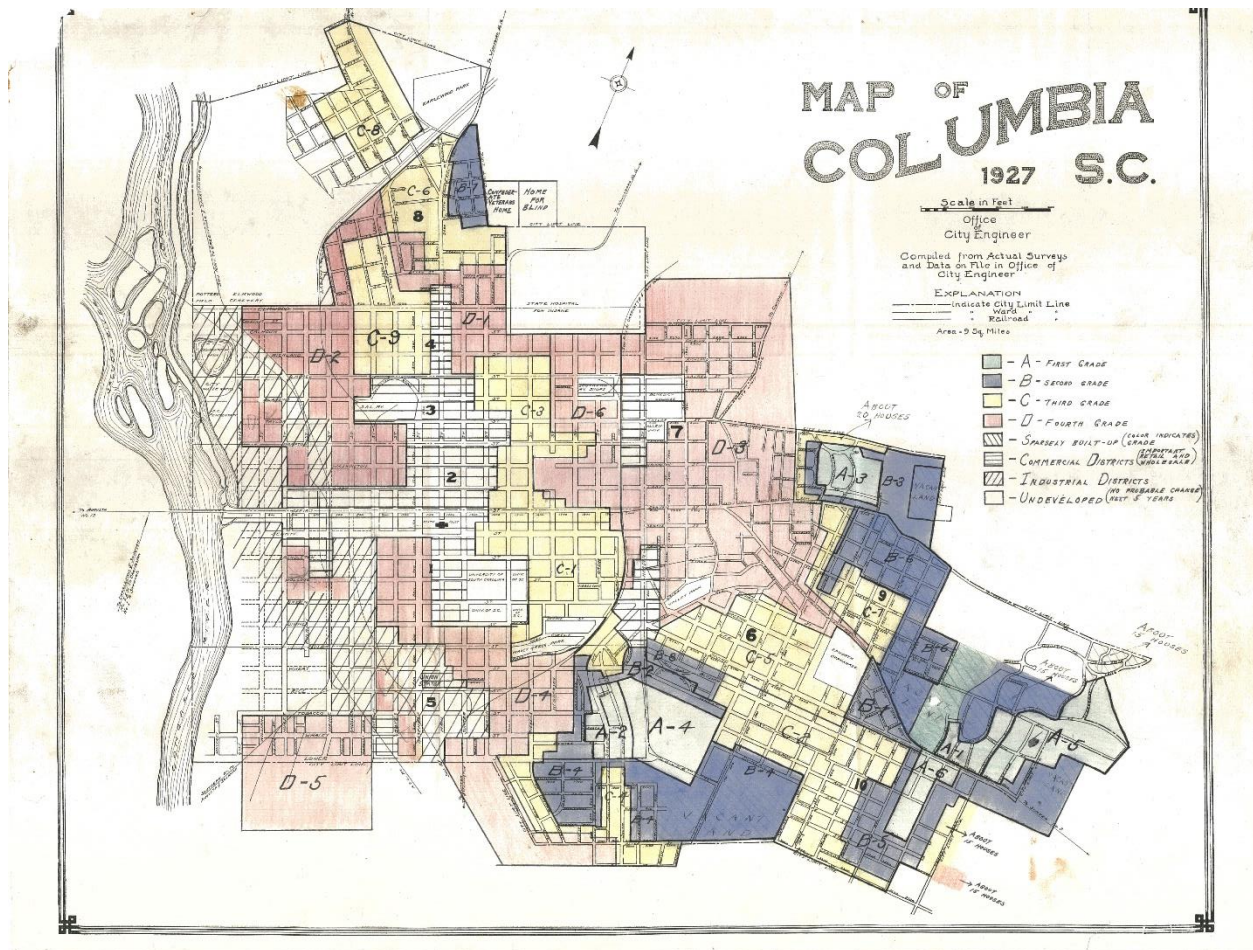
In determining an area grade, the HOLC considered several factors: sale and rental demand; percentage of homeownership; age and type of buildings; economic stability of an area; social status of the population; sufficiency of public utilities; accessibility of schools, churches, and businesses; transportation; and topography.⁷⁷ In each residential security map, the HOLC provided detailed reports for every graded area, which described factors such as favorable influences, detrimental influences, inhabitants' race, occupation, and income, and availability of mortgage funds. The HOLC noted that grade D areas are characterized by an extreme presence of detrimental influences and “undesirable populations or an infiltration of it”⁷⁸ They stated that some lenders refuse to issue loans in grade D neighborhoods, which were predicted to have declining real estate values and financially unstable residents. On the residential security map of

⁷⁶ “Security Map and Area Descriptions - Explanation” (FHLBB Division of Research and Statistics, n.d.), Box No. 96, National Archives - Records of the Federal Home Loan Bank Board, accessed October 7, 2017.

⁷⁷ “Security Map and Area Descriptions - Explanation.”

⁷⁸ “Security Map and Area Descriptions - Explanation.”

Columbia from 1937, the city was divided into 29 sections, with six first-grade areas, eight second-grade areas, nine third-grade areas, and six fourth-grade areas. While there are 29 sections on the map, it covers 16 neighborhoods, as some neighborhoods were split into sections with different ratings.



The HOLC redlining map of Columbia.⁷⁹

⁷⁹ Robert K. Nelson et al., "Mapping Inequality," accessed February 28, 2021, <https://dsl.richmond.edu/panorama/redlining/>.

Grade	1937 Neighborhood Names	Current Neighborhood Names
A	Heathwood (A1) Wales Garden (A2) Forest Hills (A3) Pemier Place (A4) Kilbourne Park and eastern portion of Heathwood (A5) <i>Unnamed</i> (A6)	Heathwood Wales Garden Forest Hills Shandon
B	Oakwood Court (B1) Myrtle Court and north/west portions of Wales Garden (B2) Forest Hills (B3) Hollywood and Rose Hill (B4) Shandon Annex (B5) Oaklawn and part of Melrose Heights and Fairview (B6) Newman's Field, Summerville (B7) Shandon Terrace (B8)	Oakwood Court Myrtle Court Wales Garden Forest Hills Hollywood-Rose Hill Shandon Oaklawn Melrose Heights Elmwood Park Cottontown/Bellevue
C	Northern portion of Wales Garden (C1) Shandon (C2) <i>Unnamed</i> (C3) Western portion of Hollywood and central portion of Rose Hill (C4) Shandon, northern portion (C5) North Columbia (C6) Melrose Heights (C7) Camp Fornance (C8) Elmwood (C9)	University Hill Shandon Robert Mills Historic District Hollywood-Rose Hill Elmwood Park Melrose Heights Lyon Street Earlewood
D	Bellevue or Wallace Bottom (D1) <i>Unnamed</i> (D2) Waverly (D3) <i>Unnamed</i> (D4) Northern portion of Olympia (D5) Mott's Bottom (D6)	Cottontown/Bellevue Arsenal Hill Waverly Edgewood Celia Saxon Pinehurst Eva P. Trezevant Community Improvement Cooperative Council Martin Luther King Ward One Wheeler Hill Olympia Granby Mills Whaley Street

In all of the A- and B-grade areas, there were no Black inhabitants; the C-grade areas had some but very little Black inhabitants; and every D-grade area had Black inhabitants, and in large numbers — D6 was 90% Black, D4 and D3 were 80% Black, and D2 was 60% Black. The only foreign-born families were concentrated in C-, and D-grade areas, as well as one B-grade area, in relatively small numbers (one to five percent of the population) — these families were listed as Jews, Greeks, Syrians, Russian Jews, and Turks.⁸⁰

The estimated family income of A-grade areas ranged from \$2,000 to \$50,000; in B-grade areas, it ranged from \$2,000 to \$15,000; in C-grade areas, it ranged from \$900 to \$50,000 (a wide range primarily due to B1, or the northern portion of Wales Garden); in D-grade areas, it ranged from \$300 to \$10,000. The primary occupations of residents in A-grade areas was “executives, business, and professional men” and some clerical workers; in B-grade areas, it was executives, business, and professional men as well as clerical workers, skilled mechanics, and salesmen; in C-grade areas, it was executives, business and professional men as well as clerical workers, students, skilled mechanics, salesmen, and electrical workers; in D-grade areas, it was skilled mechanics and laborers, clerical workers, factory workers, and some “Negro executives, business, and professional men.”⁸¹ Families on relief, or government welfare, were only present in C- and D-grade areas, with just “a few” in the C sections and “many” in the D sections.

The higher rated areas were populated with newer buildings, while the lower rated neighborhoods were older. The average age of the predominant building types in A-grade areas was approximately 7.8 years; in B-grade areas, it was approximately 9.25 years; for C-grade, it was approximately 21.9 years; and for D-grade areas, it was approximately 23 years. The

⁸⁰ “Area Description - Security Map of Columbia, S.C.” (FHLBB Division of Research and Statistics, October 1, 1937), Box No. 96, National Archives - Records of the Federal Home Loan Bank Board.

⁸¹ “Area Description - Security Map of Columbia, S.C.”

building construction in A- and B-grade areas was primarily brick veneer, stone veneer solid masonry, while the building construction of C- and D-grade areas was primarily frame with some brick veneer. While higher rated areas had homes in good to fair conditions, lower rated areas had homes in poor to dilapidated conditions. All neighborhoods across Columbia had a high occupancy rate of above 90%, suggesting that there was little excess housing in the city.⁸²

Homeownership is another indicator of security grade. The better rated neighborhoods had high levels of homeownership (approximately 89% in A-grade and 88% in B-grade areas), as well as a relatively high level in C-grade areas (approximately 78%). There is a stark drop-off, however, with D-grade areas, which had approximately 23% homeownership.

A-grade areas had ample availability of mortgages for home purchase or construction; B-grade areas had ample and some “ample on a slightly restricted basis” availability; C-grade areas had “ample, but on a restricted basis” or limited availability; and D-grade areas had limited or very limited availability.

In the description of the neighborhood terrain, each D-grade area notably included a sloping landscape, and all but two C-grade areas also included a sloping terrain. Only two A-grade areas and three B-grade areas included this feature. This is consistent with environmental justice research that finds minority populations are generally segregated into low-lying, flood-prone areas, particularly in Southern cities.⁸³ These areas are deemed high-risk because of their vulnerability to hazards, lack of amenities, and inseparability from social constructions of risk connecting white privilege and high elevation. While the topography of Columbia’s

⁸² “Area Description - Security Map of Columbia, S.C.”

⁸³ Jeff Ueland and Barney Warf, “Racialized Topographies: Altitude and Race in Southern Cities,” *Geographical Review* 96, no. 1 (2006): 50–78.

neighborhoods is not analyzed here as a major factor in residential segregation, the language of the terrain description in the HOLC report highlights the pattern of altitude and racial segregation found across the U.S. South.

Favorable characteristics for A-grade include “charm and appeal,” proximity to schools, churches, and businesses, residential zoning, restriction of building type, closeness to “five cent bus transportation,” and good drainage. Likewise, B-grade areas were primarily zoned for residential development, had five cent bus transportation, were moderately restricted in building type, and accessible to schools, churches, and businesses. C-grade areas predominantly had five cent bus transportation and were “satisfactorily accessible to schools, churches, and community business centers.” The primary favorable characteristics for D-grade areas is that it is near occupants’ source of employment and within walking distance to business districts.

Detrimental influences for A-grade areas are primarily a lack of street paving and sidewalks, likely a result of the young age of the neighborhoods. Additionally, they note that Forest Hills suffers because “both approaches to the area from the city pass through blighted areas,” as the neighborhood is located near a large D-grade area, Waverly. Similarly, B-grade areas do not have many paved streets and lack of sewage systems. Two areas have “occasional objectionable odors” from a nearby fertilizer plant, and some areas have heavy traffic. Notably, the B7 area is targeted for having “about five families of Syrians and Greeks located in northern portion of area.” The C-grade areas boast a variety of detrimental influences, including heavy traffic; unpaved streets; multi-family homes; “infiltration of lower grade” people; little building restriction; proximity to orphanages, a veterans’ home, and mental hospital; lack of homogeneity; age of properties; and encroachment of businesses. Many C-grade areas were also noted to be near “negro and inferior white D grade property.” Finally, D-grade areas had many of

the detrimental influences listed for C-grade areas, as well as vandalism, difficulty of rental collection, lack of indoor plumbing, lack of electricity, and proximity to lower-grade business property and industry. Many D-grade sections had a “mixture of grades of population and clash of social classes.”⁸⁴

⁸⁴ “Area Description - Security Map of Columbia, S.C.”

Neighborhood characteristics from the 1937 HOLC report

1937						
Neighborhoods	HOLC grade	Estimated family income range	Foreign born inhabitants	Black inhabitants	Price range of predominant homes	Rental price range
Heathwood, Wales Garden, Forest Hills, Premier Place, Kilbourne Park and eastern portion of Heathwood, eastern Shandon	A	\$2,500 - 50,000	0	0	\$4,000 - 50,000	\$40 - 80
Oakwood Court, Myrtle Court and north/west portions of Wales Garden, Forest Hills, Hollywood and Rose Hill, Shandon Annex, Oaklawn and part of Melrose Heights and Fairview, Newman's Field, Summerville, Shandon Terrace	B	\$2,000 - 15,000	0 – 5%	0	\$3,500 - 25,000,000	\$30 - 65
Northern portion of Wales Garden, Shandon, Downtown, western portion of Hollywood and central portion of Rose Hill, northern portion of Shandon, North Columbia, Melrose Heights, Camp Fornance, Elmwood	C	\$900 - 50,000	0 – 2%	0 – 1%	\$1,500 - 15,000	\$15 - 75
Bellevue or Wallace Bottom, <i>Unnamed</i> (D2), Waverly, <i>Unnamed</i> (D4), Northern portion of Olympia, Mott's Bottom	D	\$300 - 10,000	0 – 3%	3 – 90%	\$200 - 3,500	\$4 - 40

Contemporary neighborhood characteristics

	2012-2016		2010	2012-2016			2018-2020	
Neighborhoods	Median household income	Foreign born inhabitants (range and median)	Nonwhite inhabitants (range and median)	Median poverty rate	Median single parent households	Rental price range	Price range for homes	Median price for homes
Heathwood, Wales Garden, Forest Hills, Shandon	\$42,890 - 114,521	1 – 9% 4%	3 - 20% 14%	12%	19%	\$757 - 885	\$80,000 - 1,399,000	\$357,500
Oakwood Court, Myrtle Court, Wales Garden, Forest Hills, Hollywood-Rose Hill, Shandon, Oaklawn, Melrose Heights, Elmwood Park, Cottontown/Bellevue	\$41,545 - 114,521	0 – 9% 4%	3 – 32% 17%	13%	22%	\$757 - 885	\$28,500 - 963,000	\$307,500
University Hill, Shandon, Robert Mills Historic District, Hollywood-Rose Hill, Elmwood Park, Melrose Heights, Lyon Street, Earlewood	\$24,333 - 84,999	0 – 14% 6%	10 - 61% 20%	20%	20%	\$751 - 1,078	\$17,500 - 720,000	\$239,750
Cottontown/Bellevue, Arsenal Hill, Waverly, Edgewood, Celia Saxon, Pinehurst, Eva P. Trezevant, Community Improvement Cooperative Council, Martin Luther King, Ward One, Wheeler Hill, Olympia, Granby Mills, Whaley Street	\$12,070 - 59,794	1 - 12% 6.5%	19 – 98% 46%	35.5%	40.5%	\$502 - 1,098	\$18,000 - 950,000	\$166,500

REDLINED NEIGHBORHOODS: THEN AND NOW

A-Grade

The six neighborhoods given an A rating by the HOLC — Heathwood (A1), Wales Garden (A2), Forest Hills (A3), Pemier Place (A4), Kilbourne Park and eastern portion of Heathwood (A5), and eastern Shandon (A6) — had an estimated family income ranging from \$2,500 to \$50,000. Adjusted for inflation, this is equivalent to approximately \$46,139 to \$922,797 in 2020 according to the U.S. Bureau of Labor Statistics CPI Inflation Calculator. The median household income for these neighborhoods in 2012 to 2016 ranged from \$42,890 to \$114,521.

When the neighborhoods were assigned their A-grade by the HOLC in 1937, they had no nonwhite residents. In 2012 to 2016, the neighborhoods had a median of 14% nonwhite population and a median of 4% foreign born. Additionally, the A-grade neighborhoods had a median poverty rate of 12% from 2012 to 2016 and 19% of households have single parents.

The 1937 price range for predominant homes in the neighborhoods was \$4,000 to \$50,000, or \$73,823 to \$922,797 in today's dollars. The price range for these neighborhoods from 2018 to 2020 is \$80,000 to \$1,399,000, with a median sale price of \$357,500. The 1937 price range for rent was \$40 to \$80, or \$738 to \$1,476 in 2020, with the caveat that areas A1 and A5 had “practically no rentals” or only a few. The 2012 to 2016 median rental range was \$757 to \$885.

B-Grade

The neighborhoods given a B rating — Oakwood Court (B1), Myrtle Court and north/west portions of Wales Garden (B2), Forest Hills (B3), Hollywood and Rose Hill (B4), Shandon Annex (B5), Oaklawn and part of Melrose Heights and Fairview (B6), Newman's Field, Summerville (B7), and Shandon Terrace (B8) — had an estimated family income ranging from \$2,000 to \$15,000 in 1937, or approximately \$36,911 to \$276,839 in today's dollars. From 2012 to 2016, the median household income for these neighborhoods ranged from \$41,545 to \$114,521.

In 1937, all B-grade neighborhoods had no Black residents, and only one area — Newman's Field (Summerville) — had any foreign-born residents. The neighborhood had an estimated 5% foreign-born population, predominantly “Jews, Greeks, [and] Syrians.” Today, the neighborhoods are still predominantly white, with a median 17% nonwhite population and 4% foreign born population. Additionally, the formerly B-grade areas in 2012 to 2016 had a median poverty rate of 13% and 22% of households had single parents.

The prices of homes in B-grade areas in 1937 ranged widely, from \$3,500 to \$25 million (\$64,595 to \$451 million in today's dollars). While most B-grade neighborhoods ranged from \$3,500 to \$10,000, two sections — Myrtle Court and Wales Garden (B2) and Shandon Terrace (B8) — had homes which ranged into the millions. The contemporary sale prices in the formerly B-grade neighborhoods range from \$28,500 to \$963,000 with a median sale price of \$307,500. The 1937 rent prices ranged from \$30 to \$65 (\$553 to \$1,199 in today's dollars), with two areas having “practically no rentals.” The median rental range for 2012 to 2016 was \$757 to \$968.

C-Grade

The neighborhoods given a C rating — Northern portion of Wales Garden (C1), Shandon (C2), downtown (C3), western portion of Hollywood and central portion of Rose Hill (C4), northern portion of Shandon (C5), North Columbia (C6), Melrose Heights (C7), Camp Fornance (C8), and Elmwood (C9) — had an estimated family income of \$900 to \$50,000 in 1937 (\$16,610 to \$922,797 today). In 2012 to 2016, the median household income ranged from \$24,333 to \$84,999.

In 1937, the C-grade neighborhoods were predominantly white, with the few Black residents comprising 1% or less of the populations. Likewise, foreign-born families made up no more than 2% of some areas, primarily “Syrians, Greeks, Turks and Russian Jews.” Five of the nine areas were entirely white. Today, some of these areas remain predominantly white while one area (Elmwood Park or C9) is 61% nonwhite. The formerly C-grade areas other than C9 have a range of 10% to 38% nonwhite populations, with a median of 20%. The neighborhoods have foreign-born populations ranging from zero to 14%, with a median of 6%. Additionally, the formerly C-grade areas in 2012 to 2016 had a median poverty rate of 20%, although it varies from a low of 4% to a high of 49%. Likewise, there is a wide range in the fraction of single-parent households, ranging from 0% to 88% with a median of 20%.

In 1937, the prices of homes in C-grade areas ranged from \$1,500 to \$15,000, or \$27,683 to \$276,839 in today’s dollars. Today, the homes range from \$17,500 to \$720,000 with a median price of \$239,750. While there is a wide range of sale prices, the home values of formerly C-grade neighborhoods have gone up since the 1930s. The rent prices in 1937 ranged from \$15 to \$75 (\$276 to \$1,384 in today’s dollars). Today, the median rent ranges from \$751 to \$1,078 with a median of \$801.

D-Grade

The neighborhoods given a D rating — Belleview or Wallace Bottom (D1), *Unnamed* (D2), Waverly (D3), *Unnamed* (D4), Northern portion of Olympia (D5), Mott’s Bottom (D6) — had an estimated family income ranging from \$300 to \$10,000 in 1937 (\$5,536 to \$184,559 today). In 2012 to 2016, the median household income ranged from \$12,070 to \$59,794.

In 1937, the D-grade areas had a foreign-born population ranging from zero to 3 percent, primarily “Greeks, Syrians, and Russian Jews.” All areas (with the exception of D5, for which there is no information recorded) had a Black population. Four sections had Black populations ranging from 65 to 90%, while one section, D1, had just 3%. Today, the formerly D-grade neighborhoods remain racially diverse, with some areas predominantly nonwhite — the percentage of nonwhite residents in 2010 ranged from 19% to 98% with a median of 46%. The fraction on foreign-born inhabitants in 2012 to 2016 ranged from 1% to 12% with a median of 6.5%. Additionally, the formerly D-grade areas in 2012 to 2016 had a median poverty rate of 35.5%, although it varies from a low of 13% to a high of 55%. Likewise, there is a wide range in the fraction of single-parent households, ranging from 0% to 97% with a median of 40.5%.

In 1937, the prices of homes in D-grade areas ranged from \$200 to \$3,500, or \$3,691 to \$64,595 in today’s dollars. Today, the homes range from \$18,000 to \$950,000 with a median price of \$166,500. The rent prices in 1937 ranged from \$4 to \$40 (\$73 to \$738 in today’s dollars), although it is worth noting that the D-grade areas had limited rental price information. Today, the median rent ranges from \$502 to \$1,098 with a median of \$897.

Citywide

As with other cities that underwent HOLC appraisals in the 1930s, Columbia today demonstrates the strong legacy of redlining in determining the property values and racial segregation of neighborhoods. The neighborhoods with A- and B-grade ratings generally remain the neighborhoods with the highest property values today, while D-grade areas are predominantly in the lower half of property values. The one exception to this trend — the only D-grade area that now ranks within the top half of property values — is Wheeler Hill, which was included in the D4 area on the HOLC residential security map. As detailed in this paper, Wheeler Hill was acquired and redeveloped by the University of South Carolina and city of Columbia under the federal urban renewal program beginning in the 1960s, effectively transforming the neighborhood from a low-income Black community into an upper-middle-class white area. Additionally, the Ward One neighborhood (also in D4) was razed to expand the university's campus and parts of Arsenal Hill and the Vista (D2) were redeveloped into high-end apartments and houses. Redlining alone did not dictate the fate of neighborhoods in Columbia, as other processes of urban development and socioeconomic segregation built upon the HOLC map.

In addition to property values, other socioeconomic measures affirm that higher-rated neighborhoods remained whiter and wealthier than low-grade areas. Looking at the 2012-2016 poverty rate, the top half of areas (those with the highest poverty rate) is predominantly D-grade neighborhoods with a poverty rate of at least 40%. D- and C-grade areas are predominantly those within the top half of households with single parents (the highest rate of single-parent households). Finally, the percentage of nonwhite residents shows a stark gap between redlined neighborhoods and those with higher grades. D-grade neighborhoods are overwhelmingly in the top half of percentage of nonwhite population (those with the highest percentage of nonwhite

residents) and every neighborhood with a nonwhite population higher than 32% was either D- or C-grade. The neighborhood with the lowest nonwhite population is Heathwood (3%), followed by Forest Hills (10%), Oakwood Court (14%), and Shandon (14%) — each of these neighborhoods received an A, B, or C grade. The largest redlined area, labeled D3 on the HOLC map, has the highest fraction of nonwhite residents today, with its contemporary neighborhoods ranging from 94% to 98% nonwhite.

A and B grade areas the wealthiest and whitest neighborhoods today, and C-grade areas appear to have mobility, particularly those surrounded by A- and B-grade areas. For example, while the central portion of Shandon — then a developing neighborhood — was given a C-rating, the eastern and western portions were given A and B ratings, and the formerly C-grade section is now uniform with the rest of the neighborhoods. While some C-grade areas became higher value, the D-grade areas remain the poorest, Blackest, and lowest valued areas in the city. In particular, the D3 area remains the area with the highest concentration of black residents in the surveyed area. The D-grade areas which underwent urban renewal and redevelopment, particularly around the university at D4 and downtown at D2, have shifted and seen an increase in property values, rent prices, and a decrease in nonwhite residents. While most Black residents today are concentrated in the northeastern neighborhoods and suburbs (not included in the HOLC map), the areas in the inner city with the highest concentration of Black residents are the formerly D-grade neighborhoods.

NEIGHBORHOOD DEVELOPMENT IN COLUMBIA: CASE STUDIES

While the HOLC appraisals set a precedent for risk assessment and mortgage availability, the neighborhoods in Columbia did not remain stagnant. As suburbs rapidly grew and Americans' relationship to the inner city changed, many downtown neighborhoods experienced disinvestment and white flight. At the same time, many neighborhoods grew and flourished, particularly the affluent white planned communities like Forest Hills and Shandon.

Some neighborhoods remained largely consistent from their HOLC appraisal, particularly with their level of racial segregation. Several redlined areas remain the poorest and Blackest areas of the city, namely those in the greater Waverly neighborhood. Conversely, the high-rated neighborhoods continued to attract upper-middle-class white residents and saw an increase in property values for their downtown real estate, such as Forest Hills. And some neighborhoods became unrecognizable, or even wiped off the map, as the city evolved. The University of South Carolina and city of Columbia's redevelopment of Ward One and Wheeler Hill illustrate how redlined areas became a target for urban renewal and slum clearance in the name of public interest or real estate investment. While Ward One was erased as a residential neighborhood, Wheeler Hill was selectively redeveloped into a high-end residential community. Similar processes of decline, growth, and redevelopment occurred in neighborhoods across Columbia.

Forest Hills

Forest Hills is known as one of Columbia's first planned suburbs, although it is not far from downtown today. Consisting of about 215 residences, the neighborhood is bounded by Forest Drive to the north, Glenwood Road to the east, Gervais Street to the south, and Manning Avenue to the west. The neighborhood was placed on the National Register of Historic Places in 2007 as a Historic District.⁸⁵ Today, homes in Forest Hills sell for a median price of \$366,500, ranging from \$106,500 to \$745,000.

Much of the land in present-day Forest Hills was owned by Wade Hampton III, a Confederate general and post-Reconstruction governor and senator from South Carolina. Hampton's estate, Diamond Hill, was built in 1860 but was largely destroyed in the 1865 burning of Columbia by William T. Sherman's troops. Following Hampton's death, 80 acres of this property was purchased by prominent local attorney Benjamin Livingston Lindsay Abney, who renamed the estate Abney Park and constructed a home. By 1925, Joseph Walker — a wealthy businessman in the cotton trade — purchased Abney Park with an eye on constructing a planned residential neighborhood called Forest Hills. Walker hired Harlan P. Kelsey, a well-known landscape architect, to design the first section of the neighborhood of about 168 lots. Kelsey, a student of the City Beautiful Movement and influenced by Frederick Law Olmstead Jr., designed the neighborhood with a secluded, park-like feel.⁸⁶ The neighborhood was laid with curving streets, which slowed traffic, as well as several small, triangular parks at intersections. Homes were "laid off with artistic irregularity, and each with its trees" far from the street, so as

⁸⁵ "National Register of Historic Places Registration Form: Forest Hills Historic District" (United States Department of the Interior, August 15, 2007), <http://www.nationalregister.sc.gov/richland/S10817740139/S10817740139.pdf>.

⁸⁶ "National Register of Historic Places Registration Form: Forest Hills Historic District."

to avoid the overcrowding and busyness that urban living brought.⁸⁷ Families who moved to Forest Hills were promised a suburban, naturalistic landscape that was only a few miles from downtown.

Walker's development held strict requirements for those purchasing property — architectural plans for home construction were to be reviewed, properties were to be used as private residences, materials and exterior home construction were restricted to match a style, and properties were neither sold nor rented to “persons of African descent.”⁸⁸ These racial restrictions were applied even until 1947 and possibly later. As with most early suburbs, including Shandon in Columbia, Forest Hills was designed to attract wealthy and upper-middle-class white families who sought to escape the congestion and racial mixture of inner cities. Forest Hills was new, clean, beautifully landscaped, and perhaps above all, white. A 1930 real estate advertisement for Forest Hills boasted of 27 families living in the neighborhood, with 38 lots sold to “the same class of people” — those whom “you would like to have as neighbors” and with whom “your children can associate and grow up with companions such as you would like them to have.”⁸⁹ Such racially coded language indicates the intentional development of Forest Hills as an all-white neighborhood from its inception.

Apart from one home, residences in Forest Hills were built after 1927 in several stages. 12% of homes were constructed between 1927 and 1933; 51% constructed between 1934 and 1945; 30% constructed between 1946 and 1956; and 6% after 1956. The first stage of the neighborhood's development, through the mid-1940s, primarily took place in the western portion of Forest Hills, also known as the “upper hills.” These homes, laid on the winding streets

⁸⁷ “Develop ‘Forest Hills’ Upon Estate Near City,” *The State*, December 16, 1925.

⁸⁸ “23 January 1947 Indenture of Forest Hills, Incorporated to George Thomas Harmon, III.”

⁸⁹ “A Place in Which You Would Like to Live: Forest Hills,” *The State*, March 2, 1930.

designed by Kelsey, are generally large, multi-story homes that underwent Walker's strict architectural review and attracted more affluent residents. The eastern portion, or "lower hills," was predominantly constructed after the Second World War by the Bagnal-Nettles Builders Supply Co., consisting of more modest, single-story homes and bungalows.⁹⁰

By 1937, Forest Hills was well-populated and growing as the HOLC conducted their neighborhood surveys. The neighborhood was classified into two sections, A3 and B3, with A3 being the western-to-central portion of the area and B3 being the eastern section and western zone between the Lyon Street community (given a C-grade) and Forest Hills. Both sections had no foreign born or non-white residents and the average family income ranged from \$2,500 to \$25,000, or approximately \$46,183 to \$461,833 today. The neighborhood was praised for its "good scenic features," "attractive layout," residential zoning and construction restrictions, and accessibility to schools, churches, and businesses. Unfavorable characteristics included unpaved streets throughout the neighborhood and, in A3, "both approaches to the area from the city pass through blighted areas."⁹¹ Homes were primarily two-story (in A3) and one-story (in B3) brick veneer structures with sale prices ranging from \$5,000 to \$15,000 (\$92,366 to \$277,100 today). The sales demand was deemed fair, notably because of "the developer's policy of selecting high grade purchasers."⁹²

With a favorable rating from the HOLC and the construction of more homes in the western portion of the neighborhood following World War II, Forest Hills continued to grow in through the mid-twentieth century. As the neighborhood developed, so did the surrounding communities, with some conflict as a result. Forest Hills has always been advertised as a

⁹⁰ "National Register of Historic Places Registration Form: Forest Hills Historic District."

⁹¹ "Area Description - Security Map of Columbia, S.C."

⁹² "Area Description - Security Map of Columbia, S.C."

secluded, exclusive neighborhood, but its history is tied to its proximity to less white, affluent areas. Manning Avenue serves as the boundary between Forest Hills and the Lyon Street neighborhood, a predominantly black, lower-income community. The street is a stark division between the two areas. On the Lyon Street side, there are small, single-story homes with cinderblock walls, chain-link fences, and plastic lawn chairs, while on the Forest Hills side, there are tall wooden fences or ivy-covered brick walls surrounding two-story homes large, landscaped yards. The difference between Forest Hills and surrounding areas has long been apparent — even noted in the HOLC’s redlining report — often creating uncomfortable dynamics between the communities.

In 1965, *The Columbia Record* published an analysis of these neighborhood disparities following a campaign from the Richland County Citizens Committee, a group of civil rights activists pushing for Black political, economic, and social empowerment in Columbia. After the city received an All-America City award, the committee campaigned to highlight the deteriorating conditions of Black neighborhoods in Columbia, particularly in Waverly. The greater Waverly area, which includes the Lyon Street community, was the largest concentrated area of Black residents in Columbia and the largest redlined area on the HOLC map. The newspaper noted:

“Manning Avenue is all that separates one of the most affluent neighborhoods in Columbia (Forest Hills) from one of the worst neighborhoods (Waverly)... Forest Hills (Tract 12) is virtually all white; Waverly (Tract 13) is predominantly Negro. Median annual family income in Forest Hills was \$10,051, as reported in 1960; it was \$2,611 a year in Waverly. Median value of owner-occupied housing in Forest Hills was \$21,300;

in Waverly it was \$8,000. Median years of school completed by residents in Forest Hills was 15.1; in Waverly it was 8.5.”⁹³

The disparities between Forest Hills and nearby neighborhoods impacted the preferences of Forest Hills families, particularly regarding education. In 1976, Forest Hills residents requested that the city of Columbia consider rezoning Lyon Street Elementary, the local public school for which the neighborhood was zoned.⁹⁴ Lyon Street was a predominantly Black school that drew heavily from the Waverly and Lyon Street neighborhoods, including Gonzales Gardens, a public housing complex off Forest Drive. While the rezoning proposition failed, it was brought up again in 1985 when a group of Forest Hills parents requested that the neighborhood be rezoned for Brennen Elementary, another public school in a middle-class white neighborhood. Like most families in Forest Hills, the parents sent their children to private school, arguing that Lyon Street Elementary was unsafe and located in a high-crime area. While Lyon Street teachers and families acknowledged that the Gonzales Gardens area does see crime at night, they maintained that it does not affect the school and they worried that rezoning would cause the school enrollment to shrink. The proposal over Lyon Street Elementary, which was 95% Black, became a tense conflict between the two communities, as “Black parents charge the whites are racially prejudiced people who think the school is not good enough for their children.”⁹⁵ The National Association for the Advancement of Colored People (NAACP) voiced opposition to the rezoning request, and with members of the school board not favorable, the parents withdrew their request.⁹⁶ Still, just a year later in 1986, Richland School District One decided to rezone their attendance boundaries across the district. The new zones — dividing

⁹³ Tom Walker, “Negro Slum Areas: ‘Another Side Of the Coin,’” *The Columbia Record*, May 23, 1965.

⁹⁴ “Rezoning of Lyon Street School To Be Discussed,” *The State*, March 23, 1976.

⁹⁵ Betty Lynn Compton, “A School with a Bad Rep,” *The State*, March 11, 1985.

⁹⁶ Betty Lynn Compton, “Lyon Street Rezoning Proposal Withdrawn,” *The State*, March 13, 1985.

Forest Hills and Lyon Street right at Manning Avenue — redistricted Forest Hills children to Satchel Ford Elementary. The rezoning further segregated the elementary schools, with Lyon Street’s enrollment at 98% Black and Satchel Ford’s at 46% Black.⁹⁷ Today, families zoned for Satchel Ford have the option of enrolling at Brockman Elementary, a Montessori school that is the district’s most affluent and white school.⁹⁸

Forest Hills remains a predominantly upper-middle-class white neighborhood and a coveted residential area of the city. The median household income of census tract 12, where Forest Hills is located (with some overlap into Forest Acres), was \$84,999 from 2012 to 2016, higher than the citywide median of \$45,663. The poverty rate is 4% and the area is 10% nonwhite. Today, homes in Forest Hills sell for a median price of \$366,500, ranging from \$106,500 to \$745,000, compared to the citywide median property value of \$173,400.⁹⁹

In many ways, it is remarkable how little has changed in the neighborhood since Joseph Walker’s original vision in 1925, but this consistency is not uncommon for historically affluent, white areas. The neighborhood’s favorable rating from the HOLC — influenced by the racially restrictive covenants in place — encouraged ample mortgage availability for white families looking to purchase in Forest Hills, and the development of the eastern portion of the neighborhood following World War Two attracted more upper-middle-class residents to the area. Property values remained high as the neighborhood was declared a Historic District by the National Register and the Forest Hills Neighborhood Association, chartered in 1978, actively works to preserve its history and residential character. Forest Hills retained its wealth and status

⁹⁷ Beverly E. Simmons and Ellen H. Stallworth, “Board Approves Resolution Endorsing Rezoning,” *The State*, April 2, 1986; Beverly E. Simmons, “A.C. Flora Enrollment Will Stay Same,” *The Columbia Record*, July 31, 1986.

⁹⁸ Lucas Daprile, “Richland 1’s Elite Elementary School Is Also Its Whitest and Least Impoverished,” *The State*, May 23, 2019, <https://www.thestate.com/news/local/education/article230518594.html>.

⁹⁹ “Columbia, SC.”

as a desirable, and exclusive, neighborhood in Columbia, demonstrating the legacy of deliberate urban development that stretches back to the early twentieth century.

Waverly

Today, Waverly is generally divided into Historic Waverly, bounded by Taylor, Heidt, Gervais, and Harden streets, and Lower Waverly (also known as Valley Park or Martin Luther King Park neighborhood), bounded roughly by Gervais, Harden, Santee, and Millwood. On the 1937 residential security map, the area identified as Waverly includes both Historic and Lower Waverly and extends north of Taylor Street into the area with Benedict College and Providence Hospital to Drew Park.¹⁰⁰ This upper portion above Taylor Street includes neighborhoods now known as Edgewood, Pinehurst, and Celia Saxon. This area is still a primarily working-class Black area today, including some of the poorest areas in the city.

Waverly began as a subdivision of Robert Latta's plantation in the 1860s and quickly established itself as one the first residential suburbs of Columbia. Residential lots were sold in the 1870s, and the neighborhood developed into a racially mixed community of white skilled laborers and Black semiskilled and domestic workers.¹⁰¹ In 1870, Benedict College was established adjacent to the neighborhood, followed by Allen University in 1881. Both schools

¹⁰⁰ *Map of Columbia, S.C. and Vicinity* (Division of Research and Statistics with co-operation of Appraisal Dept., Home Owners' Loan Corporation, 1937), Box No. 96, National Archives - Records of the Federal Home Loan Bank Board.

¹⁰¹ "Waverly Historic District," Historic Columbia, accessed January 29, 2021, <https://www.historiccolumbia.org/tour-locations/waverly-historic-district>; J. Michelle Schohn, "Neighborhood Was Capital's First Residential Section," *The State*, April 28, 1994; "National Register of Historic Places Registration Form - Waverly Historic District" (United States Department of the Interior, November 1989), <http://www.nationalregister.sc.gov/richland/S10817740098/S10817740098.pdf>.

were Black institutions and became some of the preeminent colleges in South Carolina for African Americans. The introduction of a streetcar line in 1894 boosted the neighborhood's growth, as well as the development of more suburbs such as Shandon, which attracted white families looking to settle outside city limits.¹⁰²

In 1903, Waverly was a majority Black neighborhood with a 2:1 ratio of Black to white residents, but the neighborhood grew more segregated in the early twentieth century — by 1935, the ratio had grown to 50:1.¹⁰³ The neighborhood was well-populated by the turn of the twentieth century, and in 1902, Waverly residents gained permission to host a referendum to incorporate the eastern suburbs of Columbia into the city. However, a group of residents in Shandon — which was included in this eastern boundary — filed an injunction against the motion and requested incorporation as their own town, which they described as “the whitest town in the South.”¹⁰⁴ By this time, the segregation between Black neighborhoods like Waverly and developing white suburbs like Shandon was stark and only expanding. The two neighborhoods incorporated separately and were both annexed into the city of Columbia in 1913.¹⁰⁵

Waverly had differing reputations, largely along racial lines. To many, Waverly was known as the premiere African American neighborhood in Columbia, with many Black political, spiritual, academic, and professional leaders and a broad socioeconomic demographic. In many ways, the neighborhood was a self-sufficient Black community, anchored by Allen University and Benedict College, several churches, many Black-owned businesses, and the Good

¹⁰² “National Register of Historic Places Registration Form - Waverly Historic District.”

¹⁰³ “National Register of Historic Places Registration Form - Waverly Historic District.”

¹⁰⁴ “Suburbs of Shandon-Epworth: To Be Incorporated Under Name of Shandon — Will Be ‘Whitest’ Town in South,” *The State*, September 27, 1903; Moore, *Columbia and Richland County: A South Carolina Community, 1740-1990*.

¹⁰⁵ Schohn, “Neighborhood Was Capital’s First Residential Section.”

Samaritan-Waverly Hospital. The neighborhood was known as the city's most prominent Black community by the 1920s and several Waverly residents were active in the civil rights movement as early as the 1930s.¹⁰⁶ The neighborhood was home to Black community leaders such as Celia Dial Saxon, a leading educator and reformer, and Reverend Robert W. Mance, president of Allen University and African American Methodist minister. Many successful small business owners lived and operated in Waverly, such as William S. and Catherine W. Holley, who established Holley and Sons Funeral Home in Lower Waverly. Several doctors, such as Douglass K. Jenkins, who operated a pharmacy and dental office from his house, comprised the Black professional class and provided medical care for Columbia's Black community. S. H. Smith owned a tourist home in Waverly for Black travelers who could not stay at white-owned hotels during the Jim Crow era.¹⁰⁷ Many of the prominent Black residents, most of them doctors, business owners, and church leaders, lived in upper Waverly, north of Gervais Street. Several of these professionals lived in larger, two-story houses and were concentrated on or around Pine Street.¹⁰⁸

However, despite its renown in the Black community, Waverly was given a D grade by the HOLC in 1937 — an indication of both racial discrimination and the plight of predominantly Black neighborhoods, which lacked the public infrastructure and residential investment that white areas had. The HOLC noted that Waverly's detrimental influences included only 5% of roads paved, poor sanitary sewage systems, "dilapidated repair condition of many properties," and heavy traffic along Harden, Taylor, and Gervais streets. These conditions, no doubt frustrating to Waverly residents, were only exacerbated by the HOLC's appraisal that

¹⁰⁶ "National Register of Historic Places Registration Form - Waverly Historic District"; "Waverly Historic District"; Grace J. McFadden, "Black Contributions," *The State*, March 16, 1986.

¹⁰⁷ "Waverly Historic District."

¹⁰⁸ *Waverly: A Historical Perspective through the Eyes of Senior Citizens: Passing It On* (S.C. Humanities Council, n.d.).

discouraged investment in the neighborhood. The HOLC also noted that the area between Lady, Heidt, Hampton, and Harden streets “contains highest type negro property in city” and that 25 years before, this area was “high grade white property.” Finally, a damning detrimental influence was the “mixture of grades of population and clash of social classes.”¹⁰⁹

The annual income of residents in Waverly in 1937 ranged from \$500 to \$10,000, with the average at \$1,000. Homes prices ranged from \$500 to \$3,000 for one-story homes and \$1,000 to \$6,000 for two-story homes. Waverly, like the other predominantly Black D-grade areas, had a low homeownership rate of 20-30% and high tenancy rate.¹¹⁰

The redlined neighborhood continued to attract Black residents throughout the 1940s and 1950s. In 1941, the Columbia Housing Authority opened a large public housing project, Allen Benedict Court, exclusively for Black residents just north of Benedict College’s campus. The project, with 244 units, was touted as beneficial for both the Black and white communities and as “an event of note in the Negro’s continued upward progress, and in continued goodwill co-operation between the races in Columbia.”¹¹¹ Still, the city struggled with providing enough low-income housing and began embarking on urban renewal projects in other Black areas of the city, clearing neighborhoods and displacing residents to neighborhoods like Waverly.

Housing conditions worsened into the 1960s in Waverly. A 1965 *Columbia Record* analysis found that Waverly had the highest population, third highest percentage of non-white residents, and fourth lowest median income in the city.¹¹² By 1969, Waverly was home to 7,100 residents in a half square mile area, just 7.9% of whom were white. Of the homes in the

¹⁰⁹ “Area Description - Security Map of Columbia, S.C.”

¹¹⁰ “Area Description - Security Map of Columbia, S.C.”

¹¹¹ “Allen-Benedict Court,” *The State*, October 25, 1941.

¹¹² Walker, “Negro Slum Areas: ‘Another Side Of the Coin.’”

neighborhood, 52% were considered substandard and 18% were considered dilapidated and not fit for habitation. Over a fourth of residents lived in “dwellings in an advanced state of decay.” The rate of juvenile arrests in Waverly was three times the city average, and tuberculosis and venereal diseases were three times as prevalent in Waverly. Family income in Waverly was half the city average, the rate of people on public assistance was double, and the average years of education was three grades less than citywide. A *State* newspaper reporter minced no words in writing: “In short, much of Waverly is a slum.”¹¹³

While the neighborhood struggled with its conditions and reputation, residents were active in calling for improvement. In 1979, the Waverly-Valley Park Neighborhood Organization was formed and began advocating for a better environment, including rehabilitating and demolishing substandard houses, lowering the home vacancy rate, improving sanitary conditions, and eliminating neighborhood crime. The group challenged city officials, whom they accused of a lack of action regarding housing and policing, and the city eventually agreed to demolish several substandard houses in the neighborhood.¹¹⁴ Still, throughout the 1980s, residents of the neighborhood struggled with the area’s conditions, particularly regarding youth crime, prostitution, drug trafficking, and poor housing, and questioned why the city seemed to neglect their neighborhood.¹¹⁵

In 1998, the city dedicated \$300,000 of a \$1 million program to Waverly to promote homeownership in downtown neighborhoods. The housing program targeted middle-income residents, providing tax breaks for those who chose to convert rental units to owner-occupied

¹¹³ George Frye, “The Story Of One Neighborhood,” *The State*, March 9, 1969.

¹¹⁴ Katherine King, “Neighborhood Group Protests Action By City Government,” *The State*, December 5, 1979; Katherine King, “City Moves To Demolish Houses In Waverly-Valley Park Area,” *The State*, January 31, 1980.

¹¹⁵ Mike Livingston, “Youth Crime ‘Just Getting Terrible,’” *The State*, December 4, 1988.

homes or fix up older houses. Waverly community leaders hoped this program would help restore the neighborhood to its former glory, aiming “to develop the community the way the old Waverly was... to be one of the premiere African-American communities in the state of South Carolina.”¹¹⁶ At the same time, Benedict College began expanding its campus into Waverly with the construction of a new dormitory, worrying some residents about traffic and noise but garnering support from others as the college helped rehabilitate old houses in the area.¹¹⁷ The following year, the city established a police koban — a combination police station and community center — in a renovated house on Lady Street. As two police officers lived in the home and patrolled the neighborhood, many residents were grateful for the slowly improving safety of the area.¹¹⁸ The neighborhood association continued to push for the revitalization of Waverly in the early 2000s, including the construction of new, upscale homes on Heidt Street, demolition of the old Town ‘n Tourist Hotel, neighborhood cleanups, erection of historic markers, and continuation of police presence. By 2010, residents and the city believed that the neighborhood was “returning to its historic roots as a prominent, middle-class black neighborhood.”¹¹⁹ Most of this revitalization, however, occurred in the historic Waverly and Martin Luther King Park areas, or Upper and Lower Waverly. The areas north of Benedict College continued to struggle with attracting investment, particularly regarding public housing.

The greater Waverly area houses many of the Columbia Housing Authority low-income housing sites. Of the 35 public housing projects across the city, six are within the Waverly area outlined on the HOLC residential security map — all 10 sites that fall within the HOLC surveyed

¹¹⁶ Dawn Hinshaw, “City to Promote Homeownership,” *The State*, March 26, 1998.

¹¹⁷ Clark Surratt, “As Benedict College Expands, Some Waverly Neighbors Worry,” *The State*, July 22, 1998.

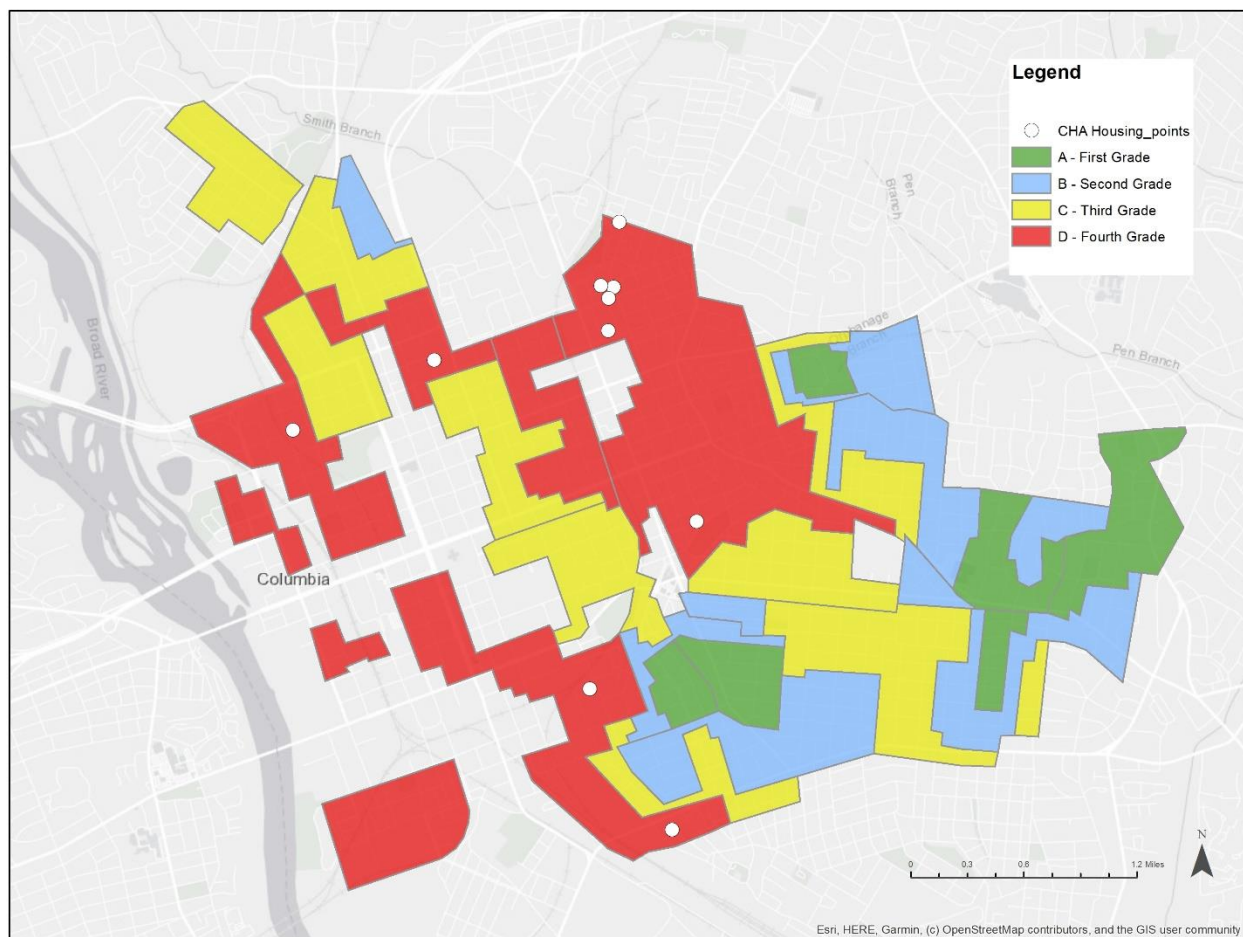
¹¹⁸ Clark Surratt, “Block Patrol,” *The State*, April 6, 2000.

¹¹⁹ Dawn Hinshaw, “Views on District 2, Then and Now,” *The State*, July 20, 2010; Tanya Fogg Young, “In the City, on the Move,” *The State*, May 12, 2002.

area are located in formerly D-grade areas. Several of the affordable housing projects in the Waverly area have faced closure in recent years, a problem for the city of Columbia which has long struggled to provide adequate public housing. In 2019, two residents at Allen Benedict Court died of carbon monoxide poisoning resulting from a gas leak, leading to the displacement of the more than 400 residents at the complex. After the police cited 869 code violations at the complex, the Columbia Housing Authority pled guilty to several code violations and was fined \$11,000.¹²⁰ Allen Benedict Court — one of the largest CHA complexes in the city and one of the nation's oldest public housing projects — has been vacant since the incident and is set to be demolished by spring 2021, despite some local activists' pleas to preserve the complex as a symbol of Black history in Columbia.¹²¹

¹²⁰ Chris Trainor, "What You Missed: Columbia's Allen Benedict Court Being Prepped for Demolition," *FreeTimes*, July 8, 2020, https://www.postandcourier.com/free-times/what-you-missed-columbias-allen-benedict-court-being-prepped-for-demolition/article_0480fc0c-bed1-11ea-a9a7-eb42015e958e.html.

¹²¹ Rebecca Liebson, "From 'High Cotton' to Dead End, SC Tenants Reflect on History of Allen Benedict Court," *The State*, January 11, 2021, <https://www.thestate.com/news/local/article248309560.html>; Rebecca Liebson, "Civil Rights Activist Fights to Save Columbia Housing Project Where 2 Residents Died," *The State*, September 21, 2020, <https://www.thestate.com/news/local/article245844800.html>.



Of the 10 Columbia Housing Authority public-assistance housing complexes in the study area, six are located in Waverly. All 10 of these are in redlined areas.

Gonzales Gardens, another large housing complex originally built as the white counterpart to the all-Black Allen Benedict Court, was closed and demolished in 2017 after years of gaining a reputation as one of the highest-crime areas in the city.¹²² In the Pinehurst

¹²² Sarah Ellis, “Gonzales Gardens Was ‘a Home, Not a Project,’ for Thousands in Columbia,” *The State*, October 6, 2017, <https://www.thestate.com/news/local/article177433801.html>; Glen Luke Flanagan, “Gonzales Gardens Residents Won’t Miss ‘Violence and Stuff’ after Complex Is Torn Down,” *The State*, January 19, 2016, <https://www.thestate.com/news/local/article55493705.html>.

neighborhood just north of Waverly, residents were ordered to vacate their public-assistance apartments with near-inhabitable conditions, including black mold, water damage, cockroach infestation, and inoperable smoke detectors and fire extinguishers.¹²³ The concentration of public housing in the Waverly area contributes to the neighborhoods' low homeownership rate, high poverty rate, and below-median household income. It is also an indication of the concentration of poverty in historically Black communities, and the inadequate conditions of many public housing complexes, as well as the closure of several projects, continues to harm the disproportionately Black residents in the area.

Today, Waverly remains the largest Black section in the inner-city Columbia area and one of the poorest areas of the city, particularly north of Laurel Street. The area outlined on the HOLC map consists of several census tracts today. The median household income in this area ranges from \$12,070 to \$38,301, lower than the citywide median of \$45,663, and the poverty rate ranges from 18% to 55%. The fraction of nonwhite residents ranges from 50% to 98% and the fraction of single-parent household ranges from 49% to 97%. The sale prices for homes range between \$18,000 and \$295,000 with a median of \$118,500, lower than the 2018 citywide median property value of \$173,400.

Ward One

There are few indications that the Ward One neighborhood ever existed in downtown Columbia, aside from a street sign at the corner of Blossom and Assembly streets marking

¹²³ Stephen Fastenau, "Columbia Low-Income Apartment Residents Told to Move amid 'deplorable' Conditions," *The Post and Courier*, January 22, 2021, https://www.postandcourier.com/columbia/columbia-low-income-apartment-residents-told-to-move-amid-deplorable-conditions/article_9e428162-5cdd-11eb-9e7a-87e8679adc2d.html.

“Ward One Way.” The 1000 block of Blossom Street was given this honorary name in 2018, a half century after the Ward One neighborhood was demolished and rebuilt as part of the University of South Carolina’s campus.¹²⁴ The neighborhood — bounded roughly by Huger, Heyward, Main, and Gervais streets — was a vibrant, if poor, predominantly Black community throughout the late nineteenth century and into the mid-twentieth century, until it was targeted for urban renewal as the university expanded its campus. Today, it is no longer a residential neighborhood, but the site of the university’s Coliseum, Strom Thurmond Wellness and Fitness Center, Greek Village, Colonial Life Arena, Darla Moore School of Business, and several apartment buildings. Ward One is a striking example of the targeted acquisition and erasure of Black neighborhoods under the federal urban renewal program in the mid-twentieth century.

The name Ward One refers to the first voting ward that designated the area, although the neighborhood was also known as the Glencoe, or East Glencoe, area. The community formed in the aftermath of the Civil War as a working-class neighborhood that was racially diverse — the 1870 census shows that the neighborhood was 43% white and 57% Black. However, by the beginning of the twentieth century, white residents were moving out of the area or concentrating north toward Gervais Street and east of Assembly Street. The neighborhood was predominantly Black by the 1930s, with most residents working as skilled and unskilled laborers at warehouses, mills, and railroads or in domestic jobs.¹²⁵

Schools, churches, and businesses emerged as the neighborhood grew, including Union Baptist Church, St. Luke Baptist Church, Jones Memorial AME Church, Red Star Grocery, Jack Edwards Grocery, and Assembly Street Market. In 1916, Booker T. Washington High School

¹²⁴ “Resolution No.: R-2018-009” (City of Columbia, February 20, 2018), https://www.columbiasc.net/depts/city-council/docs/2018/Resolutions/Resolution_2018_009_Ward%20One%20Way.pdf.

¹²⁵ Paige S. Fennell, “Anatomy of a Neighborhood: Ward One” (University of South Carolina, 2009).

opened on Wheat Street between the Ward One and Wheeler Hill neighborhoods, and Celia Saxon Elementary School on Blossom Street followed in 1929. Both were among the only Black schools in Columbia, and they attracted students and educators from across the city, providing a social and cultural hub for the Ward One community. The neighborhood was close-knit, bustling, and economically struggling, and former residents remember a supportive community of neighbors who helped each other in need. Looking back at growing up in Ward One, Agnes Harris David understood that many people saw it as an impoverished neighborhood, but maintains, “you had to live in it to know what it was about. Everybody took care of each other. If one house didn’t have, another would give.”¹²⁶

Ward One was primarily comprised of small, wooden shotgun houses densely packed onto unpaved streets. In 1937, the HOLC appraisers noted that the “majority of properties are not connected gas and telephone, while many are not connected to electricity” and “in many instances outside toilets connected to city sewer serve two or three families per toilet.”¹²⁷ Agnes Perez, who lived at 606 Park Street, remembers that “most people lived in one- and two-room houses, and sometimes, you’d have between five and 15 people in those rooms.”¹²⁸ Many houses were deteriorating or dilapidated, which the Columbia Housing Authority deemed unfit for habitation, and residents predominantly rented from absentee landlords, while a few were homeowners.

In 1965, an analysis by the City of Columbia Planning Department indicated that Ward One was approximately 74% nonwhite, that 67% of families had an income below \$3,000, and that the average years of education were 6.7, far under the citywide median of 11.3 years. More

¹²⁶ Carolyn Click, “Downtown Champion to Be Laid to Rest,” *The State*, October 5, 2013.

¹²⁷ “Area Description - Security Map of Columbia, S.C.”

¹²⁸ Aaron Sheinin, “Memories Shared of Vanished Ward 1,” *The State*, October 22, 2001.

than 35% of housing units were deteriorating or dilapidated and over 15% of homes were overcrowded. The city declared Ward One the most blighted neighborhood in the city, tied in first place with the Arsenal Hill neighborhood. The planning department recommended a program of “blight elimination” that focused on education and employment; health, welfare, and public housing; code enforcement; and urban renewal.¹²⁹ By this point in 1965, however, Ward One was already targeted as an urban renewal project by city officials and the University of South Carolina, and the neighborhood would indeed be eliminated in the next few years.

While Ward One was a relatively self-contained neighborhood, it bordered the University of South Carolina campus. The university’s enrollment dramatically increased following the Second World War, and administrators embarked on several projects to accommodate the new student population and transform the university into a premiere national institution. In the late 1950s, the university began looking at the neighborhoods surrounding campus to plan for campus expansion and turned to the “slum area” south of Blossom Street in Wheeler Hill, bordering Ward One. In 1959, the university officially requested that the city establish an urban renewal project for the acquisition of four blocks in this area, ensuring that the federal government would cover two-thirds of the project cost.¹³⁰

In the years following, the university requested several additional blocks in Wheeler Hill to be added to the urban renewal project and turned their attention toward Ward One, laying just west of this area. The city developed a plan to clear 62 blocks in downtown Columbia, including Ward One, and build new structures valuing \$6.5 million, which city officials claimed “improved

¹²⁹ City of Columbia Planning Department, “Columbia’s Neighborhoods: An Analysis of Neighborhood Conditions.”

¹³⁰ Robert L. Sumwalt, “Letter to Lester L. Bates from Robert L. Sumwalt,” March 25, 1959, Office of the President, Robert Sumwalt, 1958-59, Box 2, South Caroliniana University Archives.

living conditions, boosted morale and created overall ‘community uplift.’”¹³¹ In 1965, the city submitted an application for a General Neighborhood Renewal Plan (GNRP) study of 17 blocks in the Ward One area bounded by Gervais, Main, Blossom, and Lincoln streets, then reduced it to ten and a half blocks. Later that year, the area was incorporated into the university’s urban renewal program instead of the GNRP, as it would speed up the acquisition process by two years, so the university could use the land to build a new coliseum for sporting events.¹³²

Urban renewal required the displacement of residents within the project area, which quickly became the most difficult and controversial aspect of the project. The federal Housing Act of 1954 mandated that all urban renewal projects have a “workable program” to relocate displaced residents, and Columbia City Manager Irving G. McNayr informed the CHA in 1959 that the city had enough affordable housing to relocate residents from the urban renewal area south of campus.¹³³ But by 1962, the project in Wheeler Hill was facing a crisis of “no housing in Columbia available to re-locate the people” displaced.¹³⁴ Nevertheless, officials pushed on with the additional project in Ward One, which again stalled in 1967 when the city faced a housing shortage from the additional 360 families that were to be displaced from the area.¹³⁵ With over a thousand residents on the waitlist for housing, the CHA requested permission to build 800 more public housing units in the city.¹³⁶

¹³¹ Ashley Nicole Bouknight, “‘Casualty of Progress’: The Ward One Community and Urban Renewal, Columbia, South Carolina, 1964-1974” (University of South Carolina, 2010), <https://ashleybouknight.files.wordpress.com/2015/05/2010-thesis-ashley-bouknight.pdf>.

¹³² Eugene B. Sloan, “Speeded Land Acquisition Asked for USC Coliseum,” *The State*, November 4, 1965.

¹³³ “Five Years of Slum Elimination through Citizen Action: Columbia, S.C.”; Irving G. McNayr, “Letter to the Columbia Housing Authority from Irving G. McNayr,” June 30, 1959, Office of the President, Robert Sumwalt, 1959-60, Box 2, South Caroliniana University Archives.

¹³⁴ “University of South Carolina Buildings and Grounds Committee,” August 17, 1962, Records, Office of the Provost, William H. Patterson, 1962-1963, Box 1, South Caroliniana University Archives.

¹³⁵ Ned Borden, “Renewal May Move Some 1,300,” *The State*, February 24, 1967.

¹³⁶ Bouknight, “‘Casualty of Progress’: The Ward One Community and Urban Renewal, Columbia, South Carolina, 1964-1974.”

Since most residents of Ward One were tenants, not homeowners, they had no option but to leave when their houses were condemned and landlords sold their homes, and the few homeowners faced immense pressure to sell as the neighborhood destabilized. The CHA passed a resolution in 1965 to reimburse property owners for the costs of moving expenses and loss of property value, but this applied to very few Ward One residents and renters received no assistance.¹³⁷ Displacement was simply a necessary part of urban renewal projects, according to municipal and university officials. CHA administrator John A. Chase stated that the displaced families “will ultimately be beneficiaries of the redevelopment of the area,” despite the economic hardship placed on displaced Black residents and that the land would be used for the university, not residential development.¹³⁸

The urban renewal project faced some opposition from property owners, though most residents did not have the political, legal, or financial means to object. Several white property owners attempted to file legal injunctions to stop the condemnation of their property, while others complained to city officials in person. The fiercest opposition came from leaders at Greene Street Methodist Church, a predominantly white church that was to be razed in the urban renewal project. From 1967 to 1969, the church congregation organized against the condemnation of their property, attending public hearings, passing out flyers, and speaking to reporters. The church property was eventually removed from the project area, while the remaining churches in Ward One were forced to relocate and the buildings demolished.¹³⁹

¹³⁷ Bouknight.

¹³⁸ Sloan, “Speeded Land Acquisition Asked for USC Coliseum.”

¹³⁹ Bouknight, “‘Casualty of Progress’: The Ward One Community and Urban Renewal, Columbia, South Carolina, 1964-1974.”

The project also faced financial obstacles, running far over the anticipated budget. The original cost of acquisition and construction for the Carolina Coliseum, the largest project in the Ward One area, was estimated too low, and by 1969 the project was nearly a million dollars over budget. The federal government informed the CHA that some property would need to be removed from the project area, and at the end of 1969 the city settled on the purchase of 22 parcels, which was then transferred to the university and prepared for the construction of the Coliseum.¹⁴⁰

During the demolition of Ward One, CHA administrator John A. Chase encouraged “complete site clearance” of the neighborhood and the limited relocation of structures of historical significance.¹⁴¹ Displacement and relocation occurred in several stages, first with the initial condemnation of the property for the Coliseum, which was constructed in 1968. By 1970, 175 of the 198 families in the area were relocated as well as 21 of the 33 businesses in Ward One.¹⁴² The following year, the deed to the remaining cleared land was presented by the city to the university.¹⁴³ While it took nearly a decade to complete, the acquisition and demolition of Ward One was relatively swift, unlike the project in Wheeler Hill, effectively erasing the neighborhood by the mid-1970s.

Campus expansion into the former neighborhood continued throughout the late twentieth century with the construction of the Koger Center for the Arts in 1989 and the School of Music in 1993 on Assembly Street. In 1994, the university’s Bicentennial Master Plan focused on

¹⁴⁰ Bouknight, 15.

¹⁴¹ Bouknight, 12.

¹⁴² Patricia G. McNeely, “East Glencoe Relocations Progressing Satisfactorily,” *The Columbia Record*, January 21, 1970.

¹⁴³ “Minutes of the Housing Authority of the City of Columbia, South Carolina” (Columbia Housing Authority, November 11, 1971).

expanding further westward toward the Congaree River and developing housing, academic, and recreational facilities. The university jumped into action in collaboration with the city, which created the Innovista Design District, a plan to create “a vibrant, mixed-use urban neighborhood” to “support the continued renaissance of downtown Columbia as well as the emergence of the University of South Carolina as a nationally recognized, comprehensive research university.”¹⁴⁴

In 2002, the Strom Thurmond Wellness and Fitness Center, Carolina Center (later renamed the Colonial Life Arena), and Greek Village were constructed, and the university’s Public Health Research Center followed in 2006. The 251,891 square foot Darla Moore School of Business opened in 2014, followed a year later by the multi-block 650 Lincoln complex, a privately-owned on-campus apartment complex for students. Private apartment complexes have sprung up in recent years in the west section of campus, and in 2016, the Palmetto Compress Warehouse — a cotton warehouse that was built in 1917 and employed many Ward One residents — was redeveloped into apartments after a contentious debate between private developers and community preservationists.¹⁴⁵

But while new facilities were being built on the site of the Ward One neighborhood, former residents fought to keep the memory of their community alive. In 1991, they created the Ward One Families Reunion, a gathering of those who lived in or frequented the neighborhood. The Ward One Community Association has held biannual reunions for former residents and their descendants, as well as worked to preserve and publish the history of the neighborhood. In 2008,

¹⁴⁴ Sasaki Associates, Inc., “Innovista Master Plan: Columbia, South Carolina,” 2007, https://www.columbiasc.gov/depts/planning-preservation/docs/area_plans/innovistamasterplan.pdf.

¹⁴⁵ Clif LeBlanc, “USC Apartment Project Is Spring up Downtown,” *The State*, April 19, 2015; Jeff Wilkinson, “New Housing Draws Students Downtown,” *The State*, August 7, 2016.

the city unveiled a historical marker on Blossom Street at the site of the former Celia Dial Saxon School, and in 2010, the South Caroliniana Library hosted an exhibit about the history of Ward One, led by University of South Carolina professor Bobby Donaldson. Several other university professors have worked with students to develop a mobile app detailing the neighborhood's history through landmarks and archival materials. In 2019, the Ward One Organization, in partnership with Historic Columbia and Columbia SC 63, curated a permanent exhibit about the neighborhood's history that is on display at the Palmetto Compress building.¹⁴⁶

Wheeler Hill

A quiet residential area just south of the University of South Carolina's campus, Wheeler Hill is an entirely different neighborhood than it once was. It is a small neighborhood with just under a hundred homes bounded by Wheat, Pickens, and Catawba streets, although the neighborhood once stretched westward into the Ward One neighborhood. The neighborhood has narrow, winding streets dotted with large houses and townhomes, tiny, landscaped yards, and the frequent SUV parked out front. There are also a few vacant lots, and couple older single-story homes, and a historic African Methodist Episcopal (AME) church. In this small area, there is a strange confluence of past and present, a product of the neighborhood's acquisition, demolition, and redevelopment by the University of South Carolina and city of Columbia. Like its neighbor, Ward One, Wheeler Hill was a working-class Black neighborhood until urban renewal efforts

¹⁴⁶ Sheinin, "Memories Shared of Vanished Ward 1"; Carolyn Click, "Ward One: The Lost Neighborhood," *The State*, October 20, 2007; Carolyn Click, "Ward One Lives On," *The State*, February 20, 2010; "Saxon School Marker to Be Unveiled Today," *The State*, September 20, 2008; HEIDI RAE COOLEY and DUNCAN A. BUELL, "Building Humanities Software That Matters: The Case of the Ward One Mobile App," in *Making Things and Drawing Boundaries*, ed. Jentery Sayers, Experiments in the Digital Humanities (University of Minnesota Press, 2017), 272–87, <https://doi.org/10.5749/j.ctt1pwt6wq.36>.

destabilized the area. Unlike Ward One, however, Wheeler Hill was not entirely used for its urban renewal purpose — to expand the university’s campus — but was redeveloped as a higher-class residential neighborhood.¹⁴⁷

The neighborhood traces its roots to the 1870s, when Dr. Ezra Wheeler purchased real estate on what was then known as Pickens Hill and built a home. The area was named after him, and in 1871, he sold a piece of land to St. James AME Church for a dollar, declaring in the deed that the land was only to be used for an AME church.¹⁴⁸ The neighborhood grew in the late 1800s, as many Black families settled in the area nearby industrial and domestic jobs, and both Ward One and Wheeler Hill developed as some of the largest Black neighborhoods in the city. The neighborhood has several churches, small businesses, and in 1916, Booker T. Washington High School opened as the only African American high school in the city. The school, located on Wheat Street, became a well-known school throughout the state and attracted students and educators from across Columbia. By 1950, the neighborhood was home to over 200 families.¹⁴⁹

Wheeler Hill was in many ways a self-contained Black enclave and a vibrant, working-class community. The neighborhood was situated adjacent to Wales Garden and Myrtle Court, two affluent white neighborhoods, to the east and the University of South Carolina to the north. The residents were spatially limited — a vine-covered wall with a sign that said “keep out” divided Wheeler Hill from Wales Garden and Myrtle Court, while the university campus remained racially segregated until 1963. Residents, like Dorothy Perry Thompson, knew the

¹⁴⁷ Sophie Kahler and Conor Harrison, “‘Wipe out the Entire Slum Area’: University-Led Urban Renewal in Columbia, South Carolina, 1950–1985,” *Journal of Historical Geography* 67 (January 1, 2020): 61–70, <https://doi.org/10.1016/j.jhg.2019.10.008>.

¹⁴⁸ Dorothy Perry Thompson, “Wheeler Hill and Other Poems” (University of South Carolina, 1987); Brenna Reilly, “Church Draws upon Its Roots,” *The State*, August 8, 1996.

¹⁴⁹ Kahler and Harrison, “‘Wipe out the Entire Slum Area.’”

landmarks that distinguished them from the surrounding areas, such as the Naval Reserve building at the bottom of Pickens Street that separated “us on our slope, and them in their spread-out-valley whiteness.”¹⁵⁰

The community on Wheeler Hill — or “The Hill,” as it was known to some residents — was a tight-knit and diverse group of people. Thompson recalls “a rich cross-section of types: bootleggers, midwives, schoolteachers, postmen, drunks, and cab drivers,” and Celia Phelps Martin remembers that the neighborhood included ministers, lawyers, educators, postal workers, doctors, social workers, carpenters, and electricians — “you name it and you will find them having lived, and got their bearing here on Wheeler Hill.”¹⁵¹ Martin and other residents emphasize the closeness of the residents, where families looked out for each other’s children and “the next-door neighbors would share with one another what they had.”¹⁵² Wheeler Hill was a self-sufficient and proud community, anchoring much of the Black community in Columbia.

But while many residents were content on Wheeler Hill, the neighborhood was not favorably viewed by the city. The 1937 HOLC map of Columbia listed Wheeler Hill, combined with Ward One, as a D-grade neighborhood. The area lacked much of the infrastructure and public works that wealthier neighborhoods had. The HOLC noted that only five percent of streets were paved, most properties were not connected to gas or telephone lines, many homes lacked electricity, “outside toilets connected to city sewer serve two or three families per toilet,” and homes were in “dilapidated repair condition.” Additionally, detrimental influences included “mixture of grades of population and social clash of classes,” “lax zoning regulations,”

¹⁵⁰ Thompson, “Wheeler Hill and Other Poems.”

¹⁵¹ Thompson; “Transcription of Interview with Mrs. Celia Phelps Martin,” June 25, 2002, Lessie Jo Frazier collection, 2002-2003, transcripts of interviews, South Caroliniana Library.

¹⁵² “Interview With Mrs. Gloria Jackson Elliot and Ms. Crissandra Elliott,” June 2002, Lessie Jo Frazier collection, 2002-2003, transcripts of interviews, South Caroliniana Library.

vandalism, difficulty in rent collection, and “low grade type of tenant in majority of area” that “accentuates unsanitary living conditions.” The estimated family income ranged from \$300 to \$5,000 and the homes were primarily single-story frame houses that were about 30 years old.¹⁵³

The redlined neighborhood continued to grow into the mid-twentieth century, but the neighborhood’s conditions improved little and the area became a target for Columbia’s slum clearance program. While some families owned their homes, most residents rented from absentee landlords and many homes were overcrowded, in need of repair, and not up to city housing codes. In 1965, the Columbia Planning Department listed the Wheeler Hill area as the fourth-most blighted area in the city and prime for urban renewal, which they called “the most important weapon to combat physical blight.”¹⁵⁴ Wheeler Hill’s location near the university proved the ideal reason to redevelop the neighborhood, as university and city officials sought to use the federal urban renewal program to expand UofSC’s campus and raze the neighborhoods they deemed blighted. In the late 1950s, the university and city set their sights on Ward One and Wheeler Hill and began the process of applying for urban renewal funds to acquire the land south of campus.¹⁵⁵

The urban renewal project was gradual and somewhat disjointed, marked by changing intentions and insufficient communication with residents. While university officials originally planned to use the Wheeler Hill area for student housing, they realized by the late 1960s that the land acquired in Ward One was ample and that the area in Wheeler Hill east of Pickens street was “not needed immediately and may never be required.” Still, the university would continue to

¹⁵³ “Area Description - Security Map of Columbia, S.C.”

¹⁵⁴ City of Columbia Planning Department, “Columbia’s Neighborhoods: An Analysis of Neighborhood Conditions.”

¹⁵⁵ Kahler and Harrison, “Wipe out the Entire Slum Area.”

acquire properties in the area “to protect itself.”¹⁵⁶ The university established the Carolina Research and Development Foundation (CR&D) in 1965, a nonprofit arm of the university that acquired land on behalf of UofSC since the school could not directly purchase land without approval from the state legislature.¹⁵⁷ CR&D acquired property in Wheeler Hill through individual purchases, which many landlords quickly took, and pressure from the university and city led to panic selling and speculation. Residents were largely left in the dark about the university’s plans and some homeowners, such as Mozelle William Powell and Bernice Martin, encouraged their neighbors to resist the city’s threats to condemn their houses and to stay in the neighborhood.¹⁵⁸ Tenants were forced to move out when their primarily white landlords sold, and many families were forced to secure their own housing through personal networks, as the Columbia Housing Authority lacked sufficient relocation resources. Modjeska Monteith Simkins, a prominent civil rights activist in Columbia, protested the urban renewal project and noted the “highly questionable” patterns of land purchasing, showing that Black residents were paid as little as 40 cents per square foot for land in Wheeler Hill while white residents were given one dollar and 50 cents per square foot.¹⁵⁹

As CR&D continued to buy properties, some residents created the Wheeler Hill Community Association, which aimed to work with the university and city to advocate for residential needs. The residents agreed that the neighborhood needed better housing and aesthetic conditions but wanted to keep the community residential and allow homeowners to stay in

¹⁵⁶ “University of South Carolina Long Range Physical Development Plan,” 1970 1969, Records, Office of the Provost, William H. Patterson, 1969-1970, Box 1, South Caroliniana University Archives.

¹⁵⁷ “Landlord of the Hill,” *The Columbia Record*, August 30, 1976, Records, Vice President of Operations, 1954-1989, Harold Brunton, Box 30, South Caroliniana University Archives.

¹⁵⁸ “In Depth-Interview: With Mrs. Mozelle William Powell,” July 2002, Lessie Jo Frazier collection, 2002-2003, transcripts of interviews, South Caroliniana Library.

¹⁵⁹ Modjeska M. Simkins, “A Protest Against the 1969 Award Being Given to Columbia,” November 1, 1969, Manuscripts of the Richland County Citizen’s Committee, folder 4, South Caroliniana Library.

Wheeler Hill. The group demanded that the university provide a clear statement of their goals for the neighborhood after years of uncertainty and poor communication with residents.¹⁶⁰ By the 1970s, the university and city began exploring options to redevelop Wheeler Hill into a new residential development, since it was apparent that the university no longer needed to expand east of Pickens Street. In 1975, they announced their plan to demolish the property owned by CR&D and redevelop the neighborhood into a high-density, single-family residential community.

The Wheeler Hill redevelopment plan attracted attention across Columbia, but the university, city, and residential interests clashed almost immediately. While both former residents and the university and city agreed to keep the neighborhood residential and promote owner-occupied homes, there was disagreement over who would live in the neighborhood. The Wheeler Hill Community Association wanted a multi-ethnic neighborhood and many former residents hoped to purchase lots so they could return to Wheeler Hill. Residents stated that the new homes should reflect an affordable cost to avoid “the pricing of units in such a way to attract only older, affluent citizens,” the present owner-occupants could choose to remain in their homes or purchase new property in the area, and that low-income public housing could be incorporated into the development.¹⁶¹

However, the university and city had different goals driven by economic interests — the university hoped to recover its cost of investment or make a profit from the redevelopment, and

¹⁶⁰ Bernice B. Martin, “Letter to the Carolina Research and Development Board from Bernice B. Martin,” July 5, 1976, Records, Vice President of Operations, 1954-1989, Harold Brunton, Box 30, South Caroliniana University Archives.

¹⁶¹ Martin; Bernice B. Martin and Philip G. Grose, “Letter to Robert Gossler from Bernice Martin and Philip G. Grose, Jr.,” December 17, 1976, Records, Vice President of Operations, 1954-1989, Harold Brunton, Box 30, South Caroliniana University Archives.

the city sought to attract a strong tax base to the downtown neighborhood and support nearby business districts. Both groups also hoped to transform the neighborhood from its working-class Black roots to a more affluent, white neighborhood that would appeal to university faculty and students. Residents in nearby neighborhoods — such as Wales Garden, Hollywood-Rose Hill, and Shandon — also hoped the redevelopment would create an attractive downtown neighborhood similar to theirs.

Some former residents of Wheeler Hill were hopeful that the redevelopment would improve the neighborhood and retain its community character, but others were wary after years of university and city acquisition. As the redevelopment plans moved forward, residents became even more disillusioned. The number of proposed public housing units decreased from 50 to 15 and when the property prices were announced, residents and city officials criticized CR&D for selling at prices that were unaffordable to average citizens.¹⁶² In 1981, the first group of lots went on sale at \$20,000 to \$30,000 apiece, with the cost of buying a lot and building a home projected at \$65,000 to \$80,000 minimum.¹⁶³ Former residents who had hoped to return were priced out of the neighborhood, as one former resident stated the project “might be feasible for millionaires but not for us poor people.”¹⁶⁴

The lots on Wheeler Hill gradually sold and developers constructed large, multi-story homes, with a second phase of townhomes built on Wheat Street. The neighborhood attracted upper-income young professionals, families, and older couples looking to live in the city’s new “prototype downtown neighborhood,” including influential executives — one reporter declared

¹⁶² Will Lester, “Few Return to Wheeler Hill,” *The State*, April 20, 1981; Katherine King, “Council Chastises USC’s Development Foundation,” *The State*, April 24, 1980.

¹⁶³ Will Lester, “Lots In Wheeler Hill Development To Go On Sale Sunday,” *The State*, April 11, 1981.

¹⁶⁴ Ronda Templeton, “Confusion Exists in Wheeler Hill Project,” *The Carolina Reporter*, April 15, 1980, Records, Vice President of Operations, 1954-1989, Harold Brunton, Box 30, South Caroliniana University Archives.

that “much of the city’s, and even the state’s, political muscle lives there.”¹⁶⁵ Some longtime residents, like Fannie Phelps Adams, refused to sell her home and stayed in Wheeler Hill after redevelopment, although the demographics shifted to include only a few Black families. Those homeowners continued to feel pressure to sell to private developers, and CR&D — now rebranded as the UofSC Development Foundation — maintained several of its properties, even purchasing a family’s home in return for their relocation to a new, larger house just a block away.¹⁶⁶

St. James AME church remains in Wheeler Hill and is an anchor to the past community, attracting some former residents to its services and hosting reunions for former residents to remember their community.¹⁶⁷ In early 2021, a plan to construct new homes on the property next to the church sparked calls for the university to purchase the land on behalf of St. James AME and return it to the church.¹⁶⁸

Wheeler Hill is a primarily upper-middle-class white neighborhood today, marketed as one of the city’s best neighborhoods, an “affluent development with city-style houses and an upscale vibe.”¹⁶⁹ Home prices range from \$294,000 to \$449,900 with a median sale price of \$365,000. The western portion of the former neighborhood is a part of the university campus, including the Solomon Blatt Physical Education Center, several tennis courts and athletic fields, Bates and Bates West dorms, and Booker T. Washington Auditorium. Wheeler Hill is both a lost

¹⁶⁵ Bobby Bryant, “Downtown Proves a Nice Place to Live,” *The State*, May 5, 1985; Clif LeBlanc, “Executive Housing,” *The State*, May 7, 1989.

¹⁶⁶ James T. Hammond, “‘A Good Move Forward,’” *The State*, October 23, 2007.

¹⁶⁷ Dawn Hinshaw, “Spirit of Wheeler Hill Lives On,” *The State*, July 15, 1994.

¹⁶⁸ Rebecca Liebson, “USC Gentrified This Columbia Neighborhood. The Last Black Church Wants to Buy It Back,” *The State*, February 18, 2021, <https://www.thestate.com/news/local/article249314490.html>.

¹⁶⁹ “Wheeler Hill Neighborhood,” The Moore Company, accessed February 20, 2021, <https://themoorecompany.com/wheeler-hill-neighborhood/>.

neighborhood and a current one, a product of institutional processes to reshape the urban and racial landscape.

CONCLUSION

Residential segregation has profoundly impacted American society, perpetuating inequities between white and Black residents in countless ways. In the past few decades, research has studied the lasting effects of redlining, revealing the deep legacy of this relatively short-lived policy. Redlined neighborhoods experienced disinvestment that impacted housing availability, wealth, and living conditions with long-term repercussions. Studies indicate that redlining decreased the housing supply and population density of low-grade neighborhoods, showing that “tying credit risk to neighborhood boundaries has a fundamental effect on the geography of capital-intensive projects and economic activity.”¹⁷⁰ Additionally, redlining maps considerably reduced homeownership rates, home values, and rents in low-grade areas and solidified racial boundaries along different grade neighborhoods that remains today.¹⁷¹ In 1990, home prices were about five percent lower for neighborhoods with worse HOLC ratings relative to bordering areas, corresponding with a loss of approximately \$7,500 per household.¹⁷²

Redlining impacted the social welfare of neighborhoods as well — residential segregation from redlining decreased Black educational attainment by 1980, making Black individuals 11% less likely to finish high school and 25% less likely to attend college. This is also linked to increased crime, a trend that is seen in many racially segregated neighborhoods, and “redlining is responsible for nearly doubling Black crime victimization” in the present

¹⁷⁰ Jacob Krimmel, “Persistence of Prejudice: Estimating the Long Term Effects of Redlining” (SocArXiv, March 1, 2018), <https://doi.org/10.31235/osf.io/jdmq9>, 3.

¹⁷¹ Daniel Aaronson, Daniel Hartley, and Bhashkar Mazumder, “The Effects of the 1930s HOLC ‘Redlining’ Maps” (Federal Reserve Bank of Chicago, 2017), <https://www.chicagofed.org/publications/working-papers/2017/wp2017-12>.

¹⁷² Ian Appel and Jordan Nickerson, “Pockets of Poverty: The Long-Term Effects of Redlining,” SSRN Scholarly Paper (Rochester, NY: Social Science Research Network, October 15, 2016), <https://doi.org/10.2139/ssrn.2852856>.

day.¹⁷³ Neighborhoods matter at a granular level — using longitudinal data studying children’s movement and outcomes, researchers found that the census tract where a person grows up can be predictive of their economic and social outcome, such as future income and educational attainment. Families, then, can “move to opportunity” as relocating “to a neighborhood that is just a few miles away can change children’s average earnings by several thousand dollars a year and have significant effects on a spectrum of other outcomes ranging from incarceration to teenage birth rates.”¹⁷⁴

Residential segregation relates to environmental justice and public health as well, as lower-income and racial minority communities are disproportionately located near environmental hazards and subject to high levels of pollution.¹⁷⁵ Formerly redlined neighborhoods have a higher level of heat exposure than non-redlined areas by an average of nearly five degrees.¹⁷⁶ A 2021 study found that historically redlined neighborhoods have \$107 billion worth of homes facing high flood risk, 25% more than in high-grade areas.¹⁷⁷ As the effects of climate change accelerate, formerly redlined neighborhoods and lower-income minority communities will bear the brunt of environmental disasters.

¹⁷³ John Anders, “The Long Run Effects of De Jure Discrimination in the Credit Market: How Redlining Increased Crime,” December 2019, 1; Lauren J. Krivo, Ruth D. Peterson, and Danielle C. Kuhl, “Segregation, Racial Structure, and Neighborhood Violent Crime,” *American Journal of Sociology* 114, no. 6 (May 1, 2009): 1765–1802, <https://doi.org/10.1086/597285>.

¹⁷⁴ Raj Chetty et al., *The Opportunity Atlas: Mapping the Childhood Roots of Social Mobility*, NBER Working Paper Series, no. w25147 (Cambridge, Mass: National Bureau of Economic Research, 2018), 44.

¹⁷⁵ Dorceta Taylor, *Toxic Communities: Environmental Racism, Industrial Pollution, and Residential Mobility* (NYU Press, 2014).

¹⁷⁶ Jeremy S. Hoffman, Vivek Shandas, and Nicholas Pendleton, “The Effects of Historical Housing Policies on Resident Exposure to Intra-Urban Heat: A Study of 108 US Urban Areas,” *Climate* 8, no. 1 (January 2020): 12, <https://doi.org/10.3390/cli8010012>.

¹⁷⁷ Kriston Capps and Christopher Cannon, “Maps Reveal Redlined Areas Face Higher Flood Risks,” Bloomberg CityLab, March 15, 2021, https://www.bloomberg.com/graphics/2021-flood-risk-redlining/?cmpid=BBD032121_CITYLABMP&utm_medium=email&utm_source=newsletter&utm_term=210321&utm_campaign=citylabmostpop.

One of the strongest impacts of residential segregation is the dilution of equity for Black Americans and deepening of the racial wealth gap. The national homeownership rate for white families is 73.7% but only 44% for Black families today, and Black mortgage applicants are denied at a rate of 15.9% compared with 7% of white applicants.¹⁷⁸ Black Americans were disproportionately hurt during the Great Recession, and in the recovering years, “home prices in majority-Black neighborhoods across the U.S. rose at double the rate of those in majority-white neighborhoods,” resulting in a decline in Black homeownership in most American cities since 2012.¹⁷⁹ Redlining in particular contributed to the racial wealth gap, as “the typical homeowner in a neighborhood that was redlined... has gained 52% less — or \$212,023 less — in personal wealth generated by property value increases than one in a greenlined neighborhood over the last 40 years.”¹⁸⁰

The legacy of redlining and discriminatory appraisals has lasted long after the federal government outlawed the practice with the 1968 Fair Housing Act. The race gap for home appraisals — the difference between home appraisals in white neighborhoods and communities of color when home and neighborhood conditions are held constant — doubled between 1980 and 2015, showing that racial composition was a stronger determinant of appraised values in 2015 than three decades before. Contemporary appraisal methods, while not explicitly racist, use comparisons between neighborhoods that rely on baselines from historically discriminatory

¹⁷⁸ Lily Katz, “Here Are the Places Where Black Homebuyers Are More Likely to Be Denied a Mortgage,” Redfin, July 6, 2020, <https://www.redfin.com/blog/?p=69504>.

¹⁷⁹ Dana Anderson, “Minneapolis Has the Lowest Black Homeownership Rate of Major Metros in the US,” Redfin, June 29, 2020, <https://www.redfin.com/blog/black-homeownership-rate-across-united-states/>.

¹⁸⁰ Dana Anderson, “How Redlining Caused a Wealth Gap and Low Homeownership for Black Families,” Redfin, June 11, 2020, <https://www.redfin.com/blog/redlining-real-estate-racial-wealth-gap/>.

appraisals, thus perpetuating historic inequities without rectifying them in the current method.¹⁸¹ For Black families, nearly every step of their residential situation — from where they can afford to live, to how their property is appraised — is impacted by the historic processes of racial segregation.

As I have outlined, these processes occurred across the nation and can be seen in the development of Columbia's neighborhoods since the early 1900s. Although neighborhood boundaries have changed and are constantly in motion, the socioeconomic conditions of many residential areas were perpetuated by compounding mechanisms of redlining, racial zoning, urban renewal, and more. A comparison of the 1937 redlining map of Columbia with current neighborhood characteristics illustrates how lower-income, Black communities were systematically disadvantaged and experienced disinvestment, while upper-income, white neighborhoods maintained relative wealth and high property values. Instead of investing in disadvantaged neighborhoods, city leaders painted these communities as slums and used urban renewal and slum clearance programs to destabilize and eliminate Black neighborhoods. Some neighborhoods no longer exist and have been replaced with university and commercial development, while others were redeveloped into upper-income, predominantly white residential areas. While the era of explicitly racist, *de jure* residential segregation is largely over, the city still struggles with issues such as inadequate public housing, gentrification, and lack of affordable housing that disproportionately harm Black Columbians.

To move toward a more inclusive, equitable society, we can start with where we live. We must reimagine what our neighborhoods look like, from our property deeds to our home

¹⁸¹ Junia Howell and Elizabeth Korver-Glenn, "The Increasing Effect of Neighborhood Racial Composition on Housing Values, 1980–2015," *Social Problems*, no. spaa033 (September 4, 2020), <https://doi.org/10.1093/socpro/spaa033>.

construction. Dismantling residential segregation and improving racial equity requires us to look backward and forward at once, to understand the problems of the past and to implement new policies for our future.

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