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RUFUS S. LUSK, Publisher
REAL ESTATE FACTS

1830 Jefferson Place, N.W., Washington 6, D. C., REpublic 4111-4467

Race-Based Discrimination and Mortgages in Alexandria

Krystyn R. Moon, PhD

University of Mary Washington

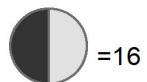
STREET	HSE NO	GRANTOR	GRANTEE	STAMPS	MTGE	RATE	TERM	MORTGAGER
Alfred S	330	Fanny J. Madala	Edw W & Elease T Dixon*	2.75				
Braddock Rd	332	Chas. Wesley	Edw W & Elease T Dixon*	2.75				
Cameron Mills Rd	28	Wm P. Hollis	Ralph M. G. G. G.	2.20				
	242	Wm J. Finch	Linds. J. V. V. V.	7.70				Subj to 1st tr bal 10,306
Chalfonte Dr	705	Annabel N Hilliard	Fredk H & Joyce G Taylor*	17.05				Subj to 2nd tr bal 2,975
Davis Ave	2810	Everett A. Park*	Meyer A & Janet S Bravde*	11.55				8,000 M 1st FSL-Alex
Duke	1423-25	C Duane G. G.	G. W. & Rita M. G. G.	1.65				Subj to 1st tr orig 9,000
Elbert Ave	3821	Jas B. G. G.	Wm J. Jr & Wm T. G. G.	27.50				Subj to 1st tr orig 3,000
Elmore Dr	3305	Fredk S. Cresswell*	Philip B & Barbara H. Neisser*	26.95				4,100 PBA
Fontaine Ave	405	Jos H. Maguire*	Mary E. Maguire					12,500 43/4 19 TIC
Fontaine St	502							12,250 4 1/2 M AST
Fordham Rd	2608							Subj to 1st tr orig 6,800
Henry N	619							9,500 M 1st FSL-Wash
Hilton	152	R L Kane Inc	Pearl Lieberman	7.70				2,500 5 6mo Bearer
Hume	317	Aubrey C. White	Wm J. Jr & Wm T. G. G.	8.80				Subj to 1st tr
Madison	1306	Fitzhugh Thomas	Virginia W. Thomas	7.70				5,239 5M Bearer
Manning	3018	Marie E. G. G.	Wm J. Jr & Wm T. G. G.	2.20				2,434 6M Bearer
McArthur Rd	206	Isaac E. Brooks*	Wm M & Dorothy M. Brown*	13.75				Subj to 1st tr orig 8,000
Monroe Ave	213	Garnett W. Funk*	Mildred L. Davis	10.45				1,828 6MD
Nt Ida Ave	213							Subj to 1st tr bal 19,757
Oakland Terr	639							5,700 6MD 5
								6,000 PBA
								2,100 6M Bearer
								15,000 5sa 6mo Al NB
								Subj to 1st tr bal 3,262
								Subj to 2nd tr bal 11,318

Warning: Historical documents may contain harmful language that reflects the attitudes and biases of their time. For more information, see the National Archive's Statement on Potentially Harmful Content.



Legend

Symbol size scaled to
number of households
on each block



=16

White-owned
households

African American-
owned households



Homeownership by Race

Alexandria, Virginia, 1900

0 0.25 0.5 1 Miles



Date: 8/28/2023
Alexandria Archaeology

AUCTION SALE

By THOMAS L. CARTER, *Auctioneer*

AUCTION SALE: Sale of a desirable house and lot located in Mt. Ida, Jefferson District, Arlington County, Virginia.

By virtue of and pursuant to the terms of a Deed of Trust dated August 25th, 1926, and of record in Deed Book 247 page 109, of the land records of the County of Arlington, Virginia, executed by J. W. Bradley and Dora I. Bradley, his wife, to Robinson Moncure, Trustee, at the request and direction of the party secured by said Deed of Trust, the undersigned trustee will offer for sale at public auction, in front of the Royal Street entrance to the Market House, in Alexandria City, Virginia, on:

Saturday, September 10th, 1927

AT 12 O'CLOCK NOON

That parcel of ground with the improvements thereon and the appurtenances thereunto belonging and being known and designated as:

LOTS Numbered SEVENTEEN and EIGHTEEN [17 and 18] in Block Numbered THREE [3] of Groves' Subdivision of Mt. Ida, as shown on Plat No. 2 thereof, as same is duly dedicated, platted and recorded among the land records of said County in Deed Book 120 page 202 and Deed Book 125 page 179, and being the same property which was conveyed to said J. W. Bradley and Dora I. Bradley' his wife, by Charles W. Harris and wife, and duly recorded among the land records of Arlington County, Virginia.

Said sale is subject to a prior trust for \$2,000.00.

SAID LAND IS IMPROVED BY A MODERN HOME

TERMS OF SALE: Cash. Conveyancing at the cost of the purchaser. A deposit of \$100.00 will be required to be paid by the successful bidder at time property is knocked down by auctioneer, and the terms of sale to be complied with within five days of sale. Otherwise the trustee reserves the right to resell the property at the risk of the defaulting purchaser after five days advertisement of such resale in such manner as said trustee in his discretion deems most advantageous and proper.

ROBINSON MONCURE, Trustee.

Home Owners Loan Corporation (1933) in Alexandria

- Alexandria functioned as a sub-office
- Popular Program
 - 293 local participants
 - \$1,143,000 refinanced loans (1933-1935)
- Patterns:
 - White-middle class families
 - Homes do not all have racially restrictive covenants
 - Located in subdivisions annexed from Arlington County

Housing Act (1934) in Alexandria

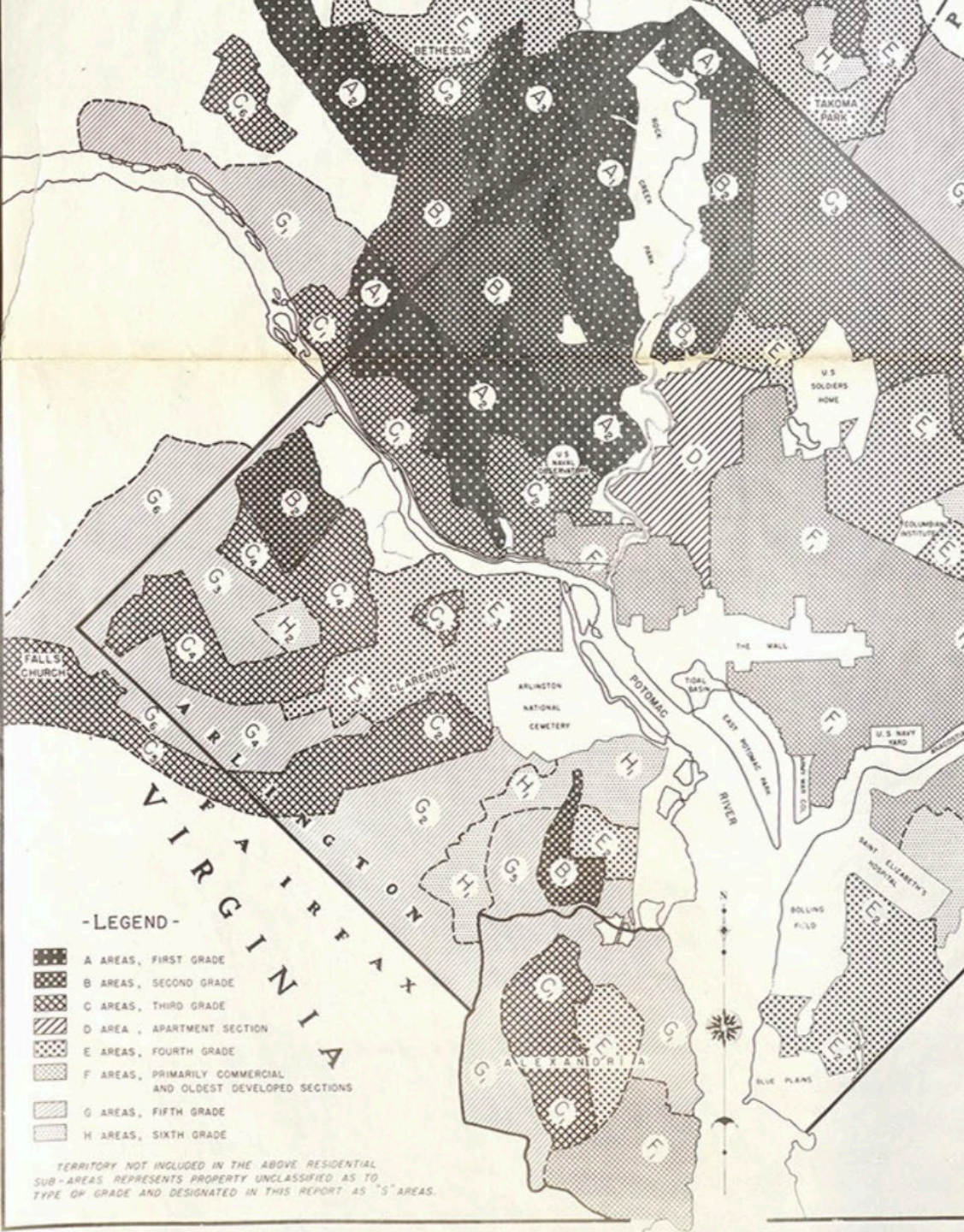
- FHA-backed loan program
- Focus on following:
 - New home, subdivision, or apartment construction
 - Purchase pre-existing home
 - Renovation of historic properties
- \$2,500,000 in loan money available (1935)
- Patterns:
 - Only white-middle class families
 - Located mostly in annexed areas
 - Not always racially restricted in early years



Courtesy, Davis-Ruffner Title Company Papers, Alexandria Archives and Records Center.

FHA's Risk Grading Map (1937)

- Covered large sections of the Washington Metropolitan Area
- Alexandria was divided into 4 categories:
 - C Areas—3rd Grade
 - E Areas—4th Grade
 - F Areas—Primarily Commercial and Oldest Developed Sections
 - G Areas—5th Grade



FHA Grading Map (1937). National Archives II, College Park, MD. Courtesy of Mapping Segregation in Washington, DC (<https://www.mappingsegregationdc.org>).

Land Transfers in Alexandria from Rufus S. Lusk's *Guide* 1951)

Types of Transfers	Total Number	Percentage
Homes	1,685	97%
Businesses/Corporations	43	3%
ARHA	8	.5%
Churches	4	.2%
City Government	3	.2%
Utilities	2	.1%
Non-Profit	1	.05%

Racial Breakdown of Land Transfers from Lusk's *Guide* (1951)

Race	Total Number	% of Home Sales
Black	101	6%
White	1,276	76%
Unlisted*	281	17%
Unsure**	27	2%

* When possible, unlisted grantees were filled in using the 1952 or 1953 city directory.

** The racial identity of buyers was not verified through other historic documentation.

Black Mortgages and Other Homeownership Financing from Lusk's *Guide* (1951)

Type of Lenders	Numbers
Deeds of Trust	2
Savings and Loans	2
Conventional Bank	2
Insurance Companies	2
Building and Loan Associations	10
Assumed	4
Real Estate Company	2
Bearer	16
No Mortgage Info Listed	42
Mortgage Company	8
Real Estate Management Company	2
Individual Names	6
Non-Real Estate Company	1

Courtesy, Rufus S. Lusk and Son Papers, George Washington University, Washington, D.C.

Fair Housing and HUD Acts (1968)

H A T
D R #
52259
Kerns

Please sign four copies Report on title and return Rich copy to CAD

There is Cau casian Race on this subdvn - and it has been
going colored in some sections of it - please
determine if purchasers are Caucasian or not -
we need to make notation under restreiction
exception is not.

I know Saint Elmo -
He is white HAT

Select Locations of FHA- and VA-Backed Mortgages from Lusk's *Guide* (1971)

Subdivision Name	# of Black Buyers	# of White Buyers	# of Unknown Buyers	Total Number
Beverley Hills	0	12	2	14
Braddock Heights	0	7	1	8
Brenton	2	4	1	7
Brookville	0	6	3	9
Del Ray	5	9	2	16
Emma P. Hume	4	2	0	6
Hume Springs	8	0	0	8
Lynhaven	21	6	5	32
Mount Ida	1	9	4	15
NW Alexandria Improvement	1	5	0	6
Rosemont	4	18	8	30
Rosemont Park	0	7	2	9
St. Elmo	7	1	0	8
Seminary Valley	0	8	4	12
Tarleton	0	6	3	9
Temple Park	0	12	1	13
Wakefield	1	15	3	19
Warwick	0	6*	0	6
Westover	17	1	2	20
Westridge	0	11	3	14
Non-Subdivision Lots	1	5	1	7

Questions?



Photograph of 15 E Clifford Avenue (1977). Courtesy, Tax Assessment Records, Special Collections, Alexandria Public Library.