Walking the Red Line: Roanoke and the Legacies of HOLC Residential Segregation

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Abstract

With the Great Depression threatening home mortgages across the nation, the federal government scrambled to create a systematic process to stop foreclosures by granting home loans to homeowners most worthy of receiving government support. The resulting Home Owners' Loan Corporation (HOLC) maps determined who in particular neighborhoods within a city were worthy of these loans caused subsequent instances of widespread racism and residential segregation. Roanoke, Virginia was one of those cities which discriminated against residents of color using one such 'redlined' 1937 HOLC map. Studying certain communities within Roanoke reveals the extent to which 'redlining' exacerbated racial segregation in the city, and more importantly, how these maps across the twentieth century perpetuated preexisting legacies of prejudice and discrimination.

Introduction

On an early Wednesday morning, March 12, 1997, a startling headline spread across the *Roanoke Times*: “STUDY LABELED ROANOKE MOST SEGREGATED CITY—OFFICIAL: ECONOMY, STATE LAW CAUSED THE HOUSING PATTERN.” The article, citing research from the University of Michigan and extrapolated from 1990 census data, explained that the city of Roanoke, Virginia had the highest level of segregation between white and Black neighborhoods across the entire Commonwealth. Some citizens were doubtlessly surprised at the revelation. City officials scrambled to offer explanations for this devastating truth by laying the blame on “factors largely beyond the city's control.”[1] Somewhere the city had failed its African American communities. But how? The twentieth century had been seemingly productive for Roanoke both economically and socially. What could have caused this unfortunate reality to shape the city and its neighborhoods in such a devastating way?

In the 1930s, the United States faced an unprecedented housing crisis, with the ongoing Great Depression a particular threat to millions of mortgage-paying homeowners nationwide. To curb further foreclosures, the federal government formed the Home Owners’ Loan Corporation, or HOLC, to oversee a loaning program meant to help homeowners pay their mortgages. Part of this New Deal-era program demanded a reliable assessment listing of properties most deserving of loans. The HOLC organization toiled to find the best assessment method for this issue.

The resulting systemized plan involved the following: HOLC contractors would color code and grade the largest, most populous, or quickly developing cities in the nation, giving those city blocks deemed most deserving of financial assistance green and blue color codes and the least deserving territories yellow and red colors. Graders set to work by the mid-1930s to tackle this enormous surveying task. They finished up their work by the close of the 1930s.

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[1] Dan Casey, “STUDY LABELED ROANOKE MOST SEGREGATED CITY - OFFICIAL: ECONOMY, STATE LAW CAUSED THE HOUSING PATTERN,” *Roanoke Times*, March 12, 1997, https://scholar.lib.vt.edu/VA-news/ROA-Times/issues/1997/rt9703/970312/03120057.htm.

Unfortunately, this ‘systemized’ reality resulted in prejudicial assessments made by the white, local HOLC graders, wherein these surveyors consistently placed minority and foreign-born residents’ homes in red or yellow districts. Even more damning were the accompanying inner-agency HOLC documents, which (instead of fairly justifying the grading a district received) exposed a shocking disdain for minorities and a rejection of their residential autonomy. Placed in red zones, African American homes became financially trapped within a self-fulfilling cycle that segregated and ostracized the Black community from other, whiter parts of the city. This assessment, which led to the rejection of loans, insurance, or other financial assistance to African Americans and other minorities based on where they lived, is now known as ‘redlining.’

In 1937, with the Depression and stagnation looming across the city, Roanoke became the subject of this mapping process and many of the city’s Black neighborhoods were ‘redlined.’ The consequences of this mapping, both incidental and intentional, had large-scale impacts on the directions of certain neighborhoods and districts across Roanoke’s long twentieth century. Scanning for patterns across HOLC’s documents (composed by local consultants affiliated with HOLC) also reveals coordinated, methodical write-ups of the city as marked by an exclusively white perspective with the power to raise or condemn an area simply because of the race of its inhabitants.

In this paper, I argue that HOLC’s 1937 redlining map of Roanoke was not a new primary motivator for racial discrimination and housing segregation, but part of an existing prejudice coursing through the American South and excused by federal, state, and local governing bodies. As a result, the legacies of redlining continue to impact the city’s residents hailing from districts most harshly, or sympathetically, reviewed by HOLC. Long since the outlawing of redlining and similar practices in 1968, these uncomfortable realities continue to inform one's understanding of race and housing discrimination in the city today.

Historiography and Literature Review

Efforts to study redlining for much of the past four decades remain incomplete. Due to the complicated nature of private loans and financial records, waiting for the release of government documents may frustrate even the most patient scholars. This study is complicated further by the reserved nature of the Home Owners' Loan Corporation (HOLC), who hid their redlining security maps and appraisal documents from the general public so well that they were only rediscovered (by accident) in the late 1970s.[2] Perhaps in no small part related to the secretive and drawn-out nature of studying HOLC, redlining as a subject of study has been overshadowed for decades by studies of other forms of racial discrimination more readily observable, such as the Jim Crow laws of the South.

In fact, if not for a stroke of luck, the scholarly study of redlining may never have been realized at all. Historical analysis of the Home Owners' Loan Corporation practices remained relegated to minor evaluations in the immediate decades following HOLC's official closure in 1954. A summary of the group's operations by C. Lowell Harriss, entitled *History and Policies of the Home Owners' Loan Corporation*, lavished praise upon the "surprisingly good" financial efficiency with which the group operated in its final years.[3] Discussions of lending discrimination, or prospective consequences on minority communities, were largely absent from

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[2] Amy Hillier, "Redlining and the Home Owners' Loan Corporation," *Journal of Urban History* 29, no. 4 (May 2003): 395.

[3] C. Lowell Harriss, *History and Policies of the Home Owners' Loan Corporation* (Washington, DC: National Bureau of Economic Research, 1951), 6.

Harriss' economically-focused narration. Following the release of this pamphlet in 1951, examinations of HOLC's practices were largely non-existent for nearly three decades.

Had it not been for one academic's interest in the urban history of the United States, this might have remained an obscure issue. Kenneth T. Jackson's pioneering *Crabgrass Frontier: The Suburbanization of the United States* charted the slow manifestation of the American suburb. In scrutinizing the socio-economic effects of public housing and inner cities (in contrast to the myth of the sprawling suburban promise as distant as possible to work and crime), Jackson critiqued the New Deal's housing promises and the resulting segregation of minorities by the federal government. It was made clear to the writer that, in pushing for suburbanization, the United States birthed a policy of housing discrimination that irrevocably disadvantaged America's minorities and lower classes.[4] Keyed into this issue, implicitly and explicitly, was redlining.

Jackson discovered the original HOLC security maps and their accompanying appraisal forms by chance while conducting research for *Crabgrass Frontier* in the late 1970s. Buried deep within the National Archives, Jackson was startled by these previously unrecorded inner agency documents, which revealed a stinging pattern of prejudicial housing practices.[5] Seeing as this further served Jackson's claims, it was quickly incorporated into his broader arguments against the government before taking life as its own subject of concentration.

From that discovery also came the first approach to the study of redlining. The scholarship following Jackson presents HOLC and their security maps as significant redlining originators and, by extension, residential segregation—a view that has also seeped into the mainstream popular sentiment around redlining. Jackson also interpreted the maps this way in his time, publishing in 1980 the first substantive research article connecting the maps' color-coding and direct redlining discrimination.[6] In efforts to simplify and broaden awareness of residential discrimination, popular media has also asserted that redlining, directly, was among the biggest of these factors in disparaging minorities.[7]

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[4] Kenneth Jackson, *Crabgrass Frontier: The Suburbanization of the United States* (New York: Oxford University Press, 1985).

[5] Hillier, "Redlining," 394-96.

However, a second approach later arose that disputed the supposedly central role of HOLC and redlining in housing discrimination. Amy Hillier of the University of Pennsylvania argues that, contrary to earlier scholarship, redlining served to perpetuate the predispositions already plaguing areas eventually colored red.[8] Similarly, Virginia Tech's LaDale Winling posits that the federal government through HOLC was only disseminating, rather than initiating, forms of discrimination prevalent in red-colored zones.[9] Richard Rothstein's *The Color of Law* argues that federal, state, and local governments enacted a series of policies that were paramount to the HOLC maps in causing widespread discrimination in housing across the long twentieth century.[10] Moreover, Thomas Sugrue, author of the award-winning *The Origins of the Urban Crisis*, argues that deindustrialization, private business decisions, and prejudicial government inaction directly led to enduring residential segregation. This approach was not just about the redlining maps.[11]

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[6] Kenneth Jackson, "Race, Ethnicity, and Real Estate Appraisal: The Home Owners Loan Corporation and the Federal Housing Administration," *Journal of Urban History* 6 (August 1980): 419-52.

[7] The Root, "How Redlining Shaped Black America As We Know It," YouTube, April 26, 2019, https://www.youtube.com/watch?v=2o-yD0wGxAc.

[8] Hillier, "Redlining," 396.

[9] Todd Michney and LaDale Winling, "New Perspectives on New Deal Housing Policy," *Journal of Urban History* 46, no. 1 (2020): 150-180.

[10] Richard Rothstein, *The Color of Law: a Forgotten History of How Our Government Segregated America* (New York: Liveright, 2018).

[11] Thomas J. Sugrue, *The Origins of the Urban Crisis: Race and Inequality in Postwar Detroit*, rev. ed. (Princeton: Princeton University Press, 2014).

The expansion enabled by this shifting redlining scholarship has aided a fruitful interdisciplinary topic of study to unfold over several different fields. A sociologist, John McKnight, was the academic who coined the term "redlining" in reference to the limitations by banks in giving out loans to African Americans and other minorities in the 1930s and 1940s.[12] Ta-Nehisi Coates, a journalist and author, includes redlining as one of the many factors that formed a wealth gap between the white middle-class and minorities.[13] Geographers have also played a critical role in understanding redlining, with the landscape and study of space being one of the most critical dimensions of HOLC scholarship.[14]

Roanoke, Virginia, provides an important case study in the continuing legacies of residential segregation within an average American city. Located three hours west of Richmond, nestled in the Blue Ridge Mountains, Roanoke is a city of roughly one hundred thousand persons. The city prides itself on its deep ties to local culture, with the memory of the railroad and garment industries defining much of the economic growth over the last century. Nevertheless, as a Southern city, the memory of the Commonwealth's deep-rooted endorsement of segregation and discrimination cast a dark shadow over the city's past.

Roanoke's specific role in the residential segregation of its minority citizens is equal measures nuanced and overt. Like many other growing cities in the late 1930s, Roanoke was not immune to HOLC's consequential appraisal. In May 1937, the Corporation finalized their map of the city and nearby Salem, grading 46% of the land therein "hazardous" and colored red.[15] Of this land, the vast majority of red-colored spaces rested in the inner city and various outcrops deemed "undesirable" by locals, including the Gainsboro and Southeast districts with high populations of African Americans and foreign-born whites, respectively.[16]

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[12] Todd M. Michney, "Undesign the Redline," *Journal of American History* 106, no. 3 (December 2019): 708–712.

[13] Ta-Nehisi Coates, "The Case for Reparations," *The Atlantic*, June 16, 2014, https://www.theatlantic.com/magazine/archive/2014/06/the-case-for-reparations/361631/.

[14] Amy C. Kantor and John D. Nystuen, "De facto redlining a geographic view," *Economic Geography* 58, no. 4 (1982): 309-328.

[15] Robert K. Nelson et al., "Mapping Inequality," Mapping Inequality (American Panorama), accessed November 23, 2020, https://dsl.richmond.edu/panorama/redlining/.

More visible discriminatory behavior also demands scrutiny. Mindy Fullilove writes in *Root Shock: How Tearing Up City Neighborhoods Hurts America and What We Can Do About It* that the Roanoke city government and its various accomplices repeatedly denied basic property rights and privileges to poor Black community members in the mid-twentieth century.[17] Urban renewal, the redevelopment or rehabilitation of targeted areas meant to remove derelict properties, was an especially prevalent tool the local government used against African American communities by the middle of the century. Houses were acquired and then quickly torn down or razed with the promise of newer, better housing forever distant. That reality of affordable, better housing never materialized.[18] Instead, urban renewal devastated many in the Black community of Roanoke, relocating once tight-knit communities and leaving vulnerable many African Americans without the means of prosperity assured to them by the city council.

Fullilove is not alone in her assertions. Mary Bishop, a journalist with *The Roanoke Times*, assessed the nature of urban renewal in her ground-breaking series "Street by Street, Block by Block: How Urban Renewal Uprooted Black Roanoke."[19] As the city pushed urban renewal for the supposed cleansing sake of its citizens' health in the 1950s and 1960s, many African Americans pressed the all-white city council to avoid the almost certain catastrophe urban renewal would cause to the targeted communities. Urban renewal was, in reality, a form of

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[16] Ibid.

[17] Mindy Fullilove, *Root Shock: How Tearing Up City Neighborhoods Hurts America, and What We Can Do About It*, 2nd ed. (New York: New Village Press, 2016), 72-108.

[18] Martha Park, "Even the Dead Could Not Stay: An Illustrated History of Urban Renewal in Roanoke, Virginia," *Bloomberg*, January 19, 2018, https://www.bloomberg.com/news/articles/2018-01-19/an-illustrated-history-of-urban-renewal-in-roanoke.

[19] Roanoke Public Libraries, "A Guide to the Urban Renewal Collection of Mary Bishop," Virginia Room Digital Collection, accessed November 22, 2020, http://www.virginiaroom.org/digital/document/UrbanRenewal.

"Negro removal," according to some scholars examining the issue in depth.[20] Regardless, as Bishop contends, considerations of negative outcomes on Black and impoverished communities were either ignored or dismissed by the governing leaders of the city.

Regardless of the direct or indirect impact of redlining, what remains is a deeply troubling prospect. Various levels of the local, state and federal government not only turned a blind eye to discrimination but condoned implicitly and explicitly the residential segregation of vast swathes of minorities. This neglect undermines faith and trust in these institutions, perhaps reducing the possibility that citizens would ever turn in the future to the government to rectify perceived inequalities.

The practical realities of redlining speak for themselves. Areas more likely to be colored red and deemed "hazardous" by HOLC appraisers in the 1930s are, in fact, more likely to suffer from poverty and face depression today than areas colored green or blue.[21] The appraisal sheets that accompanied HOLC security maps are inundated with prejudicial declarations and statements.[22] The effects of these decisions cannot be overlooked, to the extent that they caused or at least perpetuated preexisting racial biases in the real estate and lending market.

Methodology

This project scrutinizes the impact of residential segregation and redlining in the Roanoke Valley from the 1930s to the present. As such, I have examined several key locations of interest that were color graded in the local HOLC map of Roanoke city. These areas comprise the Williamson Road District, the Gainsboro District, and the Melrose-Rugby District.

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[20] Andrew Hurley, *Beyond Preservation: Using Public History to Revitalize Inner Cities* (Philadelphia: Temple University Press, 2010), 10.

[21] Alexis C. Madrigal, "The Racist Housing Policy That Made Your Neighborhood," *The Atlantic*, April 30, 2015, https://www.theatlantic.com/business/archive/2014/05/the-racist-housing-policy-that-made-your-neighborhood/371439/.

[22] Nelson et al., "Mapping Inequality."

I selected the Williamson Road District for its noted inclusion on the HOLC map. The area fell outside of the city limits in 1937, yet HOLC appraisers heaped relatively high praise on the region in the security appraisal forms. The District later observed substantial suburban and financial development in the economic boom of the 1950s, bolstering the growing businesses of the area. Contrarily, the Gainsboro District was graded red on the HOLC map and was graded quite critically on the security appraisal forms, and I selected it for this reason. Additionally, the Gainsboro area represents residential elements HOLC map appraisers despised. Gainsboro was almost exclusively Black, with residents mainly of the laboring classes, and the neighborhood presented few options for investment and financial growth independent of the communities therein. The Melrose-Rugby District, graded yellow on the HOLC map, occupied a middle ground in the city landscape, somewhere between the suburban Williamson Road district and the inner-city Gainsboro district. While considered a declining area, this majority-white district consisted mostly of working-class members well into the 1950s. The 1937 HOLC map represents a moment before rapid deindustrialization, an influx of African Americans, and ‘white flight’ changed the Melrose-Rugby district’s racial composition in the second half of the twentieth century.

From these selections, each examined district used data collected from quantitative and qualitative sources. In my analysis, I place each location within the socio-economic context of the time of HOLC’s grading in the late 1930s and continuing through to the present day. Each district has a different story to tell, and each has unique narratives in terms of redlining, residential segregation, urban renewal, job discrimination, and endurance.

Joining quantitative and qualitative analyses for this assignment was vital to conveying and uniting the vast mountain of evidence that primary and secondary sources contribute. Rejecting one method or another would have been detrimental to the conclusions of this examination. Excluding the quantitative percentage count of areas labeled "red" on HOLC security maps, for example, would deprive the reader of the valuable contextualization of how much of Roanoke was affected by redlining. Similarly, discounting the qualitative inclusion of racially-tainted language within HOLC security map appraisal forms may misinform readers as to the extent of racial biases exhibited by local, state, and national figures in designing these maps. Ultimately, both varieties of data are essential in proving the consequential long-term effects of redlining on housing discrimination within Roanoke city.

A principal source of quantitative data comes from LaDale Winling and his colleagues' website of aggregate data on redlining, *Mapping Inequality*.[23] The site includes a vast array of composite mapping, overlaying HOLC's security maps with the cities and neighborhoods they evaluated in the 1930s updated as they are gridded now in 2021. Additionally, *Mapping Inequality* counts the percentages of grading in each redlined city as classified in the 1930s. In other words, if a city was coded "red" extensively by HOLC security maps, Winling's website accounts for the actual areas graded "red" and produces a percentage that approximates the amount of the city colored-coded in that way.

Additional sources for quantitative information came from various locations and were used comparatively and independently to the primary statistical data on redlining found on the *Mapping Inequality* site. Various U.S. Census reports from governmental websites and partially reprinted on the *Mapping Inequality* site, for example, were used to compare racial dissimilarity in residential housing and population growth across the twentieth and twenty-first centuries, demographic changes over time, and more. Another source for quantitative material, HOLC security map appraisal forms, provided on-the-ground monetary evaluations of former home dwellings and incomes that proved worthy to examine individually by neighborhood and together against other districts of differing backgrounds.[24]

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[23] Ibid.

The primary method of quantitative analysis for this assignment was the use of IBM's SPSS software. SPSS is a computer program that utilizes statistical analysis of input data to produce graphical or numerical outcomes. Its relevance to this study is two-fold. Chiefly, using SPSS provides a direct method of aggregating correlational data into a visual pattern, enabling better ease of access to readers and viewers that may not be familiar with the presentation of raw numerical data. Secondly, conducting analysis through SPSS helps identify which inserted variables affect certain data outcomes and what contributory information might have explained any data variation and influence. This is to say, SPSS helped extrapolate correlational conclusions from tests run with certain variables and enable later redlining questions for a project more nationally oriented in scope.

A secondary quantitative method was the use of residential segregation measurements. One critical tool mentioned in this study to measure a city's residential segregation is the racial dissimilarity index tool. Though not without its drawbacks, such as a lack of complete contextualizing data inclusion, this method measures the demographic uniformity of separate groups across a given area, such as a particular city. Of interest for this particular project, dissimilarity indices are used to ascertain the distribution of white and Black citizens across Roanoke. From this information came a resulting percentage (between 0% and 100%), declaring the approximate percentage of Black or white citizens that would need to move to achieve ‘total integration’ between races, based upon the percentage of a city’s racial makeup and said makeup’s distribution across a city. For example, in a city that is 60% one race and 40% another, an image of ‘total integration’ would directly imitate this breakdown neighborhood by neighborhood. Ultimately, the lower the dissimilarity index percentage number, the less integration is needed, while the higher the number, the more integration is needed. Though no American city can be completely integrated (0%) or segregated (100%), lower percentages suggest less segregation per neighborhood and vice versa.

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[24] Ibid.

Qualitative data and analysis derive from the many documents necessary to engage and contextualize the source document at the heart of the project: Roanoke’s HOLC security maps. It is a colorful map of green, blue, yellow, and red districts, with marks denoting certain roads, neighborhoods, and locations on a map. However, the implications of its color-coding carry enormous implications for those who lived in different colored zones. Equally important to understanding this map and its impacts are the accompanying appraisal forms. As already noted, these forms contain significant quantitative data for neighborhood income and similar information. They also contain subtle and overt written hints at what the map designers thought of the districts they colored and why they chose a specific grade rating or color, be it green or red.

Various city-level documents also provide the subtext to this security map. Richly sourced city zoning maps from various periods across the twentieth century, directly sourced from the Roanoke city website or the Roanoke Public Library, allude to the motivations of local officials, including those before and after the creation of the HOLC map. Also giving keen insight into the prejudices of Roanoke in the past century are racial housing covenants, which prohibited members of a minority group from owning or inhabiting a dwelling if the previous homeowner or realtor forbade it. The extent to which any of these documents were enforced by the city and operationally exclusive towards racial and ethnic minorities are felt across generations. These particular documents play a key role as part of my public display and presentation of materials.

Furthermore, news reports and local newspapers are crucial to contextualizing the voices and activities of Roanoke citizens in the twentieth century. For instance, the Black-owned and operated *Roanoke Tribune* offers an African American perspective on the plight of many locals dealing with urban renewal and discrimination. The paper also spotlighted the growing push for civil rights in the Roanoke Valley during the 1940s, ‘50s, and ‘60s. Along those lines, news archives containing transcripts for the then-emerging television station WSLS captured a reasonably neutral white perspective to the budding civil rights movement. News stories addressing local discrimination and especially environmental racism, a factor notable for its explicit connection to residential segregation and placement, were valuable for analysis.

The emotive and sensory value of maps, and the significance of the language used in government reports and newspapers, require an equally appealing measurement of analysis for the present day. Aside from a written examination of qualitative and quantitative data on the relevant subjects, I have used a camera to photograph sections of the studied districts to present them as they appear today. Each photograph focuses on a feature of the district (i.e., a home, a shop, or a stadium) with a digital square in at least one district picture showing the letter grading the site received on the 1937 HOLC map. For example, if an area were given a “green” coloring (‘A’ rating) in 1937, then a photo would include a sight in the area today and a digital square with a green letter ‘A’ placed visibly within the frame. A “red” colored area (‘D’ rating in 1937), conversely, would receive the same treatment except with a square with a red letter ‘D’ on it. As knowledge of an area’s HOLC rating presents a temptation to photograph those locations that are ‘flashy’ or disproportionately ‘poor’ or ‘wealthy,’ I decided that an array of photographs, capturing various dwellings in an area, might reduce these unconscious biases while capturing the structural legacies of redlining apparent across Roanoke’s contemporary landscape.

An Expanding Roanoke Meets Its HOLC Map

Roanoke city spent its municipal infancy as a small town steadily growing in size and population. The first major, post-Native American Tutelo settlement in the immediate Roanoke Valley region was the town of Big Lick, “a tobacco depot with about a thousand residents,” notes scholar Rand Dotson.[25] As a major hub for transportation, immigration, and business, the town was a growing stop-off between the mountainous regions north, east, and west of the Valley between the early 1850s through the 1880s.[26] After the introduction of railroads into the region, the settlement of Big Lick moved closer to the tracks as they ran south of the town, resulting in the two towns of Big Lick and ‘Old Lick’ (the name reserved for those properties outside of the new town).[27] By the early 1880s, Old and New Lick reunited as Roanoke, becoming first a town then an independent city in the same decade.[28]

From here, the accumulation of businesses and the annexation of land (and the residents therein) primed Roanoke to become a ‘Magic City’ for industrial and economic success. By the first two decades of the twentieth century, numerous companies and organizations, such as the

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[25] Rand Dotson, "New South Boomtown: Roanoke, Virginia, 1882-1884," *The Virginia Magazine of History and Biography* 116, no. 2 (2008): 151.
[26] Ibid., 151-55.
[27] “Gainsboro Neighborhood Plan,” *Vision 2001-2010* (2003), https://www.roanokeva.gov/DocumentCenter/View/1232/Gainsboro?bidId=%20, 3.
[28] Ibid.

Norfolk & Western Railway, began operating major headquarters and factories within the city.[29] Within a few short years, Roanoke's population grew so substantially that it became the "fourth-fastest-growing urban area in the nation," cites Dotson.[30] As the city burgeoned beyond many other New South cities at the time, its centrality to the railroads and regional industrial generation doubtlessly assured Roanoke's place as a significant city in the early twentieth century.

The HOLC assessment of Roanoke and the resulting map were completed in May 1937 with the efforts of several months' intensive study and paperwork by locally contracted HOLC affiliates. For the project, parts of the city were subdivided into multiple 'districts' or 'sections,' occupying part of an imposing map with more than fifteen of these groupings spread out across Roanoke and nearby Salem and Vinton. In addition to the map, accompanying appraisal documents assessed the individual qualities of each section. Some provided glowing assessments of residential patterns of growth or dwellings. For example, the document for section B3, within South Roanoke, is praiseworthy of how the area is "several degrees cooler in summer months" than elsewhere in the city.[31] Others curiously attested to the colloquial traits of various citizen or regional concerns. The document for section D7, an area named Riverland Farms (now part of Riverland Road SE, directly east of Carilion Roanoke Memorial Hospital), describes the region as suspect due to local "prejudice against the [Southeast] area" and those with this address.[32]

The most visually eye-catching feature of the map undoubtedly remains its brightly colored districts, systematically sprawled across Roanoke and its outer limits. There are four colors, each representing a different quality descriptor. A paltry 3% of sections on the map are green, highlighting quadrants deemed “A: First Grade” or valuable residential areas that are “Best” for loaning, refinancing, and similar financial support. “B: Second Grade” or blue “Still Desirable” sections are slightly more apparent, seen in approximately 10% of the Roanoke and Salem area. While recognizing the land as not the most valuable investment, it still suggests a worthwhile location for capital investment and security. Yellow “C: Third Grade” or “Declining” areas were graded as such for fear of residential decline, or (most worryingly for banks and investors) the “infiltration” of members from a “lower grade population.” 41% of Roanoke and Salem are colored yellow on the security map. Finally, the red “D: Fourth Grade” for “Hazardous” map sections urge immediate caution of these areas, typically signaling a high concentration of African Americans and immigrants that were seen as untrustworthy to lend to, often because of their race or background. This is where the term ‘redlining’ originates. A staggering 46% of Roanoke, Salem, and Vinton are colored red.[33]

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[29] Dotson, "New South Boomtown," 151-56.
[30] Ibid., 151.
[31] Nelson et al., "Mapping Inequality."
[32] Ibid.

The powerful interplay between these HOLC assessments and the city’s growth post-1937 is ripe for a new examination, especially concerning the Northwestern neighborhoods of Roanoke’s Williamson Road, Gainsboro, and Melrose-Rugby districts. Reviewing the impacts of federal government redlining on these districts, a striking cyclical pattern emerges, which challenges how residential segregation impacted the city across the twentieth century. The praise or scold received by a district in 1937 had unintended effects on other districts, resulting in unique patterns of positive reinforcement, scrutiny, or even residential migration still felt to this day.

The “Desirable” Williamson Road District

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[33] Ibid.

Despite its name, HOLC's Williamson Road district is intriguingly neither within the 1937 boundaries of Roanoke city nor all-encompassing of the entire Williamson Road area as it exists today. Instead, HOLC's graders only applied the name explicitly to the road's northernmost section, beginning near 10th Street Northwest and continuing upward until ending near Hawthorne Road Northwest. Perhaps the Corporation deemed it necessary to break down the road thanks to it being a natural bifurcator between map districts of varying 'quality.' Another plausible reason was due to the road's extensive length, stretching for several miles northward toward neighboring Botetourt County. Whatever the reason for the segmentation of the road's land, the inclusion of this particular district in the security map suggests the city's keen interest in developing land not just for the future of Roanoke, but the future of a particular suburb for affluent, white individuals and their businesses.

Though one of the more recognizable arteries moving traffic across the city's municipal areas, the road and surrounding residential and commercial dwellings are a somewhat new creation within the city's history. As Roanoke began growing in size in the early 1900s, several residents recognized the need for a better roadway leading downtown. As a result of several residents' financial backing and the state condemnation of land owned by the Williamson family, the road was macadamized by convict labor for use.[34] Soon after, the newly named Williamson Road saw a gradual development of services, homes, and businesses. In 1914, the local citizens pitched in financially to bring electricity to the area, followed the year after by telephone services.[35]

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[34] "Williamson Road Area Plan," *Vision 2001-2010* (2004), https://planroanoke.org/wp-content/uploads/2018/06/Williamson-Road-.pdf, 6-7; see also Helen R. Prillaman, *A Place Apart: A Brief History of the Early Williamson Road and North Roanoke Valley Residents and Places* (Baltimore, MD: Clearfield, 1982), 98.

[35] Prillaman, *A Place Apart*, 100.

Around the same time, some of the more traditional, larger land tracts in the region not already divided for construction of the road were purchased by as many as thirty local developers and companies for residential construction.[36] The resulting scramble for land produced competition between these companies, each fighting for potential home buyers to use their construction companies to purchase Williamson Road land and build beautiful new homes for them there. This pressure was especially prevalent in the advertising for northern Williamson Road homes. For the Airlee Court area, one such advertisement covets "Roanoke's Most Desirable Suburban Addition" as the way to get to town quickly with "Three Paved HIGHWAYS" nearby, while also not having to be within the urban core of the city.[37] Estimates conclude this development crusade culminated in no less than 1,000 new lots developing along or near the road between 1920 and 1940.[38]

By 1937, this eager development paid off, leading to a favorable HOLC review of the district. Graded blue, the appraisal documents glowingly contest the quality of the location. Not only does it describe this part of Williamson Road as the "best," it offers considerable detail into the homes constructed in the area. They are of a brick veneer design, and the single-family homes within the area are fully occupied and constructed for around $5,000 (adjusted for inflation, approximately $91,324.31 in 2021 dollars). Rental and sale demand are equally good. Most astoundingly, 95% of the families therein are homeowners with mortgages, one of the highest percentages in the entire study region.[39]

With the district in HOLC map graders' good graces, this level of praise suggests unique support within the city for a growing white periphery that was the Williamson Road district. As mentioned before, the appeal to those looking for a suburban escape from the largely African American and industrial sections of the inner city was a bright promise for those white-collar workers identified as the occupants of Williamson Road housing by HOLC.[40] Furthermore, traveling to this northern residential area promised a place of ongoing development for those construction companies wishing to expand the still-growing 'Magic City' of an earlier, pre-Depression Roanoke.

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[36] Ibid., 102.
[37] Ibid., 105.
[38] "Williamson Road Area Plan," 7.
[39] Nelson et al., "Mapping Inequality."

The reverberations of this goodwill led beyond the approval of the district's residential domain and instead channeled new energy into the growing commercial and business enterprises near the road. Businesses were not altogether new to the road, with the first general store appearing around 1917 and the first filling station sometime soon after.[41] Following the 1930s, businesses began to appear more frequently. This was partially the case, cited local genealogist Helen Prillaman in her 1982 history of Williamson Road, from the northern portions of the road being outside city limits. "There was no building plan and no zoning laws of consequence" at that time, she contested.[42]

Whatever the reason for growth, this commercial expansion reached a new height in 1949 when the city annexed the Williamson Road regions north of Orange Avenue. From here, as the post-war economic boom encouraged the growth of capital wealth, the Williamson Road district became the go-to stretch of road for businesses to set up shop.[43] Its centrality to the area as a stop-off for travelers was amplified in this period by its inclusion within U.S. Route 11, the major north-south highway for travelers between New York and Louisiana.[44]

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[40] Ibid.
[41] Prillaman, *A Place Apart*, 98.
[42] Ibid., 102.
[43] Brenda McDaniel, "Williamson Road: Roanoke's Historic Strip," *The Roanoker*, June 30, 2016, https://theroanoker.com/magazine/departments/williamson-road-roanoke-s-historic-strip/.
[44] Ibid.

Though by the 1970s Williamson Road's legacy as a promising residential neighborhood had almost been eclipsed by regional commercialization, the HOLC assurance of Williamson Road's security bolstered a certain type of business in the region, catering to an almost exclusively white audience. This is observable by stressing the district's distance to the inner city, how developers utilized its promotion as a suburban escape, and the region's majority-white population throughout much of the ensuing twentieth century.

The "Hazardous" Gainsboro District

If the Williamson Road district stood for white-collar pride and business efficiency, the Gainsboro district to the south was HOLC's antithesis for desirable neighborhood investment. Located entirely within the inner city, this former township was reserved for an impoverished, majority-Black laboring class of citizens. HOLC noted in its description of the location that within the area's "very poor" frame design houses, there existed a "heavy" amount of "relief families."[45] Yet a striking consensus among many of the area's inhabitants contested this unnuanced government characterization by the mid-twentieth century, instead showcasing the region as a bulwark of the local Black community and even successful African American businesses. Nevertheless, Gainsboro faced the brunt of the federal Loan Corporation's wrath, and it became only a matter of time before more local, white community leaders seized upon a narrative that would tear down the many positive strides accomplished within the community.

Despite being a district well-associated with Roanoke's African American community, it existed as a primarily-white area many decades before the 1930s. Originally called Gainesborough, the district was an early township in the Roanoke Valley, named after the town's founder and financial backer, Major Kemp Gaines, around 1834-35.[46] Following the Civil War, the union of Old Lick and Big Lick into Roanoke placed the modern Gainsboro area (by then considered a part of Old Lick) into the growing city center.[47] Though African Americans were not a majority in the district yet, much of the surrounding inner-city and Old Lick regions were majority-Black, this resulting from the need for labor on the Norfolk & Western railroad and other laboring tasks just south of Gainsboro.[48] Further adding to the growing number of Black families in the region was their relegation into the inner city away from a white periphery of suburbs and as-of-then unincorporated territories around Roanoke. The enforcement of this reality was partially the consequence of concerted violence upon African Americans perpetuated by fear-inducing racists. In 1892 and 1893, barely a decade into Roanoke's history, two Black men were lynched in the city. Their deaths were a stark warning to those African Americans looking to establish themselves as independent peoples within the area.[49] By the 1920s, the formerly white neighborhood completed its transition to a majority-Black, marginalized district of laborers, though not without a mixed body of some better-off individuals and some less fortunate.

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[45] Nelson et al., "Mapping Inequality."

Even with the community marginalized, the Gainsboro neighborhood became a proud center of Black culture and business. According to Mindy Fullilove, the term "knitted" was even used by some residents to describe the overwhelming community bonds and strength in the region.[50] Henry Street, Gilmer Avenue, and various other roads were renowned as some of Roanoke's most significant sites for Black civic engagement and cultural exploration. These same Gainsboro streets produced and housed several major African American figures, such as civil rights lawyer Oliver W. Hill, first Black US Ambassador Edward R. Dudley, and many others.[51] *The Roanoke Tribune*, an African American newspaper, spearheaded the local movement against racism and segregation with radical stories from its Gainsboro headquarters, with some of its contributors (white and Black) even describing racism and segregation as "America's iron curtain."[52] Hospitality too from the neighborhood's many churches, libraries, hotels, and more also contributed to making the Gainsboro way of life a positive one for those community members living in the district.[53]

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[46] Ralph Berrier, "What's In A Street Name?" *Roanoke Times*, August 1, 1999, https://web.archive.org/web/20070929090946/http://rtonline1.roanoke.com/history/streets.html.
[47] "Gainsboro Neighborhood Plan," 3.
[48] Ann Field Alexander, "'Like an Evil Wind': The Roanoke Riot of 1893 and the Lynching of Thomas Smith," *The Virginia Magazine of History and Biography* 100, no. 2 (1992): 178-79.
[49] Ibid., 173-206.
[50] Fullilove, *Root Shock*, 75-77.

Conversely, the HOLC map attempted to tell a different story of Gainsboro, projecting a racially tainted white perspective in juxtaposition to the community-oriented Black perspective offered by the Gainsboro residents. The map engulfs the traditional Gainsboro section of Roanoke under a larger section that includes the modern-day Gilmer and Harrison neighborhoods bordering Gainsboro immediately to the west, all under the "Northeast and Northwest" moniker. The entire region is colored red, with the appraisal document declaring that there are no new construction projects in the vast area, no sales demand, a crumbling infrastructure of buildings more than 35 years of age on average, and (most importantly) full occupancy of available land and dwelling space. Mortgage funds in the area are entirely stripped, and for both home purchase and home building, the availability of these funds is listed as "none."[54]

This appraisal was a crushing refusal of Black autonomy within Roanoke. The rejection of the Gainsboro district as a valid community body by the federally-sponsored HOLC map likely enforced the outlook of the locally strong, all-white Roanoke City Council: the residential space occupied by African Americans in Roanoke did not deserve the privileges of a better-off, white community space would receive. While it is impossible to directly correlate the map grading with any direct decision of the council, the consequences of restricted mortgage funds in the city section left it vulnerable to attacks by those who wished to see Gainsboro as a degraded part of the city in need of 'restructuring.' The answer to this, the council enthusiastically considered in the 1950s, was urban renewal.

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[51] "Gainsboro Neighborhood Plan," 4.
[52] A White Southerner, "From Behind the Curtain," *The Tribune* (Roanoke, Virginia), January 26, 1952.
[53] "Gainsboro Neighborhood Plan," 4.
[54] Nelson et al., "Mapping Inequality."

Urban renewal at a conceptual level was a federally-funded program in which cities sought to clear or redevelop land that blighted cities and communities, using modern construction techniques and the infusion of money to restructure poor communities into pleasing, safe, and (most crucially) profitable ventures.[55] The Council, intrigued by this possibility, held community meetings as early as 1955 to vet the viability of this program.[56] Urban renewal targets would focus on Black neighborhoods almost exclusively, with Gainsboro being among the most prominent bullseyes.

Residents of Gainsboro fought back against this unfair maligning of their homes. Local television station WSLS even captured in rare images the scenes of Gainsboro's citizens fighting back against the Council in 1958 by sitting in on official meetings and defending their homes and livelihoods.[57] For many African Americans, this was "Negro removal," a term meant to symbolize the frustrations of many Black Roanokers dislocated by the Council's decisions.[58] Among the most outspoken advocates of this fight was the Reverend Dr. Raymond R. Wilkinson of Gainsboro's Hill Street Baptist Church. Reverend Wilkinson met with some success before and after his lobbying attempts with the Council on urban renewal in the late 1950s. His voice proved crucial in the 1963 effort to close the Washington Park Dump, a landfill causing disproportionate health concerns among those African Americans that lived around it.[59]

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[55] Fullilove, *Root Shock*, 57-58.

[56] Gregory Samantha Rosenthal, *Living Queer History: Remembrance and Belonging in a Southern City* (Chapel Hill: University of North Carolina Press, forthcoming), Ch. 1.

[57] "Roanoke, City Council Holds Urban Renewal Hearing," January 8, 1958, WSLS-TV (Roanoke, VA) News Film Collection, 1951-1971, University of Virginia Library.

[58] Rosenthal, *Living Queer History*.

Unfortunately, his and many others' efforts were futile. Roanoke City Council went through with their urban renewal plans to expand and encompass this process across the city over the next two decades. They pursued several significant projects thanks to eminent domain seizures, such as the Berglund Civic Center, which are prominent legacies of this decision to upend Black lives in Gainsboro. Many African Americans living on the site of the future Center (and across the Northeast and other districts) relocated from their homes as they were demolished, torn down, or even burned to the ground by firefighters.[60] With no location to go to, many families were even left to find new sections of the city to live in, sometimes elsewhere in the Northwest corner of Roanoke in troubling conditions.[61]

Ultimately, Gainsboro's condemnation presents an intriguing piece to the redlining puzzle. As a Black district under local self-sufficient autonomy, the area thrived and enjoyed the privileges of community cohesiveness. However, as the federal government (via the HOLC map) dismissed these aspects of the district, it validated a local prejudice against the African American population within Gainsboro that their occupancy was neither respected nor valuable to the growth of the city. Urban renewal, steadfastly changing the region's landscape permanently, "ate away at Gainsboro" over a short but devastating period.[62] This is the opposite treatment a white district with promise (like Williamson Road) would have received on the HOLC map.

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[59] Ibid., 48-49.
[60] Park, "Even the Dead Could Not Stay."
[61] Fullilove, *Root Shock*, 76-78.
[62] Ibid., 88-89.

The “Declining” Melrose-Rugby District

Several districts west of the Gainsboro and northern Williamson Road districts, the Melrose-Rugby district occupied a unique place within the HOLC security map of Roanoke. On the one hand, this district’s inclination towards property development offered future upward mobility for its white, working-class inhabitants. Indeed, the district enjoyed many of the same benefits of development seen within the blue districts of the city. On the other hand, the district’s location near land that required an “approach through negro and poor white sections” of the city cast a looming shadow over future development to the region.[63] This HOLC summary unintentionally foreshadowed events (such as a racial demographic shift) to come.

The Melrose-Rugby district rose to prominence as the development of the streetcar, among other things, had a growing impact on the city’s development after 1890.[64] As another residential suburb largely outside of the inner core of Roanoke City (and partially outside city limits), the residential planning within the district arose from numerous building corporations, each leaving a mark on the development of neighborhood land. The most prominent of the companies, the Rugby Land Corporation, constructed much of the planned residential community that comprises today’s Melrose-Rugby Historic District.[65] Fastidious planning, under the control of corporation president, businessman, and local real estate enthusiast Ronald Randolph “Ronnie” Fairfax pushed the Rugby Corporation to rapid regional success, trying to repeat his earlier company's success from its Villa Heights work.[66] The occupants that the company catered to were those who worked on the railroads, filling a role desperately needed in this region just north of the nearby Norfolk & Western rails. The workers themselves were also exclusively white and mainly from a laboring class.

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[63] Nelson et al., “Mapping Inequality.”

[64] “Melrose-Rugby Neighborhood Plan Update,” *Vision 2001-2010* (2010), https://planroanoke.org/wp-content/uploads/2018/06/Melrose-Rugby-.pdf, 1.

[65] Alison S Blanton et al., “NRHP Registration Form, Melrose-Rugby Historic District,” National Register of Historic Places (Department of the Interior, March 1, 2013), https://www.dhr.virginia.gov/VLR_to_transfer/PDFNoms/128-6261_Melrose-Rugby%20HD_2013_NRHP_FINAL.pdf, 22.

Yet the inclusion of various innovations (and a wholly white community) did not allay fears that the Depression would (and did) slow down and halt production entirely within the region. After the 1929 stock market crash, Roanoke's population grew at a measly 1% between 1930 and 1940.[67] While some neighborhoods for home building grew or stayed strong, others like the Melrose-Rugby district completed construction on only a handful of houses between the period and sold just five lots the entire decade.[68]

It should come as no surprise, then, that the yellow-tinted district as HOLC presented it reflects this strange infusion of promising regional characteristics with fears of an impending slow-down or drop-off in regional potential. For example, HOLC chose to elaborate upon the mixed quality of some of the homes in the region, a blend of frame and brick veneer, symbolic of the uptick in development the area was seeing at the time. The occupants are almost entirely white, employed as "clerks and trainmen" on the nearby Norfolk & Western Railway. Nevertheless, the document lists explicitly in an "infiltration" section that "less desirable" individuals threaten the area, clarified in a later section as the African Americans and poor whites from neighboring locations in Roanoke.[69]

Even more stands out about the district. The homes themselves are in no way dilapidated, their grading written as "fair." However, their average age stands at about fifteen years and exceeds the age of the newest properties in the area. Also of curious note, the sections of HOLC's Melrose-Rugby district incorporate areas considered in the twenty-first century to be apart from the modern Melrose-Rugby district. Specifically, the Villa Heights suburb is part of HOLC's Melrose-Rugby section of town. This is the same location Ronnie Fairfax's older company constructed. Not only is this location listed on the accompanying appraisal document as a "Favorable Influence" for the Melrose-Rugby district, but the Heights were technically outside the city limits at this time as well.[70]

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[66] Ibid., 23.
[67] Ibid.
[68] Ibid.
[69] Nelson et al., "Mapping Inequality."

The Loan Corporation's spatial narrative is confusing but notably assaults the region for not being as prosperous, exceptional, or even as white as it could be in the period. The simple proximity of Melrose-Rugby to Black communities or impoverished white laborers is a telling sign of HOLC graders' fears about the property values of the area. The future in their mind was manifest: with these subversive elements in the region, there was no need to risk financial insecurity by lending more willingly to those in the area.

For those living in the region, stagnation was the biggest continuing fear after the tumultuous 1930s, particularly for home building at the outbreak of World War Two. The Rugby Corporation only completed two houses during the period.[71] Thankfully, however, it seemed that after the end of the war and the ensuing economic boom, the region soared as a development hotspot. The same 1949 annexation that brought upper Williamson Road into Roanoke also brought in Melrose-Rugby, preceding a new wave of prosperity to the community as the economy began to improve drastically.[72] For the better part of the coming decade, a growing citywide population and an increasing need for homes allowed the Melrose-Rugby neighborhood to fill this need within the city. For a while, it appeared that the district outmaneuvered the negative trends the HOLC map predicted.

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[70] Ibid.
[71] Blanton et al., "Melrose-Rugby," 24.
[72] Ibid.

Two vital events within the city changed the direction of the neighborhood in the late 1950s. In 1958, Norfolk & Western Railway converted their locomotives over from steam-powered to diesel-powered, being among the nation's last foremost railway to do so. This momentous decision cost thousands of jobs in the Roanoke Valley, particularly hitting the community of working-class "clerks and trainmen" in the Melrose-Rugby district particularly hard.[73]

The second event was a substantial influx of African Americans into the Melrose-Rugby region. The primary cause of this was the pursuance of urban renewal by the Roanoke City Council. As previously discussed, the city was an enthusiastic supporter of redeveloping those sections of Roanoke that were home to Black communities, especially Gainsboro. The decision to seize land and eject homeowners caused many of them to look for homes outside of Gainsboro. Melrose-Rugby was one such location that many African Americans looked to as a housing solution.[74]

As a result of both major job loss and Black migration to the district, many of the white laborers identified with the Melrose-Rugby district moved for both economic and possibly racist reasons. Where did the white workers go after this radical change? One possible explanation lies back within the appraisal document of the district, which denotes the serious desire of some residents in the 1930s "to move toward [district] B-1" if given a chance: in other words, the blue-graded Williamson Road district.[75] With increased wealth, it is possible some of these workers traveled north to this district and resettled amongst those business owners with the capital to preserve a homogenous white district. Scrutiny must be reserved for this assumption, though, especially when noting the twenty or more years between the map's original composition and when the district's racial makeup began to shift. Even so, a desire to climb a fiscal ladder and live in the bigger, whiter suburbs may not be altogether surprising for those fleeing the Melrose-Rugby district after the relative prosperity of the 1950s.

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[73] Ibid.
[74] "Melrose-Rugby Neighborhood Plan Update," 1.
[75] Nelson et al., "Mapping Inequality."

For those who remained in or relocated to the district, the community left behind for them fundamentally changed. By the 1970s, Melrose-Rugby became a majority-minority district. Many homes occupied by white, working-class citizens were now occupied by Black, working-class citizens. Unfortunately for those African Americans who came to the region from Gainsboro, the region only became available for African Americans due to joblessness in the area. This is yet another cruel event in part assisted by HOLC redlining decades prior.

Contextualizing Twentieth and Twenty-First Century Roanoke

The severe implications of federal and local meddling in the housing affairs of Roanokers cannot be understated. As the twentieth century gave way to the twenty-first, recent technological tools and innovations now enable a closer examination of the impactful differences in one neighborhood graded by HOLC versus others. Specifically, using online digitization tools reveal in shocking detail how economically disaffected areas have become by race, as evidenced by the incredible disparity between largely or majority-white neighborhoods and majority-Black and minority neighborhoods.

The northern Williamson Road district highlights a mixed-to-positive contemporary Roanoke neighborhood. Although much of the area is a hub for commercial interest, housing in the location remains better-off, possibly due to the district's blue rating on the HOLC map. According to online data obtained from the American Community Survey (ACS) 5-Year Data Release made available in 2019, the area (conglomerated mainly within Roanoke Census Tract Three) remains an economically and residentially stable location. Approximately 57% of residents are white while 22% are African American, with approximately 21% of the remaining residents identified as part of a growing Hispanic, Asian, and biracial community in the area. Income data shows that while per capita income reaches only around 90% of the city's average income level (that being $27,006), the median household income is $47,841 (approximately 10% higher than Roanoke's $44,230). Perhaps most importantly, houses along this section of Williamson Road that are owner-occupied are valued at approximately $114,500. While only 80% of the greater city price for properties (at $135,100), the neighborhood benefits from homes with higher quality than others in surrounding neighborhoods. Additionally, 91.5% of the population holds a high school diploma or greater.[76]

Unfortunately, the heart of the Gainsboro district showcases the complete opposite picture, likely due to the historic discrimination faced within this part of Roanoke city. The ACS 5-Year data shows Gainsboro, and the surrounding areas of Gilmer and Washington Park (all within Census Tract 25), are 75% Black, 12% multiracial, 10% white, and 3% Hispanic. Whereas the Williamson Road area per capita income came close to the city's average income, the income of the Gainsboro district rests at around $12,732, less than half that of the city at $27,006. The median household income stands around $25,186, sadly just about three-fifths of the amount average within Roanoke city. A shocking 59.9% of the residents within the area are below the poverty line, including 90% of children under 18 within the region. Equally alarming remain the values of owner-occupied homes, with a median value resting at $79,000, barely three-fifths of the rest of Roanoke's homes at $135,100. Educational attainment rests at around 68% of the area's population having received a high school diploma, lagging behind the city's 86.2%.[77]

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[76] "Census Profile: Census Tract Three, Roanoke, VA," Census Reporter, 2019, https://censusreporter.org/profiles/14000US51770000300-census-tract-3-roanoke-va/.

The Melrose-Rugby district occupies an unusual middle ground, perhaps in part due to the area's yellow coloring on the HOLC map, but also possibly due to its changing demographics across the mid-to-late twentieth century. ACS 5-Year data indicates the Melrose-Rugby district is now 85% African American, with only 7% white, 5% Hispanic, and 3% biracial. The income per capita within the district is $18,520, only two-thirds of Roanoke's average. Meanwhile, the median income of households stands at $34,005, or three-quarters of Roanoke's average. The poverty level of the area is above the city average at 29.6%, with more than 54% of children under 18 living below the poverty line. The property values of homes stand on average at $81,700, which is curiously similar to the more impoverished yet equally racially similar Gainsboro district. This rests at three-fifths the price of the average Roanoke home, as discussed previously.[78]

More technical processes allude both locally and nationally to the continued problems within areas of higher residential segregation. On the one hand, Roanoke's level of segregation between citizens has consistently dropped over the past 40 years, with the dissimilarity index of Roanoke rating at 75% in 1980, dropping to 72% in 1990, and again dropping to 67.7% in 2000.[79] On the other hand, Roanoke and other cities remain highly dissimilar, due to the continued disparity observable within city regions that are economically impoverished or majority-minority or foreign-born. SPSS has helped compute and realize this issue on a grander, national scale. Observing thirty randomly selected cities that suffered from redlining in the 1930s, a linear regression was performed that examined each selected location's "C" and "D" grading zones as compared to their dissimilarity indices (as collected from the most complete 2000 census). To further compare their relationship, a third variable was added that accounts for the change in a city's African American population between 1940 and 2000. The accompanying line regressions shockingly presented a unique correlation, suggesting cities that witnessed an increase (large or small) in African American populations saw higher levels of disparity by 2000. While this does not indicate causation, this data may indicate that those African Americans moving to cities more heavily redlined encountered more trouble moving. This extends to those finding housing outside of locations already designated for Black Americans (see Table One and Two).

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[77] "Census Profile: Census Tract Twenty Five, Roanoke, VA," Census Reporter, 2019, https://censusreporter.org/profiles/14000US51770002500-census-tract-25-roanoke-va/.
[78] "Census Profile: Census Tract Twenty Four, Roanoke, VA," Census Reporter, 2019, https://censusreporter.org/profiles/14000US51770002400-census-tract-24-roanoke-va/.
[79] Casey, "ROANOKE MOST SEGREGATED CITY."

Additional research into the statistical aspects of Roanoke's residential segregation, especially regarding HOLC gradings, deserve more attention in future studies. One particularly fascinating data point not touched upon relates to an above-average percent of female head-of-households in the Gainsboro and Melrose-Rugby areas. ACS data shows women headed 47% of Gainsboro homes and 51% of Melrose-Rugby homes.[80] Further, examining the marriage rate between residents of various districts may suggest subtle but significant differences between housing and income levels as related to home values and poverty status. This includes those in single-parent homes, divorced homes, or similar marriage-related signifiers.

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[80] "Census Tract Twenty Five"; "Census Tract Twenty Four".

Table One: Linear Regression Line Describing the Relationship Between “C” and “D” Zone Redlining and Dissimilarity Indices of African Americans, Conditional to Population Change From 1940-2000

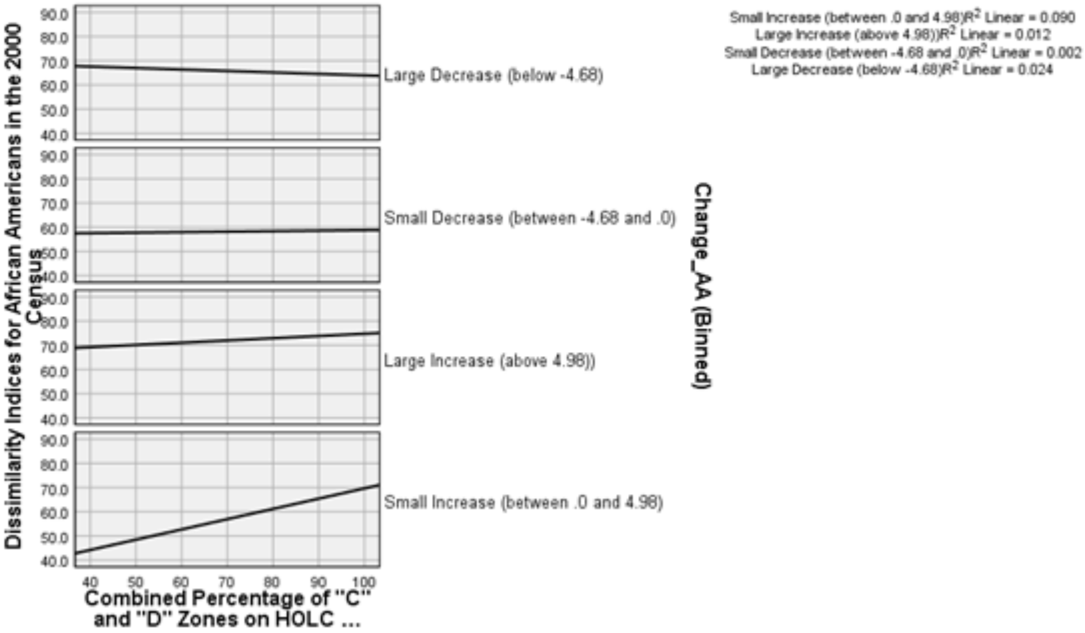
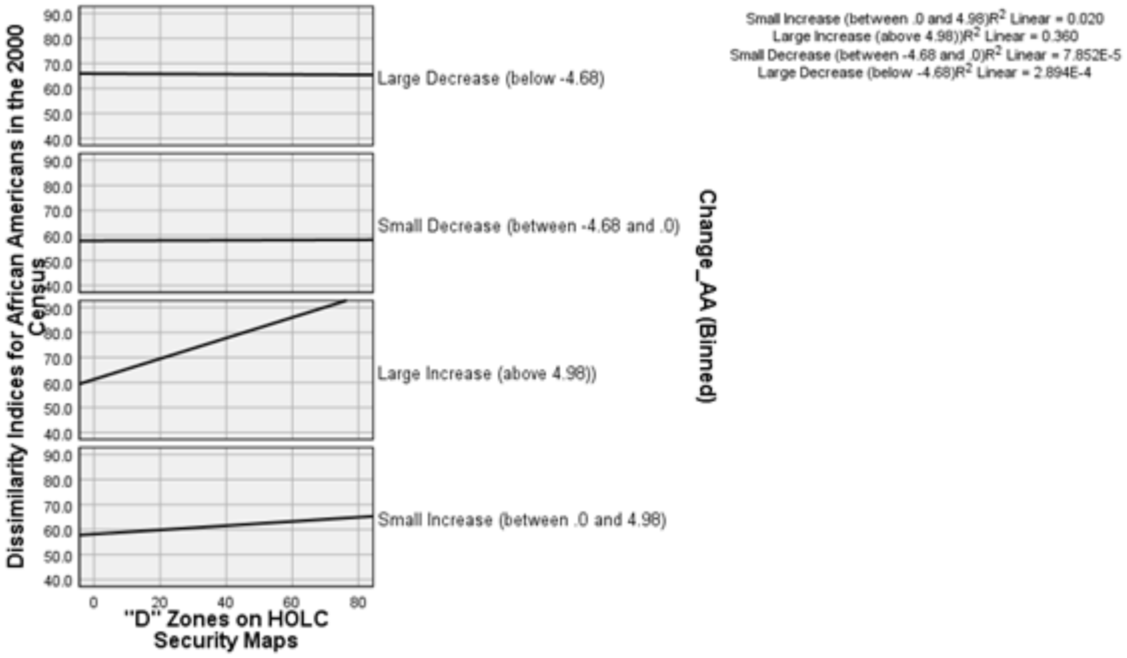


Table Two: Linear Regression Line Describing the Relationship between “D” Zone Redlining and Dissimilarity Indices of African Americans, Conditional to Population Change From 1940-2000



Conclusion

In conclusion, redlining's legacies in Roanoke, Virginia extend beyond those communities directly examined by HOLC graders in 1937. Rather, as developments in infrastructure, business, and mobility shaped the direction of the post-Depression city, each neighborhood faced different consequences for the choices enabled by the maps. Williamson Road, one of the northernmost white residential districts, remained white and financially visible throughout the rest of the century. Gainsboro, the majority-Black residential neighborhood, had its autonomy rejected due to the continued decreasing quality of its homes as continuing racism enabled urban renewal and other discriminatory practices in the area. Melrose-Rugby, a white blue-collar section, was deemed too close to African American parts of town and was rejected for higher-quality loans, which eventually resulted in the district becoming majority-Black after jobs left the region in the 1960s.

The resulting impacts of each of these outcomes directly affected one another in a cyclical pattern as well. The Williamson Road area, partially due to its status outside of the city limits, maintained capital and growth even when some other districts declined in the twentieth century. Gainsboro was reformed and reshaped to please a white reimagining of the "blighted" city and saw the removal of thousands of African American residents no longer with a community to gather in. Furthermore, following the mass local unemployment ensuing in the late 1950s, the Melrose-Rugby neighborhood became a new neighborhood for the displaced African American citizens in the innermost city. Those white residents who left possibly resettled in the wealthier Williamson Road area, capping off a slow yet powerful chain of events that forever shaped Roanoke across the twentieth century.

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