

VLR-8/21/90 NRHP-1/24/91

United States Department of the Interior
National Park Service

National Register of Historic Places Registration Form

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

1. Name of Property

historic name The Phoenix Bank of Nansemond

other names/site number DHR File No. 133-34- 133-36

2. Location

street & number 230 East Washington Street N/A not for publication

city, town Suffolk N/A vicinity

state Virginia code VA county Suffolk (city) code 800 zip code 23434

3. Classification

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

Name of related multiple property listing: N/A

Number of contributing resources previously listed in the National Register: 0

4. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act of 1966, as amended, I hereby certify that this nomination request for determination of eligibility meets the documentation standards for registering properties in the National Register of Historic Places and meets the procedural and professional requirements set forth in 38 CFR Part 80. In my opinion, the property meets does not meet the National Register criteria. See continuation sheet.

Signature of certifying official: [Signature] Date: 13 Dec 1990

Director, Department of Historic Resources, Commonwealth of Virginia

State or Federal agency and bureau

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

Signature of commenting or other official _____ Date _____

State or Federal agency and bureau _____

5. National Park Service Certification

I, hereby, certify that this property is:

entered in the National Register. See continuation sheet.

determined eligible for the National Register. See continuation sheet.

determined not eligible for the National Register.

removed from the National Register.

other. (explain:)

Signature of the Keeper

Date of Action

6. Function or Use

Historic Functions (enter categories from instructions)
COMMERCE/TRADE: Financial institution

Current Functions (enter categories from instructions)
COMMERCE/TRADE: Restaurant

7. Description

Architectural Classification
(enter categories from instructions)
LATE 19TH AND EARLY 20TH CENTURY AMERICAN
MOVEMENTS: Commercial style

Materials (enter categories from instructions)
foundation BRICK
walls BRICK
CONCRETE
roof OTHER
other _____

Describe present and historic physical appearance.

SUMMARY DESCRIPTION

The Phoenix Bank of Nansemond is located on East Washington Street, a major thoroughfare, in Suffolk, Virginia. The building is a rectangular, semi-detached, two-story, two-bay structure built in 1921. No additions have been made, and the exterior is essentially unchanged except for the east wall and the main entrance doors. The first-floor interior has been altered in order to function as a restaurant.

The lot is roughly 25' x 175' and has no other contributing or noncontributing buildings.

ARCHITECTURAL ANALYSIS

The Phoenix Bank of Nansemond faces north on East Washington Street in a predominantly black business district. The building is currently being used as a Chinese restaurant. It is attached on the west elevation to a brick, rectangular, two-story structure. The second floor is divided into separate rooms to create two apartments that are empty at this time.

The bank has brick masonry walls laid up in a modified common bond alternating seven rows of stretchers with a row of headers. Due to a 1985 fire that destroyed the building once attached to the east elevation, approximately 2/3 of this wall is constructed of painted cinder blocks. The remainder of the wall towards the southern corner is the original brick and juts out from the cinder blocks 18".

The main or north facade is a false front constructed of cement blocks encrusted with tiny pieces of gravel to create a stone-like appearance. Along the entire facade, above the storefront, is a metal frieze with lettering in the center that reads "Phoenix Bank of Nansemond." A decorative metal cornice supported by scrolled brackets also runs across the facade above the second-story double windows. A stepped parapet rises above the actual roofline and contains a stone plaque in the center that reads "Phoenix Bank of Nansemond 1921."

8. Statement of Significance

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

nationally statewide locally

Applicable National Register Criteria A B C D

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

Areas of Significance (enter categories from instructions)

ETHNIC HERITAGE: Black

COMMERCE

Period of Significance

1921-1931

Significant Dates

N/A

Cultural Affiliation

N/A

Significant Person

N/A

Architect/Builder

unknown

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

STATEMENT OF SIGNIFICANCE

The Phoenix Bank of Nansemond, built in 1921, is representative of black commerce in southeastern Virginia. The bank was founded by a group of black entrepreneurs in 1919 and served the black farmers and laborers of Suffolk and surrounding Nansemond County. The bank survived until the 1931. During the first thirty years of the twentieth century, many black banks prospered and failed across Virginia. Although the Phoenix Bank was one of several in the Tidewater area, it was the only one in Suffolk.

JUSTIFICATION OF CRITERIA

The Phoenix Bank of Nansemond is eligible for listing on the National register of Historic Places under Criterion A as a symbol of the economic development of black communities through self-help organizations in a period when discrimination and segregation were commonplace and blacks were excluded from many white businesses.

HISTORICAL BACKGROUND

In Virginia blacks organized their own businesses largely because of segregation laws that excluded them from public facilities. Blacks created their own banks because white-run institutions would not extend credit to them. From 1900 to 1928, twenty black banks opened in Virginia.² Half of these were in the Tidewater area.³ Norfolk, the closest large city to Suffolk, boasted three black banks during this period.⁴ The Brown's Savings Bank (1910-1925), the Tidewater Bank and Trust Company (1919-1921), and the Metropolitan Bank and Trust Company (1921-1930) served the black community during the same years as the Phoenix Bank.⁵

See continuation sheet

9. Major Bibliographical References

Commonwealth of Virginia, Department of the State Corporation Commission.
Certificate of Incorporation, 9 December 1918.

Emeka, Mauris Lee Porter. Black Banks. Past and Present. Kansas City:
by author, 1971.

Harris, Abram L. The Negro As Capitalist: A Study of Banking and Business
Among American Negroes. College Park, Maryland: McGrath Publishing Company,
1968.

Hobbs, Kermit, and Paquette, William A. Suffolk-A Pictorial History.
Norfolk: The Donning Company, 1987.

Norfolk Journal and Guide. 12 February 1921.

Previous documentation on file (NPS):

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

See continuation sheet

Primary location of additional data:

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

Specify repository:
Virginia Dept. of Historic Resources
221 Governor Street, Richmond, VA 23219

10. Geographical Data

Acreage of property less than one acre

UTM References

A 18 | 359020 | 4065500
Zone Easting Northing

C _____ | _____ | _____

B _____ | _____ | _____
Zone Easting Northing

D _____ | _____ | _____

See continuation sheet

Verbal Boundary Description

The nominated property is approximately 25' x 175' and occupies lot 3 of Block A on tax map 34G25 of the City of Suffolk, Virginia.

See continuation sheet

Boundary Justification

The boundary includes the entire city lot that has historically been associated with the property.

See continuation sheet

11. Form Prepared By

name/title Jennifer A. Bryant

organization Center for Historic Preservation date June 1990

street & number Mary Washington College telephone (703)899-4037

city or town Fredericksburg state Virginia zip code 22401

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The four doors leading into the structure are all different. There are two doors in the storefront on the north facade. A three-panel wooden door is located near the northeast corner and leads directly to the second-floor apartments. The main entrance door has been recessed 4'3" in order to comply with the city's fire codes. It is steel with a single pane of glass. Both of the doors in the north facade have been added since the bank's construction. At the bank's opening in 1921, there was only one door in the center of the north facade. There are two other doors on the south or rear elevation. Both have transoms and segmental-arch brick lintels. One has a metal gate in front of it and leads to the restaurant kitchen. The other is wooden and leads to the upstairs apartments.

The windows also vary. There are two five-foot wide single-pane windows on either side of the main entrance door. Above this and extending across the facade is a row of five square-paned transoms. On the second floor are two double windows that are originally one-over-one sash with stone sills, but only the window on the far west side contains its original glass. The two windows on the south elevation are two-over-two sash. The first floor once had a double window, but it is now boarded up. The second floor has a double window and a single window. All of the sills are brick and all the windows on this elevation have segmental-arch brick lintels. There are also single windows on the east and west elevations.

There is a small interior chimney on the west side of the structure. The roof is not visible because of the parapet.

The first-floor interior consists of two main rooms, a public dining area and a kitchen. Behind the kitchen, on the south elevation, is a small storage room. All of the floors are linoleum, and the ceiling are modern suspended ceilings. The wall materials vary. In the public dining area, modern wood panelling covers painted plaster to a point halfway up the wall. The kitchen has both painted plaster and laminated wallboard only on the west wall.

There are few remnants of the bank's original interior. On the floor in front of the recessed door, are white and maroon tiles that once read "Phoenix Bank of Nansemond." The remainder of the tiles are probably under the linoleum floors. When the bank opened, the entire floor was terrazzo. The safe was located in what is now the kitchen and surrounded by concrete. The first floor once was sectioned into seven offices and a lobby.

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The second floor has an asymmetrical plan consisting of nine rooms plus two closets and two staircases. The rooms are arranged to create two apartments. A hallway along the east wall is shared by all residents. Both staircases lead to this hallway. One descends to the north elevation and the other descends to the south elevation. Both were originally 4'2" wide, but due to the fire and loss of a portion of the east wall, the southern stairwell is now approximately 18" wider. The hallway is lit by a skylight centered between the two staircases. There is also a ceiling access to an attic crawl space here.

All of the floors are wood except in the two rooms fronting on East Washington Street, which are linoleum. All of the walls and ceilings are painted plaster. There are baseboards approximately 8 1/2" wide and plain chair rails 4" wide, but no cornices. There are wooden corner moldings in several rooms. In every corner there are also small decorative moldings shaped like obelisks approximately 3" in height, attached to the baseboards. Three rooms along the west wall have openings for wood stoves.

The interior doors are of different sizes and consist of two basic design types. Most of the interior doors are of a six-panel design. A few doors, such as those leading into the largest rooms, have two horizontal, rectangular panels below a large glass pane.

At the second floor level, the west party wall breaks away from the neighboring attached building to create an open light well. It is approximately 4' x 10' and is accessible by windows at either end. The west wall here is covered with sheet metal.

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During this period, Suffolk was gaining recognition as the "Peanut Capital of the United States."⁶ Most blacks in the area were farm workers. Only a few actually owned land. In 1930 58 percent of the black population remained farm laborers, giving Nansemond County one of the lowest rates of farm ownership in the state.⁷

The city of Suffolk was racially divided. The blacks developed a business community on the east side of the railroad tracks on Washington Street.⁸ Businesses included barber shops, undertakers, real estate offices, insurance agencies, and the Phoenix Bank.⁹ The area today remains mostly black.

The bank began in a drugstore owned by a black physician, Dr. W. T. Fuller.¹⁰ A group of men gathered here and organized a club to lend money.¹¹ Fuller observed their practices and suggested they form a bank.¹² In 1919 the organization came to be known as the Phoenix Bank of Nansemond with Fuller as its first president.¹³ At Fuller's death in February 1921, J. W. Richardson, the former vice-president, was elected president.¹⁴ The Bank prospered until 1931, when it closed due to a lack of depositors.¹⁵ It began with a resource base of \$13,000 and by the building's construction, it had \$125,000 in resources.¹⁶ Local black residents showed a great pride in their bank and described it as "one of the most progressive banks of which the race can boast."¹⁷

Both Fuller and Richardson were greatly admired in Suffolk. Richardson gained local fame not only through his work with the black business community, but also because he simultaneously served as president of the Phoenix Bank and janitor of the white American Bank and Trust Company a few blocks away.¹⁸ This feat received recognition in a 1940 Ripley's Believe It or Not column.¹⁹ Richardson was also listed in Who's Who in Colored America.²⁰

In 1921 the Phoenix Bank building itself was constructed under Richardson's guidance. Members of the community described the two-story structure as "unquestionably the most handsome and distinctive building on Washington Street between Main Street and the Atlantic Coast Railroad."²¹ Its parapet and iron cornice is unique to the block. The first floor was trimmed in mahogany with a terrazzo floor.²² It contained a lobby, seven offices, and a burglar-proof safe once described as "second to none in the city as to security."²³ The second floor was made into apartments.

Today the first floor is a Chinese restaurant, and almost all remnants of the bank including the vault are gone. The exterior

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has been modified to include another door leading to the second floor.

The Phoenix Bank of Nansemond represents an era when blacks achieved economic success by cooperative activity. In order to compete in a world where laws and racial attitudes prevented blacks from using white facilities and services, they were forced to create their own businesses. Such financial institutions as the Phoenix Bank of Nansemond supported the black business fabric.

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- ¹ Mauris Lee Porter Emeka, Black Banks-Past and Present (Kansas City: Mauris Lee Porter Emeka, 1971), p. 43.
- ² Abram L. Harris, The Negro as Capitalist: A Study of Banking and Business Among American Negroes (College Park, Maryland: McGrath Publishing Co., 1968), p. 192.
- ³ Ibid.
- ⁴ Ibid.
- ⁵ Ibid.
- ⁶ Kermit Hobbs and William A. Paquette, Suffolk-A Pictorial History (Norfolk: The Donning Company, 1987), p. 117.
- ⁷ Ibid., p. 118.
- ⁸ Ibid., p. 119.
- ⁹ Ibid.
- ¹⁰ Interview with Dr. W. P. Richardson, Franklin, Virginia, 16 October 1989.
- ¹¹ Ibid.
- ¹² Ibid.
- ¹³ Ibid.
- ¹⁴ Ibid.
- ¹⁵ Ibid., Interview: 4 June 1990 with Joann White Bureau of Financial Inst. Rich., Va
- ¹⁶ Norfolk Journal and Guide, 8 October 1921.
- ¹⁷ Norfolk Journal and Guide, 12 February 1921.
- ¹⁸ Virginian Pilot, 1 March 1987, Suffolk Sun.
- ¹⁹ Ibid.
- ²⁰ Joseph J. Boris, ed., Who's Who in Colored America (New York: Who's Who in Colored America Corporation, 1927), p. 167.
- ²¹ Norfolk Journal and Guide, 28 May 1921.
- ²² Norfolk Journal and Guide, 8 October 1921.
- ²³ Norfolk Journal and Guide, 28 May 1921.

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Norfolk Journal and Guide. 28 May 1921.

Norfolk Journal and Guide. 8 October 1921.

Richardson, W.P., retired dentist. Franklin, Virginia. Interview
16 October 1989.

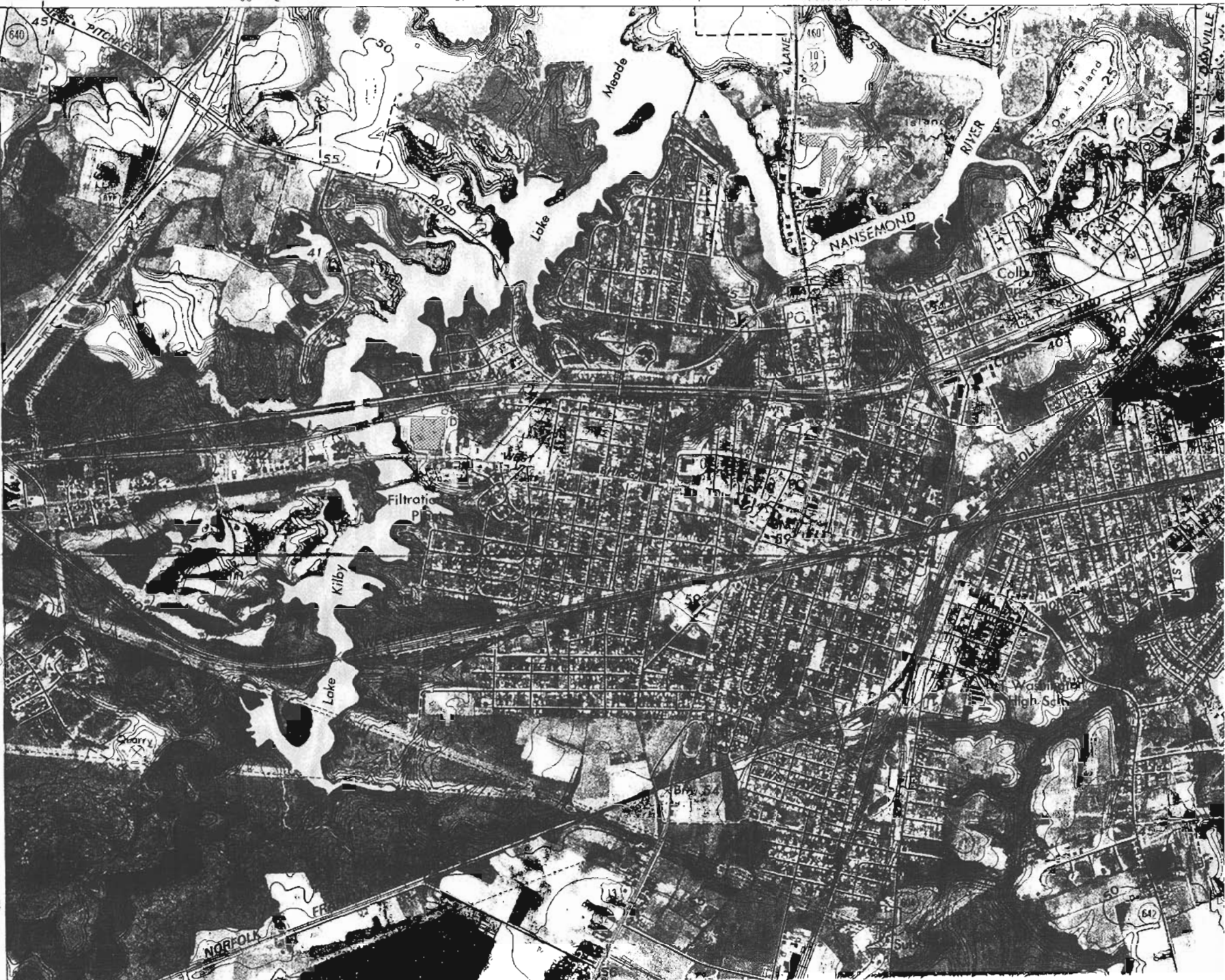
Suffolk New-Herald. 3 December 1985.

UNITED STATES
DEPARTMENT OF THE INTERIOR
GEOLOGICAL SURVEY

COMMONWEALTH
DIVISION OF MINERALS
JAMES L. CALVER, STATE GEOLOGIST
56571 STATE STREET
(CHUCKATUCK)

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The Phoenix
Bank of
Nansmond

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(WINDSOR)