

Mortgage Discrimination In Watauga County

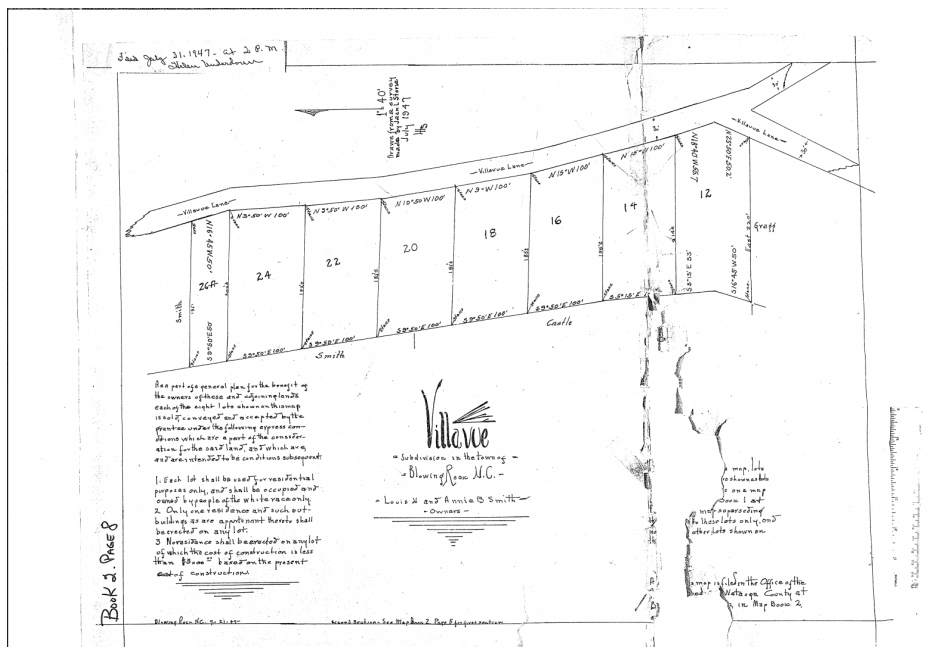
Ongoing Research Projects

April 17, 2022

There has been little discovered on mortgage discrimination in Watauga County; however, through ongoing extensive deed searches, there has been evidence found of racially restrictive covenants in deeds and plat maps.

The Villavue Subdivison In Blowing Rock

A racially-restrictive covenant was found in a Blowing Rock plat map of the Villavue Subdivision from July 7, 1947.



The map depicts the Villavue development and specifies: "1. Each lot shall be used for residential purposes only, and shall be occupied and owned by people of the white race only."



Esri, Maxar, Earthstar Geographics, CNES/Airbus DS, USDA, USGS, AeroGRID, IGN, and ... Powered by Esri

A current map showing the Villavue Subdivision

Most plat maps do not include much text or anything other than survey information, making this plot map unusual in that it explicitly states a racially-restrictive covenant.

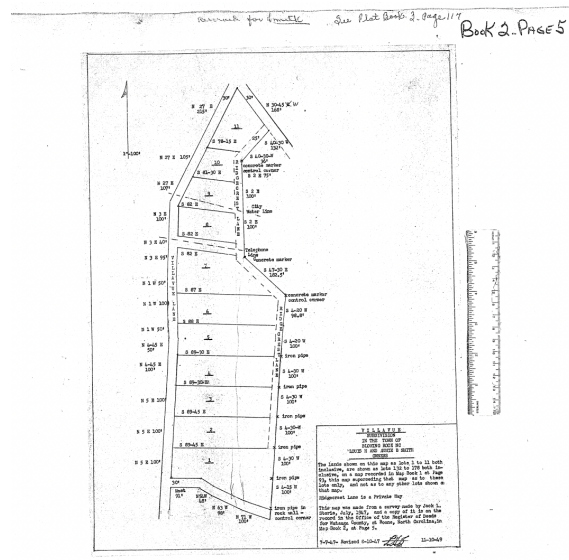
Annie B. Smith and Louis H. Smith obtained this land in July of 1945, and this plot map was the first map created to set boundaries for the Villavue subdivision.

As a part of a general plan for the benefit of the owners of these and adjoining lands each of the eight lots shown on this map is sold, conveyed and accepted by the grantee under the following cypress conditions which are a part of the consideration for the said land, and which are, and are intended to be conditions subsequent:

1. Each lot shall be used for residential purposes only, and shall be occupied and owned by people of the white race only.
2. Only one residence and such out-buildings as are appurtenant thereto shall be erected on any lot.
3. No residence shall be erected on any lot of which the cost of construction is less than \$3000 based on the present cost of construction.

Image of the July 1947 plot map which explicitly states racially-restrictive covenant.

However, this same map was redrawn a week later by a surveyor and did not contain racist language. Any deed that was to reference a plat map is directed to this map (right), and not the hand-drawn one containing the racially-restrictive covenant.



The second plat for the Villavue Subdivision was created in August 1947. This plat contains no racist language or mention of Villavue being a racially restricted subdivision.

The Daniel Boone Park Subdivision

There is ongoing research highlighting the racially-restrictive covenants placed in various deeds from the Daniel Boone Park

subdivision. So far, research has shown nine properties with deeds between 1923 and 1976 that contain racially-restrictive covenants. It should be noted that these properties no longer contain these covenants or racist language of any kind.

Most of the racially-restrictive covenants of the Daniel Boone Park subdivision stem from an August 1923 deed of fifty-two lots between W.H. and S.L. Matthews to J.N. Davidson. The August 1923 deed clearly states: "The grantee nor his heirs or assigns shall ever convey the same to any person or persons of African descent."

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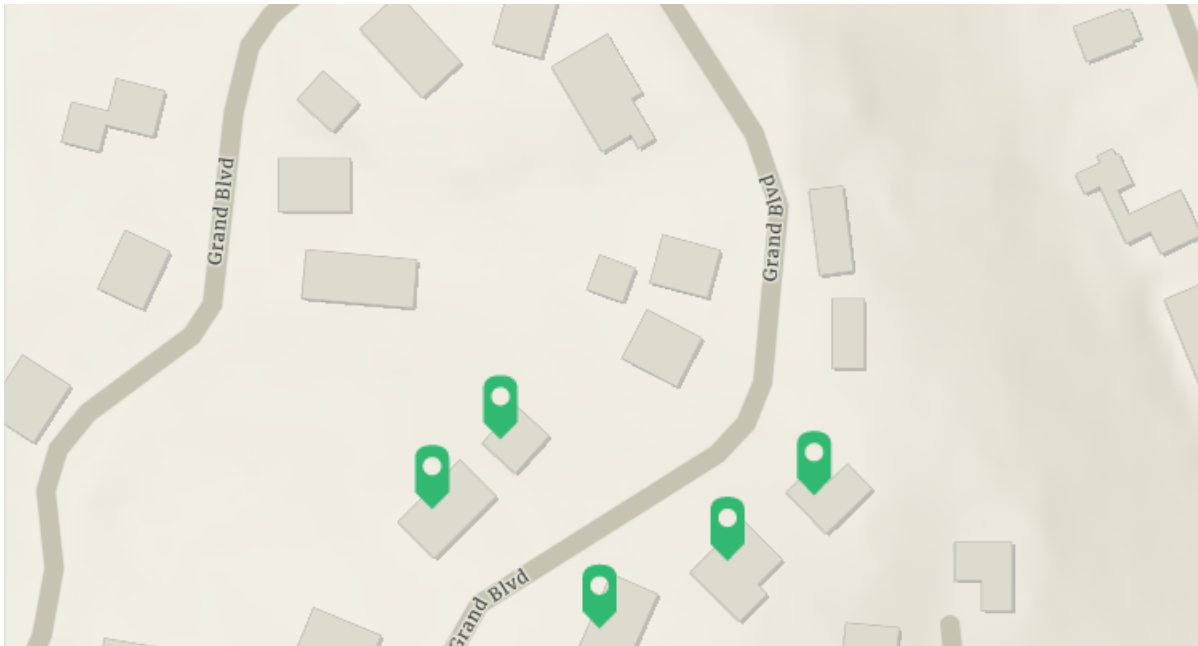
:-----:
State of North Carolina.
Watauga County.
This deed made this 28th day of August, 1923, by W.H.Matthews and wife,
S.L.Matthews of Guilford County and State of North Carolina, of the first
part to J.N.Davidson of Watauga County and State of North Carolina of the
second part WITNESSETH:
That said parties of the first part in consideration of ($5052.50)
Five Thousand, Fifty two & 50/100 Dollars to them paid by said party of the
second part, the receipt of which is hereby acknowledged have bargained and
sold and by these presents do bargain seal and convey to said party of the
second part and his heirs and assigns, 52 certain lots or parcels of land in
the town of Boone, Boone Township, State of North Carolina, adjoining Lots No.
14 & 168 and others, Being Lots No.15-16-17-18-19-20-21-22-23-24-25-26-27-28-
29-30-58-59-60-61-62-66-67-68-69-70-71-97-98-114-115-116-117-124-125-126-127-
128-129-130-131-135-136- 137-138-139-140-140-150-151-166-167 as shown on the
map and plat of the Daniel Boone Park Subdivision of the town of Boone, North
Carolina, which map is recorded in the office of the Register of Deeds of
Watauga County, in Book 1, at page 7 to which reference is hereby made for
fuller and more complete description of same.
It is understood and agreed by and between the parties hereto that this
deed is made subject to the following conditions and restrictions, viz:
First: That the grantee nor his heirs or assigns shall ever convey
the same to any person or persons of African descent.
Second: That the grantee nor his heirs or assigns shall construct a
dwelling on said lot that shall cost less the $2000.00.
THIRD: That the grantee nor his heirs or assigns shall construct any
building within less then 30 feet of the street line.
To have and to hold the aforesaid lot or parcel of land subject to the
above conditions and all privileges and appurtenances thereto belonging to the
said party of the second part, his heirs and assigns to their only use and
behooof forever.
And the said parties of the first part covenant to and with the said
part...of the second part,.... heirs and assigns, and that they are seized
of said premises in fee, and have a right to convey the same in fee simple;
that same are free from all incumbrances, and that they will warrant and defend
the said title to the same against the claims of all persons whatsoever.
IN Testimony whereof, the said W.H.Matthews and wife S.L.Matthews, have
hereunto set their hands and seals, the day and year first above-written.

(Stamped $5.50)
Attest: W.H.Matthews (seal)
S.L.Matthews (seal)

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August 1923 Deed with a racially-restrictive covenant.

In research thus far, nine properties on Grand Boulevard have racist language and discrimination found in their deeds. The majority of the properties stem from the August 1923 deed discussed above. Below is a map of the eight properties.



Esri, NASA, NGA, USGS, FEMA | Esri Community Maps Contributors, State of North Caro... Powered by Esri

Properties which deeds have a racially-restrictive covenant in the Boone Park Neighborhood.

DEEDS—BOOK 34

STATE OF NORTH CAROLINA,—Watauga County

THIS DEED, Made this 17th day of August, 1926, by E.S. Qualls and wife, Lora Qualls of Watauga County and State of North Carolina, of the first part, to Edna Dellinger of Lincoln County and State of North Carolina, of the second part, WITNESSETH: That said parties of the first part, in consideration of Six Hundred Twenty Five Dollars, to them paid by said parties of the second part, the receipt whereof is hereby acknowledged, have bargained and sold, and by these presents do bargain, sell and convey to said Edna Dellinger and her heirs and assigns, a certain tract or parcel of land in the town of Watauga County, and State of North Carolina, adjoining the lands of J.L. Qualls, and others, bounded as follows, viz: Being lots Seventy and Seventy One of the Daniel Qualls Park Addition to the town of Boone.

It is understood that the grantee nor his heirs or assigns shall ever convey said lots to any person of African descent, and shall construct no dwelling on said lots that shall cost less than \$2000.00, and shall not construct any building within less than 30 feet from the street line.

August 1926 Deed for 524 Grand Boulevard

DEEDS—BOOK 33

STATE OF NORTH CAROLINA,—Watauga County

THIS DEED, Made this 11th day of Sept., 1925 by J.N. Davidson and wife Nellie Davidson of Watauga County and State of N. Car. J.H. Williams of Gastonia, Gaston Co. and J.F. Allison of Kings Mountain, Cleveland County and State of N.C., of the second part, WITNESSETH:

That said Parties of the first part Eight Hundred and twenty five Dollars, to them paid by parties of the second part, the receipt of which is hereby acknowledged, have bargained and sold, and by these presents do bargain, sell and convey to said parties of the second part and their heirs and assigns, a certain tract or parcel of land in the town of Boone, Boone County, and State of N. Car., adjoining the lands of Cottrell & Hagaman and Gordon Winkler, Lots 128, 129 and Lots 58, 59, 60 adjoining the lot of H.G. Fastling and others, bounded as follows, viz.: to the left and the right, in Daniel Boone Park.

First: That the grantee nor his heirs or assigns shall ever convey the same to any person or persons of African descent.

Second: That the grantees nor their heirs or assigns shall construct a dwelling on said lots that shall cost less than \$2000.00

Third: That the grantees nor their heirs or assigns shall construct any building within less than 30 feet of the street line.

(Revenue Stamp \$1.00)

September 1925 Deed for 455 Grand Boulevard

MAIL TO: MRS. IRIS N. MORETZ, 423 Grand Blvd., Boone, N. C. 28607 ^{311K 164} ^{1.50 stamp} ⁴²⁷ ^{1.50 R. J.C.}

WARRANTY DEED—Form WD-601 Printed and for sale by James Williams & Co., Inc., Yadkinville, N. C.

STATE OF NORTH CAROLINA, Watauga County.

THIS DEED, Made this 9th day of July, 1976, by and between Margaret L. Eley (widow) of _____ County and state of North Carolina, hereinafter called Grantor, and Iris N. Moretz (widow) of Watauga County and State of North Carolina, hereinafter called Grantee, whose permanent mailing address is 612 Perkinsville Drive, Boone, N. C.

WITNESSETH: That the Grantor, for and in consideration of the sum of Ten Dollars and other good and valuable considerations to him in hand paid by the Grantee, the receipt whereof is hereby acknowledged, has given, granted, bargained, sold and conveyed, and by these presents does give, grant, bargain, sell, convey and confirm unto the Grantee, his heirs and/or successors and assigns, premises in Boone Township, Watauga County, North Carolina, described as follows:

BEING in the Town of Boone, North Carolina, Lots 61 and 62 of the Daniel Boone Park, A. B. Maltba to the right and Fred Greer to the left.

CONDITIONS:

1. That the grantees, their heirs or assigns shall never convey the property to any person or persons of African descent.
2. That the grantees, their heirs or assigns, shall not construct a dwelling on said lots that shall cost less than \$2,000.00.
3. That the grantees, their heirs or assigns, shall not construct any building closer than 30 feet from the street line.

TAX INFORMATION
RECORDED
7-29-76 M. Green
Tax Supervisor

029351
STATE OF NORTH CAROLINA
JUL 29 1976
RR. 10725
Real Estate Excise Tax
2150

July 1975 Deed for 482 Grand Boulevard

While much has been uncovered over mortgage discrimination and racism in housing in Watauga County, research is still ongoing. The Villavue and Daniel Boone Park subdivisions are one small area of the county, and with more research into various neighborhoods, there might still be more to be discovered.

Research and Presentation were conducted by various graduate students from the Appalachian State University Public History Program: Lydia Biallas, Morgan Courtney, Chelsey Johnson, Ellie McCorkle, Clint Turbeville, and Pofue Yang.