



PRELIMINARY INFORMATION FORM (PIF) for INDIVIDUAL PROPERTIES

DHR No. (to be completed by DHR staff) 121-5233

Purpose of Evaluation

Please use the following space to explain briefly why you are seeking an evaluation of this property.

The sponsor of this Preliminary Information Form would like to take advantage of Historic Preservation Tax incentives for a planned rehabilitation of the property. The property primarily includes two main types of apartment buildings constructed as part of the Seven Oaks housing development constructed during World War II.

Are you interested in applying for State and/or Federal Rehabilitation Tax Credits? Yes [X] No [ ]

Are you interested in receiving more information about DHR's easement program? Yes [ ] No [X]

1. General Property Information

Property name: Seven Oaks

Property address: 731 36th Street

City or Town: Newport News

Zip code: 23607

Name of the Independent City or County where the property is located: Newport News

Category of Property (choose only one of the following):

Building [X] Site [ ] Structure [ ] Object [ ]

2. Physical Aspects

Acreage: Approximately 12.95

Setting (choose only one of the following):

Urban [X] Suburban [ ] Town [ ] Village [ ] Hamlet [ ] Rural [ ]

Briefly describe the property's overall setting, including any notable landscape features:

The Seven Oaks housing development is located within the city limits of Newport News, Virginia just a little over a mile east from the Newport News Shipyard and Downtown area along the James River. The Seven Oaks property consists of a large rectangular tract of land with several groups of units situated over two-and-a-half large blocks between 36th Street to the south, Wickham Avenue to the east, and the railroad tracks to the north. The western end of the property is bordered by a large commercial property and Jefferson Avenue. The blocks are separated by Marshall Avenue, which crosses the railroad tracks, to the east, and Madison Avenue, which ends at the Seven Oaks development, to the west. Some units are arranged in rows, while others are loosely organized into a U-shape, the majority of which face a large central lawn. Driveways/roads interweave throughout the property providing access to the rear of each unit directly. Additionally, concrete walkways provide access to each unit and connect the various areas of the site. A few large trees are spaced throughout the property, while bushes and other vegetation provide a barrier from the train tracks along the northern border of the property.

### 3. Architectural Description

Architectural Style(s): Vernacular, Colonial Revival

If the property was designed by an architect, landscape architect, engineer, or other professional, please list here: Richmond Architect, Merrill C. Lee

If the builder is known, please list here: John C. Abbot Construction Company

Date of construction (can be approximate): c. 1943

#### **Narrative Description:**

In the space below, briefly describe the general characteristics of the entire property, such as its current use (and historic use if different), as well as the primary building or structure on the property (such as a house, store, mill, factory, depot, bridge, etc.). Include the architectural style, materials and method(s) of construction, physical appearance and condition (exterior and interior), and any additions, remodelings, or other alterations.

The Seven Oaks housing development is located within the city limits of Newport News, Virginia just east of the Newport News Shipyard and Downtown area. The property consists of a large rectangular tract of land with several groups of units situated over two-and-a-half large blocks with some units arranged in rows and others arranged into a U-shaped setup with the majority facing a large central lawn. Driveways/roads are located throughout the property providing access to the rear of each unit directly. Additionally, concrete walkways, which access each unit, connect the units and other areas of the site. The property primarily includes two main types of two-story, masonry apartment buildings constructed as part of the Seven Oaks private housing development constructed during World War II in response to the growing need for housing for war-time workers. Today, Seven Oaks remains a privately-run housing community. Out of a total of forty-two buildings, the property primarily includes vernacular, two-story, rectangular buildings with a varying number of apartment units in each building. The property also includes two one-story apartment buildings, a utility building, and a leasing office/community building.

#### Type One

These two-story, three-bay, rectangular buildings have a concrete foundation and seven-course common-bond brick walls and two brick chimneys. They have side-gabled asphalt-shingle roofs with modern vinyl flat stock trim, boxed eaves, and vinyl siding on the gable face. Walls include a brick-header belt course between the first and second floor, and most of this type include a denticulated and corbeled brick cornice beneath the present vinyl cornice along the façade. Windows primarily include symmetrically-placed, modern replacement, single and paired one-over-one, vinyl-sash, double-hung windows with brick sills and concrete lintels. Small vents, which contain concrete lintels, line the basement level. Most of this type include three front entrances. On a typical example, this includes a central, double-leaf porch entry with a brick stoop, a concrete floor, concrete steps, and a vinyl-clad, gable-front portico, with an asphalt-shingle roof, supported by unpainted square wood columns with a simple unpainted wood-picket railing on the sides. Located on each side of the façade are two additional single-leaf, vinyl-clad, porch entries with a brick stoop, a concrete floor, concrete steps, and a hipped asphalt-shingle roof supported by unpainted square wood columns and an unpainted wood-picket railing on each side. Entrance doors include single-leaf, six-panel, hollow-core metal doors with a concrete lintel. The rear elevation of a typical example includes two unpainted wood porches, each servicing two rear apartment entrances. These raised, unpainted wood porches have a shed asphalt-shingle roof with vinyl trim, which is supported by square wood columns, and have an unpainted wood-picket railing and central wooden steps.

## Type Two

The second type of apartment buildings on the property are larger and typically contain six to ten apartment units. These two-story, four-to-six-bay, rectangular buildings have a concrete foundation and concrete block walls with either three or five chimneys depending on the number of units. They have side-gabled asphalt-shingle roofs with modern vinyl flat stock trim, boxed eaves, and vinyl siding on the gable face. Walls include three levels of what appears to be an applied masonry belt course, and most of this type include a denticulated and corbeled brick cornice beneath the present vinyl cornice along the façade. Windows primarily include symmetrically-placed, modern replacement, single and paired one-over-one, vinyl-sash, double-hung windows. Small vents line the basement level. Most of this type include four front entrances, although the larger ones contain six front entrances. On a typical example, this includes two central, double-leaf porch entries with a concrete block stoop, a concrete floor, concrete steps, and a hipped asphalt-shingle roof, supported by unpainted square wood columns with a simple unpainted wood-picket railing on the sides. Located on each end of the façade are two additional single-leaf, vinyl-clad, porch entries with a concrete block stoop, a concrete floor, concrete steps, and a hipped asphalt-shingle roof supported by unpainted square wood columns and an unpainted wood-picket railing on each side. Entrance doors include single-leaf, six-panel, hollow-core metal doors. The rear elevation of a typical example includes three unpainted wood porches, each servicing two rear apartment entrances. These raised, unpainted wood porches have a shed asphalt-shingle roof with vinyl trim, which is supported by square wood columns, and have an unpainted wood-picket railing and central wooden steps. The larger examples of this building type include an additional double-leaf porch entry on the façade, as well as an additional rear porch.

## Interior

The interior of most units consists of a kitchen, a foyer/living area, a dining room, a bathroom, and two bedrooms. Typical two-story units contain the kitchen, dining room, and foyer/living room on the first floor, while the bathroom and bedrooms are located on the second floor. A typical interior has carpet floor in the living spaces and engineered wood flooring in the kitchen and bathroom. Other finishes included a combination of flat and swirl-textured plaster walls and ceilings. Door frame, window, and baseboard trim is located throughout a typical unit and appears to be a combination of historic and modern material. Most interior doors include simple, hollow-core, flush wood doors.

## Other Buildings

Four other buildings on the property include two one-story apartment buildings, a utility building, and a leasing office/community building. The two one-story, rectangular apartment buildings have a concrete foundation and stretcher-bond brick veneer walls. The façade of each building features cross-gables and single-leaf pedimented entry porticos on the façade above each entrance. Larger cross gables are located in the center and are flanked by a single-leaf pedimented portico entry on each side, while the ends of each building contain a smaller cross gable with only one single-leaf pedimented portico entry on the interior side. Each cross-gable face, including the pedimented portico, is clad in vinyl. The pedimented portico entries each have an asphalt-shingle roof and are supported by unpainted square wood columns. The smaller of the two buildings contains four entrances, while the larger of the two contains a total of six entrances. Each building has a side-gabled asphalt-shingle roof with modern vinyl flat stock trim and boxed eaves. Windows include modern replacement single and paired one-over-one, vinyl-sash, double-hung windows with brick sills. Some of the windows feature a soldier-course lintel. Entrance doors include single-leaf, six-panel, hollow-core metal doors. Based on 1952 and 1955 Sanborn Maps, which show these as two-story buildings, it is likely that these were later modified to provide ADA-accessible units.

Centrally located at the rear of the property there is a one-story utility building. This five-bay, rectangular building has a brick foundation, seven-course common-bond brick walls, and a steeply-pitched asphalt-shingle

hipped roof and vinyl trim. The building features one brick chimney. The façade features a central, single-leaf, six-panel wood door located in what appears to be a modified opening. Two boarded up windows, with brick sills and jack arches, flank the door on the façade. Two additional windows are located on the east elevation. The west elevation features a modern double-leaf entrance located within a modified, and previously-infilled, arched loading opening with a brick arch.

The other one-story building on the property serves as the leasing office and community building. This three-bay, rectangular building has a concrete foundation and stretcher-bond brick veneer walls. It has a side-gable asphalt-shingle roof with a cross-gable at each end of the façade. It has flat-stock vinyl trim, boxed eaves, and in keeping with the rest of the property, each cross-gable face is clad in vinyl. Windows include both single and paired one-over-one, vinyl-sash, double-hung windows with brick sills and brick soldier-course lintels. Entrance doors include single-leaf, six-panel, hollow-core metal doors.

### Integrity Analysis

The Seven Oaks housing development includes approximately forty-two buildings that reflect the property's development history as World-War II-era housing and continued multi-family rental housing. A preliminary survey of the property found approximately thirty-eight contributing buildings. Overall, the property retains integrity associated with its construction and continued use as a World War II housing development. The property's boundary represents the physical area originally associated with Seven Oaks, therefore, it retains integrity of location. Since the property retains the same layout and remains adjacent to other housing developments from the same period, the property retains integrity of setting. Most of the buildings throughout the property retain the physical elements associated with their original design, including the general architectural features, form, and limited stylized elements. Since the majority of the materials have been replaced with poor quality modern materials, such as vinyl, the property is generally low in integrity of materials. However, given that it was purpose-built to house war workers and the speed in which the property was developed, the use of standard to substandard materials was likely more common for housing developments during this period. Due to this, as well as the FHA's role in material selection, including their oversight in selecting a faulty duct material from the start, low integrity of materials, to a certain degree, is inherent to the property's original design and use. Therefore, albeit on a looser scale than is traditional, the buildings retain integrity of design, materials, and workmanship. Lastly, the property retains integrity of feeling and association with emergency World War II war-time worker housing.

Briefly describe any outbuildings or secondary resources (such as barns, sheds, dam and mill pond, storage tanks, scales, railroad spurs, etc.), including their condition and their estimated construction dates.

#### 4. Property's History and Significance

In the space below, briefly describe the history of the property, such as significant events, persons, and/or families associated with the property. Please list all sources of information used to research the history of the property. (It is not necessary to attach lengthy articles or family genealogies to this form.)

If the property is important for its architecture, engineering, landscape architecture, or other aspects of design, please include a brief explanation of this aspect.

The Seven Oaks housing development, constructed ca. 1943, was designed by Richmond architect, Merrill C. Lee, and built by John C. Abbott Construction company. The project developed by brothers Edwin K. Philips and Judge Sinclair Philips, was constructed for “qualified war workers” in an effort to alleviate the housing shortage associated with the military growth and expansion in Newport News during World War II.<sup>1</sup> The development, which consisted of 220 two-story apartment units, was built privately with the assistance of Federal Housing Administration Insured Mortgages. Seven Oaks was one of only two privately-constructed war housing developments constructed within the city limits of Newport News, as most were constructed in the counties due to the necessity of requiring large areas of land that were not available in the city. Furthermore, Seven Oaks was the only one of those two that consisted of two-story buildings.<sup>2</sup>

The Seven Oaks housing development, located at 731 36<sup>th</sup> Street in Newport News, Virginia, is locally significant under Criterion A in the area of Community Planning and Development for its association with the tremendous increase in public and private housing in Newport News in response to the city's population growth and housing shortages during World War II. Seven Oaks is also eligible under Criterion A in the area of Government for its association with the Federal Housing Administration and the agency's Title VI Mortgage Insurance program, also known as the “War Housing Insurance Fund”. Seven Oaks is also eligible under Criterion C for its association with prominent Richmond architect Merrill C. Lee, and as a local representation of FHA-insured housing design, materials, and construction. Seven Oaks expresses the development themes of Newport News and is representative of privately-developed housing in the area, and has a period of significance from c.1943, when the development was constructed, through 1970, since it has remained a privately-operated housing development. Today, Seven Oaks conveys the elements associated with its development and original design, such as the setting, the relationship of the buildings to each other and the site, and retention of the fundamental design elements of the rectangular, two-story, masonry, multi-family dwelling units.

#### Criterion A

##### Community Planning and Development

The Seven Oaks housing development is significant under Criterion A for Community Planning and Development for its association with the tremendous increase in public and private housing in Newport News in response to the city's population growth and housing shortages during World War II as a result of war-time job creation, such as the vast expansion of the shipyard.

In Newport News in the early 1900s, the shipbuilding industry expanded exponentially which created numerous jobs, as well as a severe need for additional housing. Prior to World War I, there were approximately five-thousand men employed in shipbuilding, while the number increased to approximately seven-thousand and five hundred by the time America declared war in 1917. Despite the number of men enlisting in the United States military, the number quickly increased to twelve-thousand and five hundred. Around this time, Newport News

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<sup>1</sup> “Total Construction For 11 Months in City \$1,336,373”, *Daily Press*, December 19, 1943, p. 3

<sup>2</sup> Committee on Housing and Slum Clearance, *Survey Study and Recommendations on Housing for the Lower Peninsula of Virginia* (Newport News, VA, 1946), 10.

was established as a major port of embarkation, and with it, army cantonments and warehouses were established in the vicinity.<sup>3</sup>

Throughout the early-to-mid-twentieth-century, the shipyard and other smaller industries continued to support jobs in the area, and thus the population of Newport News continued to increase. With this, the need for additional, as well as more suitable, housing continued to increase. This pattern continued throughout the twentieth-century with the exception of a small population decrease during the Great Depression since the Peninsula was also affected.<sup>4</sup> However, the city fared relatively well and was soon annexing land to increase expansion. In December of 1938, Newport News City Council declared the need for a local Housing Authority to alleviate slum conditions and take advantage of the financial aid that was offered under the Federal Housing Authority.<sup>5</sup> In 1939 the city formally established the Newport News Redevelopment and Housing Authority to eliminate slums and focus on civic betterment and community beautification. By November of that year, they had applied to the Federal Housing Authority for construction of 252 dwelling units for families.

Although both the Newport News and Federal Housing Authority were initially focused on slum clearance and furnishing low-rent housing under the New Deal programs, they quickly shifted focus to emergency housing as the extreme shortage of beds for war workers became evident.<sup>6</sup> Due primarily to the expansion of the shipyard and increasing number of military contracts, in addition to local troop mobilization, the population in Newport News continued to increase. Employment in the Newport News Shipbuilding and Dry Dock Company rose from 10,000 in 1939 to approximately 32,000 in 1943.<sup>7</sup> Furthermore, the Hampton Roads Port of Embarkation, which was activated in June 1942 and remained open until January 1946, would filter more than 1.5 million people and 15 million tons of freight in addition to employing more than seven thousand civilians at headquarters in Newport News. Between these two major enterprises during the war years, the civilian population rose 77.2 percent between 1940 and 1943.<sup>8</sup> As a result, numerous defense housing developments were constructed to deal with the continuous and fast-growing population.<sup>9</sup>

To meet the demand, the government enabled more than 13,000 public and temporary housing units, in at least 36 different complexes, to be constructed in the early 1940s.<sup>10</sup> By 1942, the Federal Housing Authority had built approximately 200,000 family and dormitory dwelling units through roughly 670 projects with as many as 168,000 units from 338 projects already in planning.<sup>11</sup> Nearly forty million dollars was spent in the development of emergency war-time housing. Funds from FHA-insured loans, used in privatized housing construction, amounted to approximately \$11,000-\$548,000.<sup>12</sup> Unlike the public and temporary housing projects, those developed under the Federal Housing Administration's Title VI Mortgage Insurance were, for the most part, considered permanent housing developments with the anticipation of remaining in private ownership following the war. One of those was Seven Oaks, which was constructed in c.1943 during the height of the population boom, and consisted of 220 two-story apartment units for "qualified war workers". During the war years, a little over three thousand family units were built in this group and were primarily constructed outside the city limits in what was then Elizabeth City and Warwick counties. Of those twenty developments, which included Sussex Hilton, Beaconsdale, Betsy Lee Gardens, Dunbar Gardens, Colonial Place, Homestead, Kenilworth Farms,

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<sup>3</sup> Amy Waters Yarsinske, *Newport News Through the 20<sup>th</sup> Century* (Croydon, LDN: Arcadia Publishing, 2016), 49.

<sup>4</sup> Annie Lash Jester, *Newport News, Virginia 1607-1960* (Newport News, VA: The City of Newport News, 1961), 177.

<sup>5</sup> Housing Authority of the City of Newport News, *Beter Homes for Newport News* (Newport News, VA, 1946), 6-9.

<sup>6</sup> John V. Quarstein and Parke S. Rouse, Jr., *Newport News A Centennial History* (Newport News, VA: City of Newport News, 1996), 137-138.

<sup>7</sup> Committee on Housing and Slum Clearance, *Survey Study and Recommendations on Housing for the Lower Peninsula of Virginia* (Newport News, VA, 1946), 10.

<sup>8</sup> John V. Quarstein and Parke S. Rouse, Jr., *Newport News A Centennial History* (Newport News, VA: City of Newport News, 1996), 133-140.

<sup>9</sup> Annie Lash Jester, *Newport News, Virginia 1607-1960* (Newport News, VA: The City of Newport News, 1961), 195.

<sup>10</sup> "Peninsula Housing: Siding", *Daily Press*, July 1990, p. 2

<sup>11</sup> Frank S. Horne, "War Homes in Hampton Roads," *Journal of Negro Life* 20 (July 1942): pp. 1-3.

<sup>12</sup> "40 Millions...Spent Here on War Housing", *Daily Press*, May 10, 1945, p. 4

Maury Place, Smith Development, Hampton Roads, Hilton Park, North Hilton, Southampton Apartments, Sussex Hampton, Armstrong Gardens, Briarfield Manor, St. James Terrace, Huntington Court, Seven Oaks, and Cavalier Courts, Seven Oaks was one of only two privately-built, FHA-insured war developments constructed within the World War II-era city limits of Newport News. Seven Oaks was also one of only two developments out of the twenty privately-developed, FHA-insured housing that consisted of two-story apartment buildings. The only other development containing two-story apartment buildings was Huntington Court, which was constructed in the county. Therefore, since the only other privately-developed, FHA-insured housing development constructed within the city was St. James Terrace, which consisted of traditional one-story multi-family apartment units, Seven Oaks is the only two-story privately-developed, FHA-insured housing development constructed within the World War II-era city limit of Newport News during this period.<sup>13</sup> The remainder of the housing developments consisted of individual frame construction, traditional apartment units, and one-story row buildings constructed outside the World-War II-era city limits of Newport News.<sup>14</sup> As such, Seven Oaks is the only one of its type. Contrastingly, Seven Oaks was one of many communities insured for only white tenants, as only two of these twenty privately-constructed, FHA-insured developments, Dunbar Gardens and Smith Development, were constructed for African-Americans.

Seven Oaks is also notable as the largest housing project, as well as the largest overall construction project, to be constructed in Newport News in 1943. Of the total funds spent on construction within the year, totaling \$1,336,373, \$1,099,831 was devoted to new construction. Seven Oaks constituted a major portion of fifteen permits totaling \$705,660 in estimated cost for the year. The second largest project, which was the construction of the new safety department building, was just started in November of 1943 at an estimated cost of only \$273,000. The rest of the project for the year were small, 135 of which only totaled \$76,269 altogether.<sup>15</sup>

## Government

Seven Oaks is also significant under Government for its association with the Federal Housing Administration and the agency's Title VI Mortgage Insurance program, also known as the "War Housing Insurance Fund". As an FHA-insured, private housing development, Seven Oaks was required to house families who worked in industries related to the war effort, at least until the end of the war. The majority of those living in Seven Oaks were employed at the Newport News Shipyard, and all of the tenants were white. In addition to representing the response to the city's housing needs, Seven Oaks' history as a "white only" community is representative of the role that the FHA played in furthering the practice of racial segregation among public and private housing.

As an FHA-insured property, all design, materials, and construction methods required the approval of the agency, providing insight into the standards of development during the period. In the 1950s, the Seven Oaks owners filed a lawsuit against the Federal Housing Administration, bringing to light the potential challenges that these World War II-era developments faced in the post-war period. Although there was an attempt to try to negotiate outside of the courts, negotiations ceased in early 1946 and the Federal Housing Administration took over the Seven Oaks corporation, as the charter of corporation allowed the organization to do. In the charter, it was outlined that the preferred stockholders, of which the FHA owned 100 shares, could take over the corporation in the event of a default by the corporation.<sup>16</sup> Following this, the owners of Seven Oaks charged the Federal Housing Administration, as the backer of the construction loan, of carelessness and negligence in selecting and requiring the use of a flammable and combustible asphalt composition material in the furnace ducts for the buildings that were part of the Seven Oaks development. The owners claimed that the duct had caught fire in several locations. As a result, the project was deemed unsafe and unacceptable for habitation thus causing

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<sup>13</sup> Committee on Housing and Slum Clearance, *Survey Study and Recommendations on Housing for the Lower Peninsula of Virginia* (Newport News, VA, 1946), 10-14.

<sup>14</sup> Committee on Housing and Slum Clearance, *Survey Study and Recommendations on Housing for the Lower Peninsula of Virginia* (Newport News, VA, 1946), 14.

<sup>15</sup> "Total Construction For 11 Months in City \$1,336,373", *Daily Press*, December 19, 1943, p. 3

<sup>16</sup> "Housing Unit Sale Indicated", *Virginia Pilot*, April 11, 1946, p. 19

it to be condemned by the City of Newport News, which resulted in their default on the mortgage.<sup>17</sup> Charging the FHA with a breach of trust, including seeking a profit, they sued for a sum starting at \$50,000.<sup>18</sup>

Early on, architect Merrill C. Lee became involved in the dispute. Having seen the story about the imminent foreclosure of Seven Oaks in the news, Lee immediately offered his services to the FHA, Powell Seward, and Claud Davenport (president of the First Mortgage Corporation) in order to clarify the duct situation. In his mind, completion of the Seven Oaks project was not satisfactory due to the condition of the ducts. Lee was called to testify as part of the lawsuit brought against the FHA. As part of his testimony, Lee specified that in obtaining an FHA insurance commitment, which was for a total of \$932,000, the Seven Oaks corporation listed as capital such items as land, architects', and contractors' services and other items. For this project, Lee was paid a fee of \$30,000, as well as 275 shares of common stock of the corporation valued at \$50 per share, for which he signed an agreement as part of the contract to draw the plans. In 1944, Lee sold the stock back to the owners of Seven Oaks. Regarding the use of a fibre as a heating duct, Lee testified that he was not aware that meantime metal materials had been substituted for the fabricated materials and denied any responsibility for failure of the materials as it was up to the FHA to approve the materials used, specifically the ducts. During the hearing on September 19, 1951, a series of letters between Lee, the FHA, the Fabricated Products Company, and WPB<sup>19</sup> were brought forth. In these letters, the use of a fibre as a heating duct for the project was initially recommended and later refuted. Another interesting factor in the construction of Seven Oaks is that, according to architect Lee, he was allowed to use the Richmond building code in conjunction with the Newport News building code. During court proceedings, Lee also clarified that he had consulted with the Newport News building bureau and director in regard to materials to be used in buildings.<sup>20</sup>

In addition to the organization's role in the construction process and materials, the FHA also played a role in furthering the practice of racial segregation among public and private housing. As a "white only" development, Seven Oaks is a representative of that role of the FHA among privatized housing developments. Established by a 1941 amendment to the National Housing Act in 1934, the Federal Housing Administration Title VI mortgage insurance program was intended to assist with the financing of housing for war workers during the war. Its Section 608 program allowed private developers to construct multi-family and group housing rental projects.<sup>21</sup> The Section 608 program was ultimately shut down in 1950 due to rumors of fraud and corruption. In 1955, the Senate Committee on Banking and Currency formally investigated the program and found that private developers, with the help of FHA officials, had received inflated mortgages in excess of land and building costs.<sup>22</sup>

Prior to the creation of the 1932 Federal Home Loan Bank Act (FHLB), the Federal involvement in housing had been limited to the 1916 Federal Land Bank system and the construction of military housing during WWI. The FHLB, which was later incorporated into the Home Owners Loan Corporation (HOLC), was influential in the establishment of subsequent housing legislation, such as the 1933 Home Owners Loan Act and the Housing Act of 1934. The HOLC, which also aimed at mortgage assistance through loans, was one of the initial drivers in an appraisal rating system based on factors such as the condition of the property, the location in the city, the neighborhood, racial homogeneity, land-use controls, and deed restrictions used to determine the viability of providing financial assistance. While the highest value was given to all-white neighborhoods, the lowest appraisal value was given to African-American neighborhoods, the effect of which devalued minority and racially-diverse

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<sup>17</sup> "FHA Gets Delay in Legal Action", *Virginia Pilot*, January 12, 1947, p. 6

<sup>18</sup> "2<sup>nd</sup> Seven Oaks Plea Continued in Federal Court", *Daily Press*, November 27, 1951, p. 16

<sup>19</sup> This information was obtained from a newspaper article that did not specify who or what "WPB" is. Therefore, it is unknown at this time.

<sup>20</sup> "Seven Oaks Architect Has Full Day of Testimony Here", *Daily Press*, September 20, 1951, p. 2

<sup>21</sup> Franklin D. Richards, *Sixteenth Annual Report of the Federal Housing Administration* (Washington: United States Government Printing Office, 1950), 144.

<sup>22</sup> Arnold R. Hirsch, "'The Last and Most Difficult Barrier': Segregation and Federal Housing Policy In The Eisenhower Administration, 1953-1960," 2005, pp. 11-14.

neighborhoods thereby disqualifying them from government-insured private investment funds.<sup>23</sup> This discriminatory rating system was driven primarily by the long-accepted opinion among real estate agents, appraisers, brokers, and mortgage bankers that the movement of African-Americans into white neighborhoods would undermine property values, contribute to neighborhood deterioration, and lead to other negative consequences. Such leaders in the real estate and lending industries were also influential in the development of several critical policies in the Housing Act of 1934 that formed the elements of the FHA that contributed to racial discriminatory housing practices.<sup>24</sup>

Building on the 1932 Federal Home Loan Bank Act (FHLB), the 1933 Home Loaners Act, and the principals of the HOLC, the Federal Housing Administration also developed a set of standards to guide financing along with a risk rating system. According to the Federal Housing Administration's Underwriting Manual, mortgage risk rating is the process of analyzing the major factors of risk undertaken by the creation of a mortgage loan in accordance with the risk involved in the loan transaction or with the insurance of a mortgage. Established by the terms of the Housing Act, the risk rating was designed to provide a uniform method for determining whether or not the dwelling mortgage is eligible for insurance, as well as a basis for classifying mortgages as to their quality as investments. Risk, as defined by the FHA, includes the probability of difficulty in connection with collections, unusual expense in connection with collections, excessive serving costs, cost of foreclosure, delay in foreclosure, cost of rehabilitation, cost of carrying until sold, cost of resale, and loss on resale.<sup>25</sup> These risk factors focused on neighborhood and location statistics, the relationship between the physical property and the neighborhood/conformity and non-conformity between the neighborhoods and individual homes, and wealth of the borrower.<sup>26</sup> The risk rating for rental properties, specifically, involved thirty-four risk elements that were divided into five categories based on property, location, earning expectancy, the borrower, and mortgage patterns.<sup>27</sup>

Since the FHA appraisal/risk-rating system considered older neighborhoods along with those of mixed or a minority race to be unstable and, therefore, not worth of investment, the FHA was influential in furthering segregation among neighborhoods and housing developments. African-American neighborhoods, which received the lowest approval rating making it nearly impossible to borrow money to improve or rebuild, were colored in red, or "redlined".<sup>28</sup> Designed to counter the housing deficit by easing lenders with a federal guarantee, Section 608 under Title VI had control of billions of dollars of mortgage insurance funds. Desperately needed by debilitated lending institutions during this period, this insurance program allowed the FHA the power and the room to dictate and influence the national lending and planning practices to an unheard-of degree within the history of the housing market. As the governing body insuring mortgages and ensuring the growth of the housing market, the FHA sought to eliminate any elements of risk that would undermine real estate development. By associating minority groups, namely African-Americans, with high risk, the FHA made it nearly impossible for lending to take place in mixed racial neighborhoods and, therefore, directed all capital gain to exclusively homogenous white neighborhoods.<sup>29</sup> The FHA even went so far as to point out to land

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<sup>23</sup> K. Gotham, "Racialization and the State: The Housing Act of 1934 and the Creation of the Federal Housing Administration," *Sociological Perspectives* 43, no. 2 (2000): pp. 305-306, <https://doi.org/10.2307/1389798>.

<sup>24</sup> K. Gotham, "Racialization and the State: The Housing Act of 1934 and the Creation of the Federal Housing Administration," *Sociological Perspectives* 43, no. 2 (2000): pp. 301-303, <https://doi.org/10.2307/1389798>.

<sup>25</sup> United States. Federal Housing Administration. *Underwriting Manual: Underwriting and Valuation Procedure under Title II of the National Housing Act*, Washington. (1936), pp. 601-606.

<sup>26</sup> United States. Federal Housing Administration. *Underwriting Manual: Underwriting and Valuation Procedure under Title II of the National Housing Act*, Washington. (1936), pp. 603-611. 1

<sup>27</sup> United States. Federal Housing Administration. *Underwriting Manual: Underwriting and Valuation Procedure under Title II of the National Housing Act*, Washington. (1936), pp. 619.

<sup>28</sup> Bryan Clark Green, "Federal Housing Administration-Insured Garden Apartments in Richmond, Virginia, 1942-1950, MPD," National Register of Historic Places Nomination Form (Washington, DC: U.S. Department of the Interior, National Park Service, 2007), Section 8.

<sup>29</sup> J. Kimble, "Insuring Inequality: The Role of the Federal Housing Administration in the Urban Ghettoization of African Americans," *Law & Social Inquiry* 32, no. 2 (2007): pp. 400-403.

developers and realtors that properties should continue to be occupied by the same social and racial classes if a neighborhood is to retain stability. FHA personnel were warned not to insure mortgages on homes unless they were racially homogenous, separated from blighted or undesirable influences, and were covered by a racially restrictive covenant.<sup>30</sup> Not only were high ratings given to properties where no African-American's were living on or nearby, but their risk estimates were lowered if the deed included restrictive language to prohibit resale to African-Americans.<sup>31</sup> The FHA's discriminatory appraisal guidelines and evaluation criteria were eventually adopted as standard practice and thus racial discrimination, segregation, and denying insured-mortgages based solely on location, became normal and common among private real estate firms and lending institutions throughout the housing industry.<sup>32</sup> As a result of FHA-influence into the private market, only a little over a hundred total dwelling units were constructed by private enterprise for African-American occupancy during this period.<sup>33</sup> As such, the national government, through the Federal Housing Administration, was directly influential in furthering racial segregation among neighborhoods and housing developments during the 1930s and 1940s, as well as the post-war years.

## Criterion C

Seven Oaks is also representative of the role that the FHA had in design and construction of World War II housing developments. The Seven Oaks architect, Merrill C. Lee, was not only a prominent and prolific designer in the state during the period, but also served as the chief architectural supervisor for the Federal Housing Administration of Virginia. His experience included a wide range of residential and commercial construction and restoration projects throughout the state, most notably including the U.S. Parcel Post building and the Jefferson State Office Building in Capitol Square, Richmond, as well as the restoration of Chatham manor in Fredericksburg, Virginia.<sup>34</sup>

Of the twenty privately-developed, FHA-insured housing projects, Seven Oaks was one of only two constructed within the city limits of Newport News.<sup>35</sup> Seven Oaks was also one of only two developments that consisted of two-story apartment units. Seven Oaks represents the only privately-developed, FHA-insured community of its type located within the World War II-era city limits of Newport News. The row-house style architecture and courtyard layout of the Seven Oaks community is also noticeably different from the public housing units just across the street. As an FHA-insured property, all design, materials, and construction methods required the approval of the agency, providing insight into the standards of development during the period. In contrast to low-income public World War II housing developments, which were seen as temporary and meant to be torn down after the war, privately-developed World War II housing was in most cases intended to be permanent. As a result of this, as well as the role of the FHA in approving material choices and construction practices, the basic construction of the privately-developed housing units largely featured more long-lasting materials despite the haste in which they were constructed. Many of the public housing developments featured asbestos and transite siding, which was often damaged easily, according to residents. In contrast, the private developments primarily featured brick, concrete, and concrete block as the primary materials.<sup>36</sup>

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<sup>30</sup> K. Gotham, "Racialization and the State: The Housing Act of 1934 and the Creation of the Federal Housing Administration," *Sociological Perspectives* 43, no. 2 (2000): pp. 307-311, <https://doi.org/10.2307/1389798>.

<sup>31</sup> Richard Rothstein, *The Color of Law: A Forgotten History of How Our Government Segregated America* (New York, NY: Liveright Publishing Corporation, 2017), 83-84.

<sup>32</sup> Kenneth T. Jackson, *Crabgrass Frontier: The Suburbanization of the United States* (New York, NY: Oxford University Press, 1985), 217.

<sup>33</sup> Committee on Housing and Slum Clearance, *Survey Study and Recommendations on Housing for the Lower Peninsula of Virginia* (Newport News, VA, 1946), 14.

<sup>34</sup> Robert E. Dalton and John E. Wells, "Lee, Merrill Clifford," in *The Virginia Architects 1835-1955: A Biographical Dictionary* (Richmond, VA: New South Architectural Press, 1997), pp. 251-252.

<sup>35</sup> Committee on Housing and Slum Clearance, *Survey Study and Recommendations on Housing for the Lower Peninsula of Virginia* (Newport News, VA, 1946), 10-14.

<sup>36</sup> "Peninsula Housing: Siding", *Daily Press*, July 1990, p. 2

## Location Coordinates

1. Lat: 36.99216 N  
Lon: -76.41866 W
2. Lat: 36.99174 N  
Lon: -76.41743 W
3. Lat: 36.98917 N  
Lon: -76.42382 W
4. Lat: 36.98970 N  
Lon: -76.72415 W
5. Lat: 36.99079 N  
Lon: -76.42207 W

**5. Property Ownership** (Check as many categories as apply):

Private:  Public\Local \_\_\_\_\_ Public\State \_\_\_\_\_ Public\Federal \_\_\_\_\_

**Current Legal Owner(s) of the Property** (If the property has more than one owner, please list each below or on an additional sheet.)

name/title: George Mirmelstein  
organization: SO Limited Partnership  
street & number: 229 McLaws Circle  
city or town: Williamsburg state: VA zip code: 23185  
e-mail: gmirmelstein@bconconst.com telephone: 757-874-6767

Legal Owner's Signature: \_\_\_\_\_

Date: 7/23/20

*•• Signature required for processing all applications. ••*

In the event of corporate ownership you must provide the name and title of the appropriate contact person.

Contact person: Jared Remington, Founder & Managing Partner

Daytime Telephone: 646-389-3050

**Applicant Information** (Individual completing form if other than legal owner of property)

name/title: Jared Remington  
organization: CC Seven Oaks, LLC  
street & number: 131 Soundview Lane  
city or town: New Canaan state: CT zip code: 06840  
e-mail: jr@codecap.co telephone: 646-389-3050

**6. Notification**

In some circumstances, it may be necessary for DHR to confer with or notify local officials of proposed listings of properties within their jurisdiction. In the following space, please provide the contact information for the local County Administrator, City Manager, and/or Town Manager

name/title: Cynthia D. Rohlf  
locality: City of Newport News  
street & number: 2400 Washington Avenue  
city or town: Newport News state: VA zip code: 23607  
telephone: 757-926-8411

## Legend

- USGS GIS Place names
- County Boundaries

Seven Oaks  
731 36th Street  
Newport News, VA

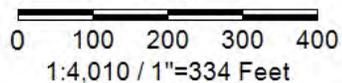
### Location Map Coordinates:

1. Lat: 36.99216 N  
Lon: -76.41866 W
2. Lat: 36.99174 N  
Lon: -76.41743 W
3. Lat: 36.98917 N  
Lon: -76.42382 W
4. Lat: 36.98970 N  
Lon: -76.72415 W
5. Lat: 36.99079 N  
Lon: -76.42207 W

 Property Boundary



Feet



**Title: Seven Oaks Location Map - 121-5233**

**Date: 7/15/2020**

*DISCLAIMER: Records of the Virginia Department of Historic Resources (DHR) have been gathered over many years from a variety of sources and the representation depicted is a cumulative view of field observations over time and may not reflect current ground conditions. The map is for general information purposes and is not intended for engineering, legal or other site-specific uses. Map may contain errors and is provided "as-is". More information is available in the DHR Archives located at DHR's Richmond office.*

*Notice if AE sites: Locations of archaeological sites may be sensitive the National Historic Preservation Act (NHPA), and the Archaeological Resources Protection Act (ARPA) and Code of Virginia §2.2-3705.7 (10). Release of precise locations may threaten archaeological sites and historic resources.*

## Legend

- USGS GIS Place names
- County Boundaries

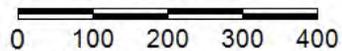
Seven Oaks  
731 36th Street  
Newport News, VA

NC Non-Contributing

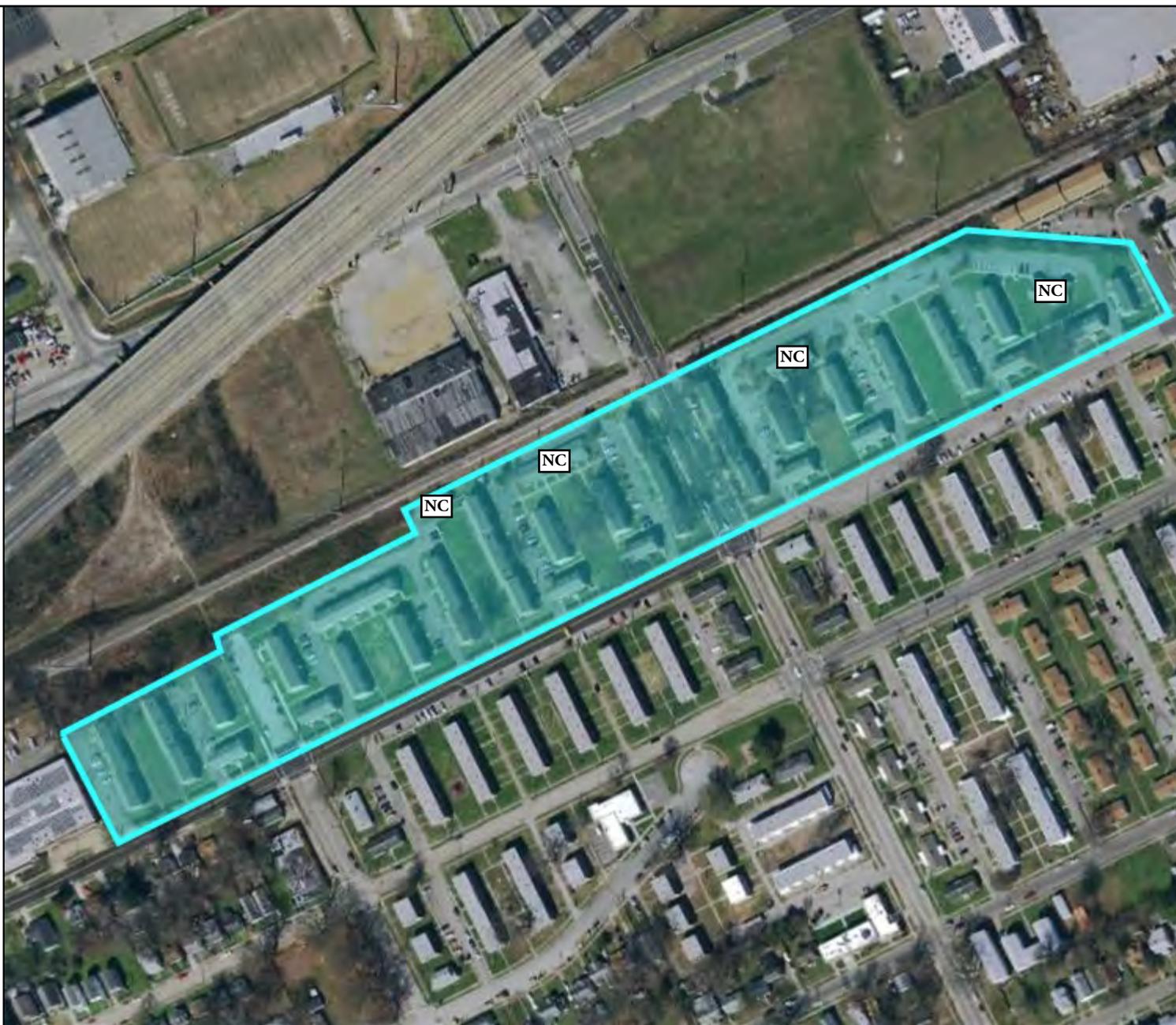
Property Boundary



Feet



1:4,010 / 1"=334 Feet



**Title: Seven Oaks Sketch Map**

**Date: 7/15/2020**

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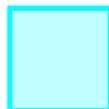
*Notice if AE sites: Locations of archaeological sites may be sensitive to the National Historic Preservation Act (NHPA), and the Archaeological Resources Protection Act (ARPA) and Code of Virginia §2.2-3705.7 (10). Release of precise locations may threaten archaeological sites and historic resources.*



**Legend**

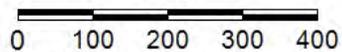
- USGS GIS Place names
- County Boundaries

Seven Oaks  
Newport News, VA

 Proposed Seven Oaks  
Boundary



Feet



1:4,010 / 1"=334 Feet

**Title: Seven Oaks Photo Key**

**Date: 7/15/2020**

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