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United States Department of the Interior  
National Park Service

# National Register of Historic Places Registration Form

This form is for use in nominating or requesting determinations of eligibility for individual properties or districts. See instructions in *Guidelines for Completing National Register Forms* (National Register Bulletin 16). Complete each item by marking "x" in the appropriate box or by entering the requested information. If an item does not apply to the property being documented, enter "N/A" for "not applicable." For functions, styles, materials, and areas of significance, enter only the categories and subcategories listed in the instructions. For additional space use continuation sheets (Form 10-900a). Type all entries.

### 1. Name of Property

historic name Afro-American Insurance Company Building  
other names/site number \_\_\_\_\_

### 2. Location

street & number 558 South Dave Lyle Boulevard  not for publication  
city, town Rock Hill  vicinity  
state South Carolina code SC county York code 091 zip code 29730

### 3. Classification

Ownership of Property	Category of Property	Number of Resources within Property	
		Contributing	Noncontributing
<input checked="" type="checkbox"/> private	<input checked="" type="checkbox"/> building(s)	<u>1</u>	_____ buildings
<input type="checkbox"/> public-local	<input type="checkbox"/> district	_____	_____ sites
<input type="checkbox"/> public-State	<input type="checkbox"/> site	_____	_____ structures
<input type="checkbox"/> public-Federal	<input type="checkbox"/> structure	_____	_____ objects
	<input type="checkbox"/> object	<u>1</u>	<u>0</u> Total

Name of related multiple property listing:  
Historic Properties of Rock Hill

Number of contributing resources previously listed in the National Register 0

### 4. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act of 1966, as amended, I hereby certify that this  nomination  request for determination of eligibility meets the documentation standards for registering properties in the National Register of Historic Places and meets the procedural and professional requirements set forth in 36 CFR Part 60. In my opinion, the property  meets  does not meet the National Register criteria.  See continuation sheet.

Mary W. Edmonds 4/21/92  
Signature of certifying official Date  
Mary W. Edmonds, Deputy SHPO, S.C. Dept. of Archives & History  
State or Federal agency and bureau

In my opinion, the property  meets  does not meet the National Register criteria.  See continuation sheet.

\_\_\_\_\_  
Signature of commenting or other official Date  
\_\_\_\_\_  
State or Federal agency and bureau

### 5. National Park Service Certification

I, hereby, certify that this property is:

entered in the National Register.  
 See continuation sheet.

determined eligible for the National Register.  See continuation sheet.

determined not eligible for the National Register.

removed from the National Register.

other, (explain:) \_\_\_\_\_

Patricia Andrews 6/10/92  
\_\_\_\_\_  
Signature of the Keeper Date of Action

**6. Function or Use**

Historic Functions (enter categories from instructions)

Commerce/Trade: business

Commerce/Trade: specialty store

Current Functions (enter categories from instructions)

Commerce/Trade: specialty store

**7. Description**

Architectural Classification

(enter categories from instructions)

Commercial Style

Materials (enter categories from instructions)

foundation Brick

walls Brick

roof Asphalt

other Stone: granite

**Describe present and historic physical appearance.**

The Afro-American Insurance Company Building is a two-story commercial building of brick laid in common bond. The facade has a tan brick veneer, while the sides and rear are in red brick. The facade has brick quoining at the corners and a corbelled brick cornice. At the center is a parapet with recessed panel. The second story of the facade has four one-over-one light windows with rounded-arch transoms and decorative brickwork surrounds accented with granite sills, keystones, and other trim. There is a boxed cornice above the first floor storefront. There are two entrance doors with transoms, one at the left bay and a second entrance set at an angle at the right front corner. They are separated by a storefront which has been altered by a metal awning and plywood bulkhead. The north side elevation has three single windows and a double window on the second level, and a door on the first level, all with brick segmental arches. The south elevation has three windows on the second level and a door and small window on the first. The rear has smaller windows. Some of the windows have been infilled with brick. The building conforms to the Property Type Commercial Buildings and the subtype Two-Part Commercial Block.

**8. Statement of Significance**

Certifying official has considered the significance of this property in relation to other properties:

nationally  statewide  locally

Applicable National Register Criteria  A  B  C  D

Criteria Considerations (Exceptions)  A  B  C  D  E  F  G

Areas of Significance (enter categories from instructions)

Period of Significance

Significant Dates

Architecture

c.1909-1940

c.1909

Ethnic Heritage: Black

Commerce

Cultural Affiliation

N/A

Significant Person

N/A

Architect/Builder

William W. Smith

State significance of property, and justify criteria, criteria considerations, and areas and periods of significance noted above.

The Afro-American Insurance Company Building has significance for its association with the development of commerce in the black community of Rock Hill, for its connection with black ethnic heritage, and as an example of the work of William W. Smith, a black architect and builder of Charlotte, N. C.

The contribution of black citizens to the economic and cultural life of Rock Hill has been significant. In the early part of this century, most of the carpenters, bricklayers, stonemasons, barbers and tailors in Rock Hill were black.<sup>1</sup> For example, at about the turn of the century, Hermon Presbyterian Church, with about 150 members, had five bricklayers and seven carpenters in the congregation.<sup>2</sup> Although most black leaders were educators or ministers, a few businessmen became quite successful. Henry Toole came to Rock Hill as a barber in the 1870s and gradually became a successful businessman who owned three store buildings on Main Street, renting to white-owned businesses.<sup>3</sup> Most black-owned businesses were located on Trade Street. Unfortunately, urban renewal projects in the 1960s removed most of the buildings associated with black businesses. The Afro-American Insurance Company Building is unique in that it was designed and probably built by a black man for use by a black-owned business and has housed a number of businesses over the years which served the black community.

The building was constructed about 1909 to house the local office of the Afro-American Insurance Company. This company, with offices in several southeastern states, was one of several insurance companies owned and operated by blacks and was marketed in the black neighborhoods of cities. The Charlotte office of the company in 1909 had among its officers Dr. J. T. Williams and Thad L. Tate.<sup>4</sup> Tate was a barber who became active in cultural affairs, and was instrumental in securing a branch public library and YMCA in a black neighborhood in Charlotte.<sup>5</sup> Williams, a physician, educator, businessman, and public servant, served from 1898 to 1907 as United States consul to the nation of Sierra Leone.<sup>6</sup> In addition to being officers and investors in the Afro-American Insurance

See continuation sheet

**9. Major Bibliographical References**

See full listing of bibliographical references in the Multiple Property submission, Historic Properties of Rock Hill. The following references pertain to this individual nomination:

Hanchett, Thomas W., "W. W. Smith," Charlotte-Mecklenburg Historic Properties Commission.

Herald (Rock Hill, S. C.), 3 May 1952; 19 March 1897.

Historic Properties in Mecklenburg County, Vol. 1. Charlotte-Mecklenburg Historic Properties Commission, 1988.

Mobley, Joe A. "Charlotte's MIC Building: An Architectural Reminder of the 'New Negro' Movement in North Carolina," Carolina Comments, November, 1983.

See continuation sheet

**Previous documentation on file (NPS):**

- preliminary determination of individual listing (36 CFR 67) has been requested
- previously listed in the National Register
- previously determined eligible by the National Register
- designated a National Historic Landmark
- recorded by Historic American Buildings Survey # \_\_\_\_\_
- recorded by Historic American Engineering Record # \_\_\_\_\_

**Primary location of additional data:**

- State historic preservation office
- Other State agency
- Federal agency
- Local government
- University
- Other

**Specify repository:**

S. C. Department of Archives and History, Columbia, S.C.

**10. Geographical Data**

Acreage of property less than 1 acre

**UTM References**

A 1 7 4 9 6 7 3 0 3 8 6 4 1 9 0  
 Zone Easting Northing

C                                             

B                                               
 Zone Easting Northing

D                                             

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**Verbal Boundary Description**

The property consists of parcel 598-24-01-017 of the York County tax records, and is represented on the accompanying planimetric map #75 for Rock Hill, S. C., drawn at a scale of 1" = 200'.

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**Boundary Justification**

The boundary includes the lot which has been historically associated with the property.

See continuation sheet

**11. Form Prepared By**

name/title Paul M. Gettys  
 organization Paul M. Gettys Associates date 28 September 1990  
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Company, these men were part of the "New Negro" movement of urban blacks who sought to develop an appreciation of business and culture among the black community. The company's building in Rock Hill became an impressive symbol of the aspirations for commercial success among many black leaders. It also was evidence of the growing market for business and financial services within the emerging black middle class.

The designer of the building was William W. Smith (1862-1937) of Charlotte, who began as a brick mason and eventually became an experienced designer and builder.<sup>8</sup> His buildings include Goler Hall and Ballard Hall on the campus of Livingstone College in Salisbury, N. C. and Grace A. M. E. Zion Church in Charlotte (1902).<sup>9</sup> He also designed the Mecklenburg Investment Company Building (1922), the first office building in Charlotte built and owned by blacks for the location of black businesses.<sup>10</sup> Smith's buildings show evidence of skilled and imaginative brick masonry work. The Afro-American Insurance Company Building shares a number of common elements with Smith's other buildings. These include a formal composition, use of some classical elements,<sup>11</sup> strong use of corbelling, and mixture of different colors of bricks.<sup>11</sup> Smith's status as an important black designer and builder in the region adds significance to the building. Although never a registered architect, he played an important role in designing buildings for the black community.

The Afro-American Insurance Company Building has housed a number of black-owned businesses. Both the first and second floors have housed businesses such as a restaurant, grocery stores, the Friendly Aid Society, and seafood shops in addition to the insurance office. Because most buildings which historically housed black businesses in Rock Hill have been destroyed through urban renewal programs, the Afro-American Insurance Company Building has added significance as perhaps the most important surviving example of a commercial building related to the black community.

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FOOTNOTES

<sup>1</sup>Prof. R. W. McGirt, "Negroes and Their Contributions," Rock Hill Historical Research Committees, Paper #21, York County Library.

<sup>2</sup>Herald (Rock Hill, S. C.), 19 March 1897.

<sup>3</sup>Herald (Rock Hill, S. C.), 3 May 1952.

<sup>4</sup>Charlotte City Directory, 1909, p. 7.

<sup>5</sup>Joe A. Mobley, "Charlotte's MIC Building: An Architectural Reminder of the 'New Negro' Movement in North Carolina," Carolina Comments (November 1983), p. 161.

<sup>6</sup>Ibid., p. 162.

<sup>7</sup>Ibid., p. 158.

<sup>8</sup>Ibid., p. 162.

<sup>9</sup>Thomas W. Hanchett, Charlotte-Mecklenburg Historical Properties Commission, paper on W. W. Smith, Mecklenburg County Library, Charlotte, N. C., p. 1.

<sup>10</sup>Historic Properties in Charlotte-Mecklenburg, Vol. 1. Charlotte-Mecklenburg Historic Properties Commission, 1988.

<sup>11</sup>Hanchett, p. 1.