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A UNCC Architecture Student Views The Revitalization Process

Fourth Ward: An Architectural Statement

By Ronald Wilson
First in a series

A decayed area that at one time was a proud downtown residential district is once again being built into a residential environment.

Fourth Ward, one of the four segments into which downtown Charlotte is divided, is at this time a mesh of the decaying old and rehabilitated new. It is an urban residential area of approximately 26 blocks bordered on the north by Tryon Street and on the south by the Seaboard Railroad beyond Graham Street. The area is further defined by the Northwest Expressway on the west and Trade Street on the east.

The progression of Fourth Ward from rundown houses and littered yards to transformed homes and private gardens has begun. What will be the architectural and cultural impact of the Fourth Ward statement?

It is an approximately 10 year planning project that began with this country's initial campaigns to stop urban decay. Part of the solution to prevent this urban occurrence is to have people living in close proximity to the concentrated area. This particular event occurred in Fourth Ward about one and one half years ago when Dennis Rash moved a 70 year old house onto his site and began the reconstructing process.

To fully realize the impact of such a transformation, you must look briefly at the history. Fourth Ward, in about the 1890's, was an area of middle class white residents within walking distance of town. Gradually, mechanization, transportation and communications advanced. Subdivisions and suburbs rose to popularity as the save-all of the planners. Slowly, the residents migrated away from the inner city and the less affluent black people moved into the Fourth Ward.

Presently, property owners are moving old homes in and rehabilitating



photo by Frank Alexander

The different styles of architecture in the rebuilding Fourth Ward neighborhood of downtown Charlotte are obvious. This picture shows the area's contrast—rebuilt homes stand next to decaying housing as the buildings of Charlotte's central city stand in the background.

them. Existing older homes are being repaired, updated and sanitized and new homes are under construction. Plans have been announced for a green way park system that will lace the area with green spaces and small parks. An old store is being restored to provide a grocery outlet for the neighborhood. A recreational open space is planned as a buffer between the residential area and the Northwest

Expressway. The residents themselves of Fourth Ward are active and know one another. There is a feeling among them of strong neighborhood identity and active involvement as a residential unit.

Architecture is about people and buildings. Both aspects are heavily involved in Fourth Ward and what is happening appears to be good; a mix of people genuinely concerned with the

built environment and willing to invest their energies and monies into making a statement of their commitment. It is also a people statement. Walk through the area and experience an architectural statement.

The second article in this series will examine the sociological aspects of the Fourth Ward project. It will appear in the next issue.

Most UNCC Students Repay Student Loans

By Steve Bass

Recent stories in the national media have reported that the federal government and universities have become extremely concerned over the high level of delinquency in repayment for government sponsored student loans. According to Curtis Whalen, the new director for student financial aid at UNCC, UNCC alumni and students have a delinquency rate of approximately 12% which is about one half the national average.

"There are two basic loan programs students can apply for, the National Direct Student Loan (NDSL) program, the replacement for the old National Defense Loan, and the Guaranteed Student Loan (GSL). At UNCC we have 438 students involved in the NDSL, which has provided \$285,000 in loans this year, an average of \$600.00 per student. 180 students receive money from the GSL at an average of \$1,200 a student." The difference between the two loan programs is the point of origin for the money. In the NDSL the money is received directly from the federal government; while the GSL money is received from either private sources like banks, or the state government, and is insured by the federal government.

"Both loan programs give students a nine month grace period in which there is no collection on either the principal or the interest. This is provided to give

students a chance to get a job, and get established before they are responsible for the money," said Whalen.

Student loans were first established by Congress in 1958 during the Cold War to encourage mass college education and were called the National Defense Loans. In 1972, according to Donald Woodside, of the Regional Office of Health, Education and Welfare in Atlanta, Congress changed the program to the National Direct Student Loan. "The program was originally established to encourage students to go into teaching, and contained a clause in which any student who went into teaching would receive a partial cancellation of benefit their monies owed. In 1972, it was determined by Congress that the market was properly filled with teachers, and so an Affirmative Action Plan was established in which only teachers who moved into schools deemed as "low income" would qualify. According to Federal Registry dated Wednesday, November 24, 1976, Volume IV, Number 1, page 51970, paragraphs 144-52 and 144-53, these schools are determined as follows. "Any school which is entitled to federal funds under Title I, determined after the state board of education submits a list of schools in which over 50% of the students come from families with incomes under \$3,000 per year. Although, the schools submitted may not

exceed over 25% of the schools in the state, and must be approved by the Commissioner."

"The purpose of the action was to encourage students to enter schools in which the majority of students were poor or handicapped, as it was determined that most teachers would not prefer to teach in these schools. The cancellation benefits on loan principal and interest payments were designed as an incentive plan," said Woodside.

Whalen said that the original loans are given on the basis of financial need of the students. "The determination for financial need is based on a mathematical formula based on ability to pay versus the total cost of college. We include in this formula, such extemporaneous variables as books, tuition, boarding, transportation costs, etc. All students who request financial aid are required to fill out the Financial Need Form which is submitted to the College Scholarship Foundation which computes the mathematical formula."

Many married or independent students apply for student aid. According to Whalen, certain qualifications must be made by these students to qualify for the loans. "If the student has not lived with their parents during the previous calendar year, or been claimed as a dependent by



Curtis Whalen

photo by Don Waterman

(cont'd. on p. 3)