

728.1  
:308  
F22  
Columbia,  
S.C.  
1970

*Analysis of the*  
**COLUMBIA, SOUTH CAROLINA  
HOUSING MARKET**

**as of July 1, 1970**

**DEPARTMENT OF HOUSING  
AND URBAN DEVELOPMENT**

**DEC 20 1970**

**LIBRARY  
WASHINGTON, D.C. 20410**

**A Report by the  
DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
FEDERAL HOUSING ADMINISTRATION  
WASHINGTON, D. C. 20411**

**December 1970**

**FHA Housing Market Analysis**  
Columbia, South Carolina, as of July 1, 1970

**Foreword**

This analysis has been prepared for the assistance and guidance of the Federal Housing Administration in its operations. The factual information, findings, and conclusions may be useful also to builders, mortgagees, and others concerned with local housing problems and trends. The analysis does not purport to make determinations with respect to the acceptability of any particular mortgage insurance proposals that may be under consideration in the subject locality.

The factual framework for this analysis was developed by the Economic and Market Analysis Division as thoroughly as possible on the basis of information available on the "as of" date from both local and national sources. Of course, estimates and judgments made on the basis of information available on the "as of" date may be modified considerably by subsequent market developments.

The prospective demand or occupancy potentials expressed in the analysis are based upon an evaluation of the factors available on the "as of" date. They cannot be construed as forecasts of building activity; rather, they express the prospective housing production which would maintain a reasonable balance in demand-supply relationships under conditions analyzed for the "as of" date.

Department of Housing and Urban Development  
Federal Housing Administration  
Economic and Market Analysis Division  
Washington, D. C.

FHA HOUSING MARKET ANALYSIS - COLUMBIA, SOUTH CAROLINA  
AS OF JULY 1, 1970

The Columbia, South Carolina, Housing Market Area (HMA) is defined as including Richland and Lexington Counties and is coterminous with the Columbia Standard Metropolitan Statistical Area (SMSA). Columbia is the capital of the state and is located in central South Carolina, approximately 90 miles south of Charlotte, North Carolina. The HMA had an estimated total population of 316,600 persons as of July 1, 1970.

Employment and population growth in the HMA during the decade of the 1960's was rapid. The economy of the area is centered around state and local government, which provide over twenty-one percent of total nonagricultural wage and salary employment. Population growth has resulted primarily from a large increase in job opportunities, from increased military activity at Fort Jackson, and from an almost doubling of the student enrollment at the University of South Carolina since 1960.

Anticipated Housing Demand

Taking into consideration the projected expansion of employment in the Columbia area during the next two years, current supply-demand relationships, and the anticipated loss of units through demolition and other causes, there will be an estimated demand for about 2,265 new nonsubsidized housing units a year during the period from July 1, 1970 to July 1, 1972. The most desirable supply-demand balance would be achieved if annual construction volume included about 1,150 single-family houses, 815 units in multifamily structures, and about 300 mobile homes. Annual demand distributions for single-family homes by price classes and for multifamily units by gross monthly rents are shown in table I.

The projected demand for new single-family houses in the HMA is equal to only about two-thirds of the single-family building activity that took place during 1969. The basis for this substantially lower demand estimate is a proportionately high number of vacant new homes in the HMA. According to an unsold inventory survey conducted by the Columbia FHA Insuring Office on January 1, 1970, thirty percent of the new homes constructed speculatively in the HMA during 1969 remained vacant and unsold. Over half of the vacant inventory had been completed more than three months. Another reason for this low single-family demand figure is the fact that 240 new appropriated fund military housing units have been programmed for fiscal year 1971, which would release over 100 units in the HMA. It is expected that many military personnel living in single-family houses will absorb a portion of the new rental units, thus releasing single-family homes to the sales market.

#### Occupancy Potential for Subsidized Housing

Federal assistance in financing costs for new housing for low- or moderate-income families may be provided through a number of different programs administered by FHA: monthly rent supplements in rental projects financed under Section 221(d)(3); partial payment of interest on home mortgages insured under Section 235; partial interest payment on project mortgages insured under Section 236, and federal assistance to local housing authorities for low-rent public housing.

The estimated occupancy potentials for subsidized housing are designed to determine, for each program, (1) the number of families and individuals who can be served under these programs and (2) the proportion of these households that can reasonably be expected to seek new subsidized housing during the forecast period. Household eligibility for the Section 235 and Section 236 programs is determined primarily by evidence that household or family income is below the established limits but sufficient to pay the minimum achievable rent or monthly payment for the specified program. Insofar as the income requirement is concerned, all families and individuals with income below the income limits are assumed to be eligible for public housing and rent supplement; there may be other requirements for eligibility, particularly the requirement that current living quarters be substandard for families to be eligible for rent supplements. Some families may be alternatively eligible for assistance under one or more of these programs or under other assistance programs using federal or state support. The total occupancy potential for federally-assisted housing approximates the sum of the potentials for public housing and the Section 236 housing program. For the Columbia HMA, the total occupancy potential is estimated to be 1,225 units annually. Future approvals under each program should take into account any intervening approvals under other programs which serve the same families and individuals.

The annual occupancy potential<sup>1/</sup> for subsidized housing discussed below is based upon 1970 incomes, the occupancy of substandard housing, estimates of the elderly population, income limits in effect on July 1, 1970, and on available market experience.<sup>2/</sup>

Sales Housing Under Section 235. Sales housing can be provided for low- to moderate-income families under the provisions of Section 235. Based on exception income limits and past absorption rates, about 500 houses a year could be absorbed in the HMA during the two-year forecast period of this report. There has been a total of approximately 1,175 homes (both new and existing) insured under Section 235 as of July 1, 1970; approximately 625 of these were insured during the first quarter of 1970. The projected annual occupancy potential stated above is estimated from current market conditions and the number of eligible households in the area; absorption of these units should be observed closely for appropriate adjustment. Using regular income limits, the potential would be reduced to about 350 units a year. About thirty percent of the families eligible under this program are five- or more-person households.

Rental Housing Under the Public Housing and Rent Supplement Programs. These two programs serve households in essentially the same low-income group. The principal differences arise from the manner in which net income is computed for each program and from other eligibility requirements. For the Columbia HMA, the annual occupancy potential for public housing is estimated at 800 units for families and 195 units for the elderly. About five percent of the families and 80 percent of the elderly also are eligible for housing under Section 236. In the case of the somewhat more restrictive rent supplement program, the potential for families would be slightly more than two-thirds of the figure shown above, but the market among the elderly would be unchanged.

There are currently 1,605 public housing units in the HMA under the supervision of the Housing Authority of Columbia. The authority claims full occupancy except for normal turnover. There is a waiting list of 1,500 eligible families and only 150 public housing units under construction.

---

<sup>1/</sup> The occupancy potentials referred to in this analysis have been calculated to reflect the strength of the market in view of existing vacancy. The successful attainment of the calculated potentials for subsidized housing may well depend upon construction in suitably accessible locations, as well as distribution of rents and sales prices over the complete range attainable for housing under the specified program.

<sup>2/</sup> Families with incomes inadequate to purchase or rent nonsubsidized housing generally are eligible for one form or another of subsidized housing; however, little or no housing has been provided under some of the subsidized programs and absorption rates remain to be tested.

Rental Housing under Section 236.<sup>1/</sup> Moderately-priced rental units can be provided under Section 236. With exception income limits, there is an annual occupancy potential for 425 units of Section 236 housing, including 165 units for elderly families and individuals; based on regular income limits, the potential for families would be reduced to 180 units; that for elderly households would be unchanged.

About fifteen percent of the families eligible under this section are alternatively eligible for public housing and almost all of the elderly households would qualify for public housing because of relatively high public housing income limits for the elderly segment of the population. It should also be noted that in terms of eligibility, the Section 236 potential for families and the Section 235 potential draw from essentially the same population and are therefore, not additive. The popularity of the Section 235 housing program may have satisfied the housing needs of families that might otherwise have found Section 236 housing.

Currently, there are 168 units of Section 236 housing under construction which will satisfy about 40 percent of the first year's potential. There are another 450 units that have been funded in the HMA. The absorption of these units should be observed carefully. There are no Section 236 projects completed in the area, but there is one Section 221(d)(3) BMIR project of 188 units that has been occupied for about one year.

#### Sales Market

According to an FHA unsold inventory survey dated January 1, 1970, thirty percent (513 units) of the speculative single-family construction volume for the year 1969 were vacant and unsold as of the survey date. Approximately twenty-five percent of these unsold homes were in the \$22,500 to \$25,000 price range. Very few were priced over \$35,000 and about ten percent were priced at less than \$17,500. There was about thirty-five percent distributed among the \$17,500 to \$22,500 price ranges and about twenty-three percent were priced at \$25,000 to \$30,000. The FHA survey, however, includes new homes built for Section 235, and it is likely that as that program began taking a stronger hold, the inventory of homes in the lower price ranges (below \$22,500) was absorbed. Homeowner vacancy rates have improved overall, with a 1.2 percent vacancy rate on July 1, 1970 compared to 2.3 percent in 1960. It is believed that an apparently good vacancy rate is due to the occupancy of many substandard units in the area which has been the only alternative to high costs of new housing. The amount of Section 235 activity in the HMA appears to substantiate this.

---

<sup>1/</sup> Interest rate reduction payments may also be made for cooperative housing projects. Occupancy requirements under Section 236 are identical for tenants and cooperative owner-occupants.

New construction is scattered in numerous subdivisions throughout the periphery of Columbia, West Columbia, and Cayce. High land and development costs restrict the volume of construction of lower priced homes in the cited areas creating an inventory of houses difficult to sell not only because of the prices but because of the maximum mortgage interest rate of eight percent except for those insured by FHA or VA, in which cases an interest rate of eight and one-half percent is charged.

The minimum price at which a nonsubsidized house can be built and sold in the HMA is about \$18,000. As noted above, development costs including the high price of land in the area restrict building activity in the lower price ranges.

### Rental Market

The rental market in the Columbia HMA has strengthened since 1960; the 5.1 percent renter vacancy rate in July 1970 compares with 9.2 percent in 1960. The decrease in the number of vacancies has occurred because of the inability of the single-family sales market to satisfy the demand for standard housing in lower price categories. This situation has caused high occupancy ratios in practically all standard multifamily structures, except for some high rent complexes.

A majority of the current inventory (2,200 units of a total 2,900 as of March 1970) of multifamily structures with twelve or more units has been built since 1967 and they are in the moderate rent ranges. Most of the remainder of the rental market consists of converted single-family units. The general condition of these units is not as good as the newer units and therefore lower rents are charged. A majority of the vacant units for rent are older units that are in poor condition; however enough of these units, in both good and bad condition, are occupied to create an apparently favorable vacancy rate in the rental inventory. The newer units have been constructed primarily in Richland County, most of them in Columbia. Other parts of Richland County that received a significant number of new units are Forest Acres and the unincorporated areas of Richland County that are nearest Columbia. Cayce and West Columbia, which adjoin Columbia, were the centers of new multifamily construction activity in Lexington County. Most new units have been garden types with rents of \$140 to \$175 being asked for two bedrooms and \$165 to \$190 for three bedrooms. Only a few luxury apartments have been built with rents approximating \$215 to \$230 and \$270 to \$310 for two- and three-bedroom units, respectively. Water is usually the only utility included in the rents quoted.

The University of South Carolina has approximately 440 apartments for married students, faculty, and staff. Off-campus housing for university students and other personnel other than those cited is not believed to be a factor seriously affecting the rental market, since a large proportion of the students at the University of South Carolina live within commuting distance.

### Economic, Demographic, and Housing Factors

The estimated demand for new nonsubsidized housing is based on the trends in employment, income, population, and housing factors summarized below.

Employment. Total nonagricultural wage and salary employment in the Columbia HMA averaged 105,300 for the year 1969, reflecting an increase of 4,200 jobs over the average recorded for 1968 (see table III). This increase was below the average increase in nonagricultural wage and salary employment between 1965 and 1968, during which period the average annual increase was over 6,200 with over 85 percent of the increase taking place in nonmanufacturing. The increase for 1969 was smaller due mainly to decreased hiring in the government (state, local and federal) sector. Contract construction and the "other durable goods" categories also showed slowups. Between 1968 and 1969, nonmanufacturing accounted for about 95 percent of the increase. Gains between 1968 and 1969 were distributed among retail trade (1,200), state and local government (800), services and miscellaneous (700), finance, insurance and real estate (600), the transportation, communication and public utilities industries (500), manufacturing (200), and 200 in other industries.

The increases in employment have not always been as high. The 1963 total nonagricultural wage and salary figure showed an increase of only 700 above the 1962 figure. The average annual increase from 1960 to 1969 in nonagricultural wage and salary employment was 3,945 jobs, with a distribution of 3,175 (80 percent) in nonmanufacturing and 770 (20 percent) in manufacturing.

Military. There is one major military installation in the Columbia HMA; Fort Jackson was annexed to the city of Columbia in October 1968 with an estimated assigned military population of 20,000 at the time of annexation. Later personnel counts showed the January 1969 military strength of Fort Jackson was 18,823 compared to 22,700 in June 1969 (see table IV). As of July 1970, the military population had changed very little from the June 1969 level. The mission of the fort is basic training and advanced individual training of newly inducted personnel.

Civil service employees at Fort Jackson totaled about 2,385 in January 1969, compared to 2,834 in June 1969. Based on the nature of the mission of the fort and on the possibility of substantial reductions in U.S. armed forces, the number of civilian employees and assigned military personnel of a permanent nature can be expected to decline somewhat during the near future, but the number of trainees at the installation is subject to considerable change.

Outlook. During the next two years, nonagricultural wage and salary employment is expected to increase by an average of 4,500 workers annually to a July 1, 1972 total of 114,300; about ninety percent of the increase



will be concentrated in the nonmanufacturing sector of the economy. Principal employment increments in this sector are expected to occur in retail trade, state and local government, and services. Manufacturing employment is expected to increase by only 500 workers a year over the forecast period. The most significant increase in this sector should occur in the "other durable goods" sector, which includes fabricated metals, electrical machinery, and miscellaneous manufactures, such as toys, sporting goods, and advertising signs.

Income. As of July 1, 1970, the median annual income of all families (including military) in the Columbia HMA was about \$7,350, after deduction of federal income taxes. The median after-tax income of renter households of two or more persons (including military) was \$5,150 a year. The 1970 median after-tax incomes compare with the 1959 after-tax incomes of \$4,325 for all families and \$3,075 for renter households of two or more persons. Detailed distributions of all families and renter households by 1959 and 1970 income classes are presented in table V.

Population and Households. As of July 1, 1970, the population of the Columbia HMA was approximately 316,600<sup>1/</sup>, reflecting an average annual increase of 5,440 since the 1960 census. Annual net migration into the HMA averaged about 1,600 persons since 1960, comprising about thirty percent of the net population growth.

The growth pattern of the total HMA, however, is not applicable to the city of Columbia which showed a net population gain of 14,167 since 1960. Fort Jackson, the primary military installation of the HMA, was annexed to the city of Columbia in October 1968 with an estimated 20,000 population at that time. The population estimate of Fort Jackson as of July 1, 1970, when compared to the current estimate for the city of Columbia, indicates that there would have been a decline in population in Columbia had Fort Jackson not been annexed. There was also an increase of approximately 6,560 in the enrollment figure at the University of South Carolina. Less than half (3,075) were provided with campus housing and a majority of the rest of the increase lived nearby and did not require housing.

Based on prospects for economic growth, it is estimated that the population of the HMA will increase by an average of 5,450 persons annually during the next two years, reaching a level of 327,500 by July 1, 1972. Virtually all of the population growth is expected to occur outside the city of Columbia, which itself is expected to lose 550 persons a year during the same period, resulting in a 1972 population of 110,500.

---

<sup>1/</sup> Locally reported preliminary population and household counts from the 1970 Census may not be consistent with the demographic estimates in this analysis. Final official census population and household data will be made available by the Census Bureau in the next few months.

There were approximately 89,700 households in the Columbia HMA as of July 1, 1970, an average annual increase of 2,655 since the 1960 census. The growth of the military population at Fort Jackson would not have had much impact on the increase in the number of households in the HMA, nor would the number of civilian jobs created since 1960 at the installation. The University of South Carolina has almost doubled its fall enrollment figure since 1960 to 13,400 for the fall semester of 1970. Approximately 3,075 of the increase has been provided with university sponsored housing.

The city of Columbia had an estimated 29,100 households as of July 1, 1970, an average annual growth of about 260 since the 1960 Census. Due to a decrease in the nonmilitary population in the city of Columbia and an increase in the military population, the average household size in Columbia has dropped sharply since 1960. The size of households throughout the Columbia HMA also has dropped since 1960, with the number of households growing at a much greater rate than the population.

During the period between July 1, 1970 to July 1, 1972, the number of households in the HMA is expected to increase by 2,650 a year to a total of 95,000. Approximately 250 households annually are expected to be formed in the city of Columbia. The impact of Fort Jackson and the University of South Carolina is not expected to be significant in the number of new households formed over the forecast period. The higher rate of growth in the number of households compared with the rate of increase in population is caused by the formation of households of smaller average size.

Residential Construction Trends and the Housing Inventory. Building permit coverage in the Columbia HMA is incomplete. Building permit data shown in table VII cover only about 36 percent of the new housing units built since 1960; they are inadequate for indicating the year-to-year trend in the total volume of construction. However, preliminary 1970 Census data were available and estimates of the housing inventory as of July 1, 1970 and the total volume of residential construction since 1960 are based upon the preliminary census release.

Total new construction during the years since 1966 has not been seriously affected by high interest rates or development costs. Single-family construction has been maintained in recent years by an exceptionally favorable reception of the Section 235 program. Without the Section 235 program, a decrease since 1968 probably would have occurred. Multifamily construction has increased significantly because of a growing popularity of apartment living and a need for alternate new housing when single-family homes are not available at particular prices.

As of July 1, 1970, there were approximately 94,500 housing units in the Columbia HMA, reflecting an increase of 25,825 units (2,520 units annually) since the 1960 Census figure of 68,677. The increase resulted from the addition of about 27,765 units through new construction, the loss

of 4,700 units through demolition or other causes, and the net addition of 2,759 mobile homes. There were approximately 1,255 units under construction on July 1, 1970, including about 695 single-family units and 560 units in multifamily structures. The July 1, 1970 inventory for the HMA includes 30,300 housing units in the city of Columbia, an annual growth rate of about 165 units since 1960. Of the units located in Columbia, 776 were located at Fort Jackson; these units included 253 Lanham Act housing units, 65 units converted from a closed military hospital, and 458 appropriated fund housing units.

Vacancy. The number of vacant units in the Columbia HMA has declined since April 1, 1960 from 6,211 to an estimated 4,800 as of July 1, 1970. Approximately 2,500 of the vacant units in July 1970 were nonseasonal, non-dilapidated units available for sale or rent--700 for sale and 1,800 for rent, representing homeowner and renter vacancy rates of 1.2 percent and 5.1 percent, respectively; the comparable ratios were 2.3 percent and 9.2 percent in April 1960. The homeowner vacancy rate is expected to increase, however, if construction of higher priced homes continues at its present level. The renter vacancy rate represents mostly substandard units or units with high rents. There is a considerable demand for multifamily units in the HMA over the forecast period with the greatest concentration of demand in the lower rent categories.

Table I

Estimated Annual Demand for New Nonsubsidized Housing  
Columbia, South Carolina, Housing Market Area  
July 1, 1970 to July 1, 1972

A. Single-family Houses

<u>Sales price</u>	<u>Number of units</u>	<u>Percent of total</u>
Under \$20,000	220	19
\$20,000 - 22,499	220	19
22,500 - 24,999	210	18
25,000 - 29,999	310	27
30,000 - 34,999	130	12
35,000 and over	<u>60</u>	<u>5</u>
Total	1,150	100

B. Multifamily Units

<u>Gross monthly rents<sup>a/</sup></u>	<u>Efficiency</u>	<u>One bedroom</u>	<u>Two bedrooms</u>	<u>Three or more bedrooms</u>
Under \$120	15	-	-	-
\$120 - 139	10	160	-	-
140 - 159	5	90	190	-
160 - 179	-	35	100	-
180 - 199	-	10	55	50
200 - 219	-	5	30	25
220 - 239	-	-	10	15
240 and over	-	-	-	<u>10</u>
Total	<u>30</u>	<u>300</u>	<u>385</u>	100

<sup>a/</sup> Gross rent is shelter rent plus the cost of utilities.

Table II

Estimated Annual Occupancy Potential for Subsidized Rental Housing  
Columbia, South Carolina, Housing Market Area  
July 1, 1970 to July 1, 1972

	<u>Section 236a/ exclusively</u>	<u>Eligible for both programs</u>	<u>Public housing exclusively</u>	<u>Total for both programs</u>
<b>A. <u>Families</u></b>				
1 bedroom	30	10	115	155
2 bedrooms	80	20	275	375
3 bedrooms	70	5	215	290
4+ bedrooms	<u>45</u>	<u>-</u>	<u>160</u>	<u>205</u>
Total	225	35 <sup>b/</sup>	765 <sup>b/</sup>	1,025
<b>B. <u>Elderly</u></b>				
Efficiency	5	95	10	110
1 bedroom	<u>-</u>	<u>65</u>	<u>25</u>	<u>90</u>
Total	5	160 <sup>c/</sup>	35 <sup>c/</sup>	200

<sup>a/</sup> Estimates are based upon exception income limits.

<sup>b/</sup> Approximately two-thirds of these families also are eligible under the rent supplement program.

<sup>c/</sup> All of the elderly couples and individuals also are eligible for rent supplement payments.

Table III

Civilian Work Force Components  
Columbia, South Carolina, Housing Market Area  
1960-1969

	<u>1960</u>	<u>1961</u>	<u>1962</u>	<u>1963</u>	<u>1964</u>	<u>1965</u>	<u>1966</u>	<u>1967</u>	<u>1968</u>	<u>1969</u>
Work force	N/A	N/A	100,400	100,000	102,300	105,200	109,000	115,200	122,500	126,900
Unemployment	N/A	N/A	6,000	5,600	4,800	5,100	4,200	4,500	4,400	4,600
Percent of work force	N/A	N/A	6.0	5.6	4.7	4.8	3.9	3.9	3.6	3.6
Total employment	N/A	N/A	94,400	94,500	97,400	100,100	104,800	110,800	118,000	122,300
Total nonag. wage and salary	<u>69,800</u>	<u>72,500</u>	<u>75,300</u>	<u>76,000</u>	<u>79,200</u>	<u>82,400</u>	<u>87,900</u>	<u>94,100</u>	<u>101,100</u>	<u>105,300</u>
Manufacturing	<u>12,600</u>	<u>13,300</u>	<u>14,500</u>	<u>15,300</u>	<u>15,800</u>	<u>16,600</u>	<u>17,900</u>	<u>18,800</u>	<u>19,300</u>	<u>19,500</u>
Durable goods	<u>4,200</u>	<u>4,500</u>	<u>5,200</u>	<u>5,500</u>	<u>5,600</u>	<u>6,300</u>	<u>7,100</u>	<u>7,700</u>	<u>8,400</u>	<u>8,600</u>
Lumber & wood products	900	800	800	800	700	600	600	600	600	700
Stone, clay, & glass products	850	800	900	1,000	900	1,000	1,100	1,200	1,200	1,200
Other durables	2,450	2,900	3,500	3,700	4,000	4,700	5,400	5,900	6,600	6,700
Nondurables	<u>8,350</u>	<u>8,800</u>	<u>9,300</u>	<u>9,800</u>	<u>10,200</u>	<u>10,300</u>	<u>10,800</u>	<u>11,100</u>	<u>11,000</u>	<u>10,800</u>
Food & kindred products	1,850	1,900	1,900	2,000	1,900	1,900	1,900	1,900	1,900	1,900
Printing, publishing & allied prod.	750	800	800	800	800	800	800	800	900	900
Other nondurables	5,750	6,100	6,600	7,000	7,500	7,600	8,100	8,400	8,200	8,000
Nonmanufacturing	<u>57,200</u>	<u>59,200</u>	<u>60,800</u>	<u>60,700</u>	<u>63,400</u>	<u>65,800</u>	<u>70,000</u>	<u>75,300</u>	<u>81,800</u>	<u>85,800</u>
Contract construction	4,600	5,600	5,500	5,300	5,400	6,400	7,000	6,600	7,400	7,300
Trans., comm., & public utilities	5,000	4,900	4,900	4,700	5,000	5,200	5,400	5,800	6,400	6,900
Wholesale trade	4,350	4,400	4,300	4,400	4,600	5,000	5,300	5,600	5,600	5,800
Retail trade	11,500	11,600	12,300	12,200	12,700	13,000	13,700	14,400	15,200	16,400
Finance, insurance, & real estate	5,000	5,200	5,400	5,500	5,700	5,100	5,100	5,300	5,800	6,400
Services & miscellaneous	9,100	9,200	9,600	9,600	9,800	10,100	10,700	11,900	13,200	13,900
Government	<u>17,700</u>	<u>18,300</u>	<u>18,800</u>	<u>19,000</u>	<u>20,200</u>	<u>21,000</u>	<u>22,800</u>	<u>25,800</u>	<u>28,200</u>	<u>29,000</u>
Federal	5,250	5,400	5,400	5,200	5,200	5,400	5,900	6,400	6,500	6,500
State & local	12,450	12,900	13,400	13,800	15,000	15,600	16,900	19,400	21,700	22,500

Note: Subtotals may not add to totals because of rounding.

Source: South Carolina Employment Security Commission.

Table IV

Military and Civil Service Personnel Strength  
Fort Jackson, South Carolina  
June 1960-June 1969

<u>Date</u>	<u>Total military and civil service personnel</u>	<u>Assigned military personnel</u>	<u>Civil service employees</u>
June 1960	16,563	14,774	1,789
June 1961	12,676	10,974	1,702
June 1962	15,236	13,430	1,806
June 1963	13,432	11,714	1,718
June 1964	14,460	12,678	1,782
June 1965	19,437	17,769	1,668
June 1966	27,229	25,119	2,110
June 1967	22,088	19,480	2,608
June 1968	29,621	26,982	2,639
June 1969	25,534	22,700	2,834

Source: Department of Defense and Fort Jackson.

Table V

Estimated Percentage Distribution of All Families and Renter Households  
By Annual Income After Deduction of Federal Income Tax  
Columbia, South Carolina, Housing Market Area  
1959 and 1970

<u>Annual</u> <u>after-tax income</u>	<u>1959</u>		<u>1970</u>	
	<u>All</u> <u>families</u>	<u>Renter</u> <u>households</u> <sup>a/</sup>	<u>All</u> <u>families</u>	<u>Renter</u> <u>households</u> <sup>a/</sup>
Under \$2,000	18	29	9	14
\$2,000 - 2,999	13	19	6	11
3,000 - 3,999	13	15	7	12
4,000 - 4,999	11	12	9	11
5,000 - 5,999	11	9	8	10
6,000 - 6,999	9	5	8	9
7,000 - 7,999	7	4	8	7
8,000 - 8,999	5	2	7	6
9,000 - 9,999	3	2	6	5
10,000 - 12,499	4	1	13	8
12,500 - 14,999	3	1	8	3
15,000 and over	3	1	11	4
Total	100	100	100	100
Median	\$4,325	\$3,075	\$7,350	\$5,150

<sup>a/</sup> Excludes one-person renter households.

Source: Estimated by Housing Market Analyst.



Table VI  
Population and Household Trends  
Columbia, South Carolina, Housing Market Area  
April 1, 1960 to July 1, 1972

Component	April 1, 1960	July 1, 1970	July 1, 1972	Average annual change			
				1960-1970		1970-1972	
				Number <sup>a/</sup>	Rate <sup>b/</sup>	Number <sup>a/</sup>	Rate <sup>b/</sup>
<u>Population</u>							
Columbia HMA	260,828	316,600	327,500	5,440	1.9	5,450	1.6
Richland County	200,102	229,400	235,100	2,850	1.3	2,850	1.2
Columbia City	97,433	111,600 <sup>c/</sup>	110,500	1,380	1.3	- 550	-0.5
Remainder of county	102,669	117,800	124,600	1,470	1.3	3,400	2.8
Lexington County	60,726	87,200	92,400	2,590	3.6	2,600	2.9
<u>Households</u>							
Columbia HMA	62,466	89,700	95,000	2,655	3.6	2,650	2.8
Richland County	46,288	62,000	65,100	1,530	2.9	1,550	2.4
Columbia City	26,407	29,100 <sup>c/</sup>	29,600	260	1.0	250	0.8
Remainder of county	19,881	32,900	35,500	1,270	4.9	1,300	3.8
Lexington County	16,178	27,700	29,900	1,125	5.4	1,100	3.8

<sup>a/</sup> Rounded.

<sup>b/</sup> Derived through the use of a formula designed to calculate the percentage rate of change on a compound basis.

<sup>c/</sup> Fort Jackson was annexed to Columbia City in 1968 which added about 20,000 persons to the population of the city.

Sources: 1960 Censuses of Population and Housing; 1970 and 1972 estimates by Housing Market Analyst.

Table VII

Housing Units Authorized by Building Permits  
Columbia, South Carolina, Housing Market Area  
1960-1970

<u>Year</u>	<u>Total</u>	<u>Single-family</u>	<u>Multifamily</u>
1960	380	331	49
1961	441	336	105 <sup>b/</sup>
1962	478	348	130
1963	696	366	330
1964	574	386	188
1965	408	310	98
1966	671	276	395 <sup>c/</sup>
1967 <sup>d/</sup>	2,753	1,582	1,171 <sup>e/</sup>
1968 <sup>d/</sup>	2,703	1,821	882 <sup>f/</sup>
1969	573	219	354 <sup>g/</sup>
1970 (First six months)	444	171	273 <sup>h/</sup>
Total	10,121	6,146	3,975

<sup>a/</sup> Building permit coverage for any year shown above is incomplete. Preliminary 1970 Census figures were used in estimating housing inventory.

<sup>b/</sup> Includes 60 public housing units.

<sup>c/</sup> Includes 111 public housing units.

<sup>d/</sup> Building permits were recorded for Richland County Unincorporated Area.

<sup>e/</sup> Includes 180 public housing units.

<sup>f/</sup> Includes 200 public housing units.

<sup>g/</sup> Includes 160 public housing units.

<sup>h/</sup> Includes 150 public housing units.

Source: U.S. Bureau of the Census, Construction Reports, C-40; and local permit issuing places.

Table VIII

Components of Housing Inventory  
Columbia, South Carolina, Housing Market Area  
1960-1970

	<u>April 1,</u> <u>1960</u>	<u>July 1,</u> <u>1970</u>
Total housing inventory	68,677	94,500
Total occupied	62,466	89,700
Owner-occupied	37,447	56,500
Percent of all occupied	59.9	63.0
Renter-occupied	25,019	33,200
Percent of all occupied	40.1	37.0
Total vacant	6,211	4,800
Available vacant	3,393	2,500
For sale	868	700
Homeowner vacancy rate	2.3	1.2
For rent	2,525	1,800
Renter vacancy rate	9.2	5.1
Other vacant <sup>a/</sup>	2,818	2,300

<sup>a/</sup> Includes seasonal units, dilapidated units, units rented or sold awaiting occupancy, and units held off the market for absentee owners or for other reasons.

Sources: 1960 Census of Housing; 1970 estimates by Housing Market Analyst.

**DEPARTMENT OF HOUSING  
AND URBAN DEVELOPMENT**

**DEC 20 1970**

**LIBRARY  
WASHINGTON, D.C. 20410**

728.1 :308 F22 Columbia, S.C. 1970

U.S. Federal Housing Administration  
Analysis...

---