

**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 for individual properties and districts. See instructions in National Register Bulletin, *How to Complete the National Register of Historic Places Registration Form*. If any item does not apply to the property being documented, enter "N/A" for "not applicable." For functions, architectural classification, materials, and areas of significance, enter only categories and subcategories from the instructions.

## 1. Name of Property

Historic name: Smith Apartments

Other names/site number: Historic Smith Apartments

Name of related multiple property listing:

(Enter "N/A" if property is not part of a multiple property listing)

## 2. Location

Street & number: 1047 Smith Drive

City or town: Raymond State: MS County: Hinds

Not For Publication: ☒

Vicinity: ☐

## 3. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act, as amended,

I hereby certify that this X 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 36 CFR Part 60.

In my opinion, the property X meets     does not meet the National Register Criteria. I recommend that this property be considered significant at the following level(s) of significance:

    national X statewide     local

Applicable National Register Criteria:

X A     B     C     D

<div style="font-family: cursive; font-size: 1.2em; color: blue;">Katu Blount</div>		<div style="font-family: cursive; font-size: 1.2em; color: blue;">6-23-20</div>
<b>Signature of certifying official/Title:</b>		<b>Date</b>
<b>State or Federal agency/bureau or Tribal Government</b>		
In my opinion, the property <u>   </u> meets <u>   </u> does not meet the National Register criteria.		
<b>Signature of commenting official:</b>		<b>Date</b>
<b>Title :</b>		<b>State or Federal agency/bureau or Tribal Government</b>

Smith Apartments  
Name of Property

Hinds, Mississippi  
County and State

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#### 4. National Park Service Certification

I hereby certify that this property is:

- ☐ entered in the National Register  
☐ determined eligible for the National Register  
☐ determined not eligible for the National Register  
☐ removed from the National Register  
☐ other (explain:) \_\_\_\_\_

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Signature of the Keeper

Date of Action

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#### 5. Classification

##### Ownership of Property

(Check as many boxes as apply.)

- Private: ☒  
Public – Local ☐  
Public – State ☐  
Public – Federal ☐

##### Category of Property

(Check only **one** box.)

- Building(s) ☒  
District ☐  
Site ☐  
Structure ☐  
Object ☐

Smith Apartments  
Name of Property

Hinds, Mississippi  
County and State

**Number of Resources within Property**

(Do not include previously listed resources in the count)

Contributing	Noncontributing	
<u>1</u>	<u></u>	buildings
<u></u>	<u></u>	sites
<u>1</u> (Driveway)	<u></u>	structures
<u></u>	<u></u>	objects
<u>2</u>	<u></u>	Total

Number of contributing resources previously listed in the National Register 0

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**6. Function or Use**

**Historic Functions**

(Enter categories from instructions.)

DOMESTIC: multiple dwelling

TRANSPORTATION: road-related (vehicular)

**Current Functions**

(Enter categories from instructions.)

DOMESTIC: multiple dwelling

TRANSPORTATION: road-related (vehicular)

Smith Apartments  
Name of Property

Hinds, Mississippi  
County and State

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## 7. Description

### Architectural Classification

(Enter categories from instructions.)

No Style: Vernacular

**Materials:** (enter categories from instructions.) Principal exterior materials of the property:

**Foundation:** Concrete

**Building:** Wood

**Roof:** Architectural shingles, plywood, planks

**Exterior Walls:** Weatherboard

**Windows:** Glass with aluminum trim

**Parking lot:** Asphalt

**Driveway:** Asphalt

### Narrative Description

(Describe the historic and current physical appearance and condition of the property. Describe contributing and noncontributing resources if applicable. Begin with a **summary paragraph** that briefly describes the general characteristics of the property, such as its location, type, style, method of construction, setting, size, and significant features. Indicate whether the property has historic integrity.)

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#### Summary Paragraph

The Smith Apartments facility is a one story wood-frame building designed in the Urban Tradition French Colonial style and constructed in the vernacular tradition that relied on the skills and customs of local builders that made simplicity its dominant architectural distinction. The building consists of a row of twelve (12) identical two bedroom apartments, each measuring 25' x 25' with two double paned sash windows on the front side and rear sides of each unit. Its exterior finish consists of wide horizontal lap siding, and each unit has a stoop built right up to the adjacent sidewalk or parking area.

The site for Smith Apartments was acquired and its planning and development commenced in 1966, its construction between 1967 through 1968, and it has continued in operation since it opened in 1969. The building retains a very high degree of period integrity. Only a few modifications have been made to its exterior (e.g., door width and windows) for the sake of complying with building code changes.

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Smith Apartments  
Name of Property

Hinds, Mississippi  
County and State

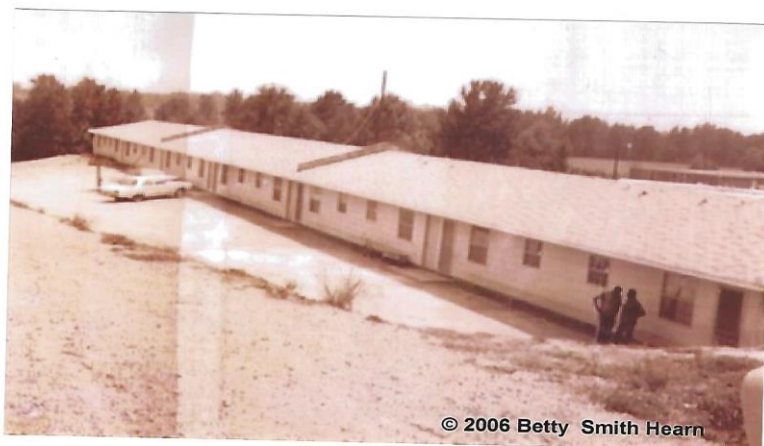
## Narrative Description

### Setting

The Smith Apartment building is located in a rural community. The majority of its population is Black American. It is located about 2.5 miles southwest of the city of Raymond, one of two county seats of Hinds County, Mississippi. Built in its small enclave of small vernacular and Ranch styled single family homes, it was Raymond's first multi-family apartment building. While blending with the traditional imagery of the neighborhood and maximizing the use of a small lot, its design achieved a highly cost efficient typology that lined apartments up in a single row. The result is a Minimal Traditional style with a row of adjoined units atop a concrete slab foundation. This inventiveness delivered affordability without the compromise of quality.

### Description

As shown in the following photographs of Smith Apartments, in 1969, and 2006, respectively, the design and appearance of the building's exterior remain unchanged.



Smith Apartments  
Name of Property

Hinds, Mississippi  
County and State



The complex covers one acre, and its entrance and driveway, now commonly known as Smith Drive, is located on the south side of Port Gibson Street, formerly called the Utica/Raymond Road and subsequently Old Highway 18. Its private driveway commences at Port Gibson Street, runs 300 x 30 feet, and leads to the Smith Apartments parking lot. The presence of off street parking areas, consistent with building codes, indicates an expectation that tenants would have their own means of transportation. Such transportation would afford tenants the option of commuting to work in other nearby cities with the benefits (e.g., lower rent rates, traffic, etc.) of living in a small rural area, outside the corporate city limits of Raymond. Although subsequently resurfaced with asphalt pavement, the original driveway, parking lot and yard consisted of a combination of grass, gravel, pavement and concrete, and although the site of the facility is small, it met the requirements for its driveway, tenant yard space, and parking lot. In the interest of safety and to manage vehicular parking and spacing, concrete stops were installed, by the developers, in the parking lot and along the front of the building.

The developers owned both Parcels 1 and 2, shown in the following plat. The site for Smith Apartments, Parcel 2, was created by the acquisition and merger of five parcels and the conversion of an adjacent ally into the deed of the developers and zoning approvals. As a result, the site consists of two conjoining shaped rectangles. In the interest of secure and safe ingress and egress, the first is an area measuring approximately 150 x 30 that serves as its private entrance. The second rectangular area measuring approximately 300 x 130 is the location of the remaining Smith Apartments property. This plat was established in 1966, during the planning stages, and presented to and approved by the local planning, zoning, and supervisory authorities. This layout, included as Exhibit A in the zoning application, as shown below, satisfied local building codes and ensured that the tenants and the building would never become compromised or landlocked from an arterial road, by illegal uses (e.g., parking).



Smith Apartments  
Name of Property

Hinds, Mississippi  
County and State

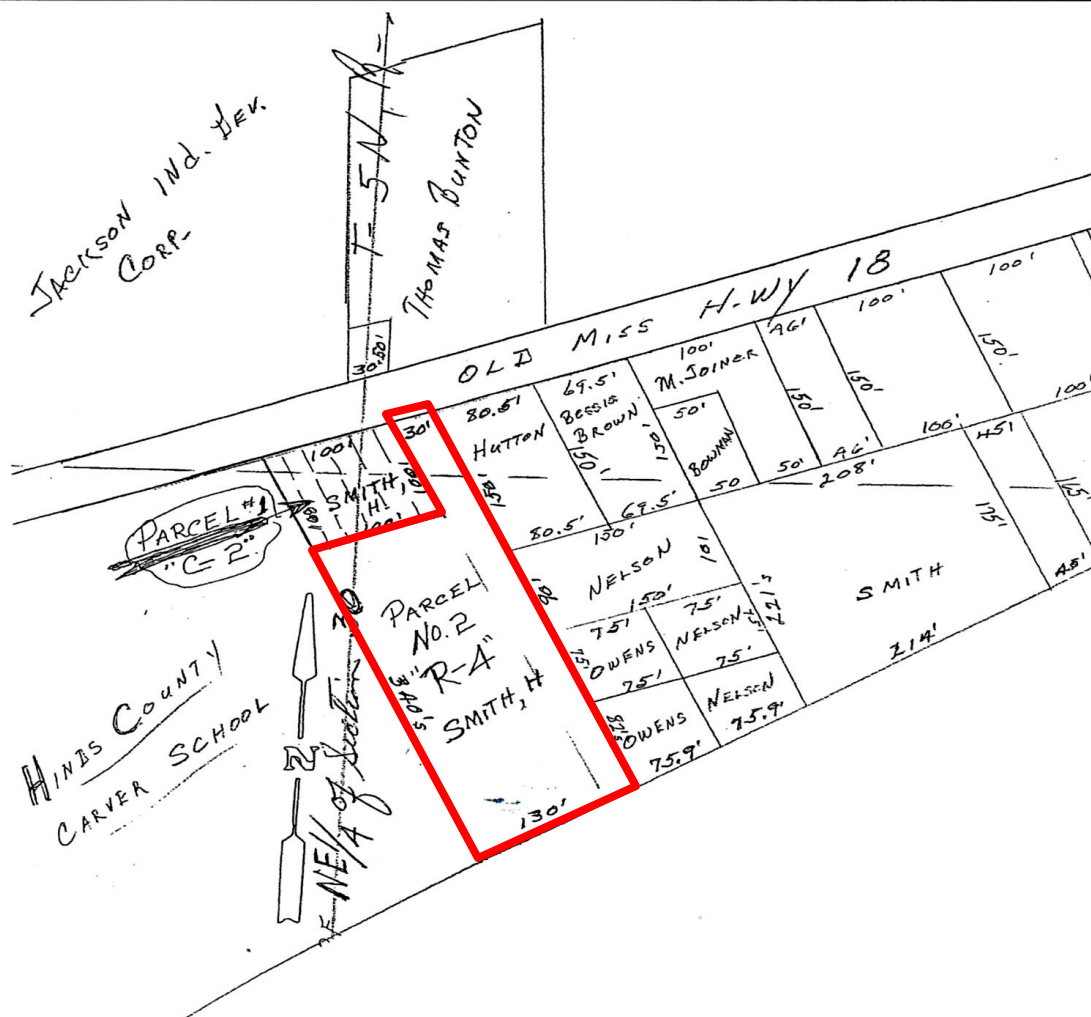


Figure 1: Hinds County Board of Supervisors, Minutes, May 14, 1979, Book 38 and Pages 504 – 506, and June 11, 1979, Book 38 and Pages 552 – 555.

The building measures 300 feet long and 25 feet deep, and its plan, driveway, and parking area follow the roughly rectangular shape of its site. This row of apartments is interconnected to form a rectangular structure under one simple doubled-hipped roof of architectural shingles and boxed eaves. Its eaves are flared and supported by its roof's rafters that extend, encased with the original plywood soffit, beyond the exterior wall. Its double-hung metal sash windows are adorned by custom New Orleans architecturally styled shutters.

The units are divided by a firewall which runs to the structure's roof. The firewalls are constructed of two  $\frac{3}{4}$  width sheets of drywall on each side of the connecting wall's wooden frame, of cedar, and sealed with fire caulking. As an added precaution, the firewall between units four and five and units eight and nine were constructed using concrete blocks and mortar overlaid with one sheet of drywall on each side. Each concrete firewall extends 30 inches above the structure's roof.

Smith Apartments

Name of Property

Hinds, Mississippi

County and State

Depending on the elevation the stoop of a unit may include a concrete step up onto the stoop. Each unit's front and back door open onto its concrete stoop, located underneath the aforementioned overhang and enclosed soffit that run continuously along the length and depth of the building, in lieu of individualized gabled roofs or canopies.

Each door and stoop is lit by a small light fixture installed in the overhang directly above each door. The front door opens into its living room/parlor from the building's east side, and it faces its parking area and front yard. The back door faces the back yard on the building's west side which could be used for family activities. Except for Apartment 1 on the north end of the building and Apartment 12 on the south end, each stoop served two apartments (i.e., two and three, four and five, six and seven, eight and nine, and ten and eleven).

The exterior finish consisted of wide horizontal lap siding (board-like)<sup>1</sup> that was eventually painted green and subsequently changed to a grayish blue. All of the units contained smooth flush solid wood doors measuring 30" x 80" on both the front and rear that were painted to coordinate with the exterior finish. All of the interior doors are smooth flush hardwood hollow core birch veneer composite doors that were painted white. These doors were replaced in 2004 with similar doors. Only simple hardware (e.g., door knobs, medicine cabinets, faucets) was installed, and tenants provided all of their own kitchen appliances.

Windows are two-over-two metal sash, and although replaced in 2004, are a close match to the originals and are within the original openings. They are paired along the entire façade, with one measuring 36 x 48 in the living room/parlor and the other in the kitchen measuring 36" x 36". The north and south end units, one and twelve, have two additional exterior windows, one on the living room/parlor wall and the other on the master bedroom wall, each measuring 36"x36".

In each apartment the public space, the kitchen and the living/parlor room, is located in the front of the unit. Two bedrooms, the larger of which, intended to serve as the master bedroom, sit in the rear and lay parallel to the front rooms. The kitchen is open to the living room/parlor. Each bedroom included a small closet, with a small door and a wall-to-wall custom pipe assembly as a rod for hanging clothes. There is no hallway in the apartment. Instead, the bathroom, storage/coat closet, hot water tank/furnace closet and two bedrooms interior doors open onto an extended area of the living/parlor room. The kitchen and bathroom's plain flush cabinetry was hand made from plywood. The kitchen counter was fitted out with a stainless steel sink. The bathrooms contained a steel tub, coated with a white enamel finish, a vinyl surround, toilet, and a ceramic countertop set atop the plywood vanity. In the years that followed, at the request of more and more tenants, shower hardware was added above the tub.

Although the simple arrangement of the interior of each apartment was characterized by a lack of ornate finishes, the developers were keen to satisfy the taste of the tenants for wood-stained wall paneling considered a luxury during the 1960's and 1970's so the interior walls were finished in wood veneer paneling. Additionally, the use of paneling, instead of paint, increased the probability of affordable rents

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<sup>1</sup>Blumenson, John. *Identifying American Architecture*. (Nashville, TN: American Association for State and Local History, 1977), Pg. 17; McAlester, Virginia Savage, *A Field Guide to American Houses*. (New York: Alfred A. Knopf, Random House, 2013), pg. 175.



Smith Apartments

Name of Property

Hinds, Mississippi

County and State

by lowering the costs typically associated with tenant turnover. Plain molding surrounded the doors, flooring, and interior windows. Linoleum flooring flowed throughout. Electric, gas, and water meters and connections were placed on the back side, the west elevation, of the building. Custom screen doors on the front and back exterior doors, window screens, and attic fans provided ventilation. Gas floor heaters were installed in each room. To cool their unit, most tenants installed electric fans and portable air conditioners in their windows. Additionally, each room was lit by simple overhead light fixtures.

Although located outside Raymond's city limits, the water services were provided by the City of Raymond. Six sewage/water treatment plants were installed. Each supported two apartments. The developers advocated for and secured a federal grant through the City of Raymond to install city sewer lines. In 1978, these services replaced and eliminated the need for the water treatment plants. In addition to Smith Apartments, this grant provided for the installation of sewer lines for the surrounding community of approximately thirty or more families.

### **Modifications**

The building retains a very high degree of period integrity with very few changes. In 2004, the electrical systems, and the front and rear doors and windows were replaced, to comply with building code changes. Additionally, the roof was re-clad, and the gas heaters and window cooling appliances were replaced with a central air conditioning and heating system. One improvement was made—the addition of washer and dryer hook-ups in each unit. Although some cosmetic exterior maintenance is required, at the time of this nomination, such as painting, screen doors, and the replacement of shutters lost to water damage, decay and vandalism, this building is in excellent physical condition.

In 2006, the interior of Apartment 1 was retro-fit furnished to appear as it did in 1969. It has since been used as an office and showplace to prospective tenants and visitors. See following photograph.



Smith Apartments  
Name of Property

Hinds, Mississippi  
County and State

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## 8. Statement of Significance

### Applicable National Register Criteria

(Mark "x" in one or more boxes for the criteria qualifying the property for National Register listing.)

- ☒ A. Property is associated with events that have made a significant contribution to the broad patterns of our history.
- ☐ B. Property is associated with the lives of persons significant in our past.
- ☐ C. Property embodies the distinctive characteristics of a type, period, or method of construction or represents the work of a master, or possesses high artistic values, or represents a significant and distinguishable entity whose components lack individual distinction.
- ☐ D. Property has yielded, or is likely to yield, information important in prehistory or history.

### Criteria Considerations

(Mark "x" in all the boxes that apply.)

- ☐ A. Owned by a religious institution or used for religious purposes
- ☐ B. Removed from its original location
- ☐ C. A birthplace or grave
- ☐ D. A cemetery
- ☐ E. A reconstructed building, object, or structure
- ☐ F. A commemorative property
- ☐ G. Less than 50 years old or achieving significance within the past 50 years

Smith Apartments

Name of Property

Hinds, Mississippi

County and State

### Areas of Significance

(Enter categories from instructions.)

- COMMUNITY PLANNING AND DEVELOPMENT
- ETHNIC HERITAGE: Black

### Period of Significance

1966-1969

### Significant Dates

- 1966: Site Acquisition Commenced
- 1967: Construction Commenced
- 1968: Construction Completed
- 1969: Occupancy Commenced

### Significant Person

(Complete only if Criterion B is marked above.)

\_\_\_\_\_  
\_\_\_\_\_

### Cultural Affiliation

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

### Architect/Builder

Smith, Sr., Hubert Clinton (Co-Developer and Builder)

Smith, Barbara Marie Moses (Co-Developer and Builder)

Architect Unknown (Drawing Available)

## Statement of Significance Summary Paragraph

The Smith Apartments development is of statewide significance under National Register Criterion A, in the areas of (1) Community Planning and Development, and (2) Ethnic Heritage: Black. Its period of significance is 1966 through 1969. An earlier phase of this development began in 1962, when developers, Mr. and Mrs. Hubert Smith, built a row of six shotgun duplexes (or double shotguns) for rental. In 1966, planning commenced and the land was acquired for Phase 2, the twelve apartments under one roof that opened in 1969 and remain in operation. Although the Phase 1 structures remain, they are not included in this nomination because they were sold to tenants, by the developers, during the 1970's to promote the merits of homeownership.

The significance of Smith Apartments lies in the story of its development by Black entrepreneurs, Hubert Clinton and Barbara Marie Smith, leaders in their rural African American community outside of Raymond,

Smith Apartments

Name of Property

Hinds, Mississippi

County and State

Mississippi. As the era of institutional racial discrimination began to be overturned by federal legislation such as the 1964 Civil Rights Act and the 1968 Fair Housing Act, the Smiths put their philosophy of Christian generosity, racial uplift, and fiscal responsibility into practice, placing them in the small but significant sphere of Black developers in Mississippi. Smith Apartments also can be directly associated with governmental actions to address America's national housing crisis, especially among the senior and low to middle income population. These included large public housing projects and federally guaranteed projects that were coerced by federal legislation such as the Housing Acts of 1934 and 1937. However, as of the 1960's, the federally funded public housing projects had not scratched the surface of the housing crisis in the United States. Therefore, national housing authorities were increasingly turning from these large public projects to privately developed, owned, and operated properties. Smith Apartments emerged as an early example of the evolution of government's increasing partnering with private developers to address the national housing crises.

Developed and still in operation, in Mississippi, today, Smith Apartments is the first such privately financed and insured<sup>2</sup>, commercial<sup>3</sup>, Fair Housing<sup>4</sup> property built, owned, and operated by Black Americans. These distinctions are further conferred upon its co-developer and co-builder, Mrs. Barbara Marie Moses Smith, as the first such development by a Black American woman in the Deep South of the United States.

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**Narrative Statement of Significance** (Provide at least **one** paragraph for each area of significance.)

## Background

The small town of Raymond, Mississippi is the older of two county seats of Hinds County, in central Mississippi. Hinds County is also the location of Mississippi's capital city, Jackson. With an economy based on agricultural trade from the surrounding farmland, historically cotton and more recently cattle, Raymond's population remained relatively steady through the 19<sup>th</sup> and 20<sup>th</sup> centuries. The opening of Hinds Agricultural High School (for white students) in 1917 and its subsequent expansion as Hinds Community College has provided stable employment for many town residents for decades, and in the late 20<sup>th</sup> century, suburban development from Jackson began to reach the outskirts of Raymond. While historically, the demographic breakdown within the city limits was about 60% White and 40% Black, as of a 2017 census estimate, about 53% of the population is Black, with about 44% White.

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<sup>2</sup> Self-Insured is here defined as being without the financial funding or guarantees of a governmental agency such as the Federal Housing Administration (FHA) and the United States Department of Agriculture (USDA).

<sup>3</sup> Commercial is here defined as twelve or more units within a multi-family facility.

<sup>4</sup> Fair Housing is here defined as being without the distinction of having been built for Black Americans. Instead, it opened in compliance with the Civil Rights Acts of 1866, 1964 and 1968 which "generally prohibited discrimination in housing because of race, color, national origin, religion, familial status, gender, and disability...assuring that all persons receive equal housing opportunity." Source:

[https://www.hud.gov/program\\_offices/fair\\_housing\\_equal\\_opp/HousingProviders](https://www.hud.gov/program_offices/fair_housing_equal_opp/HousingProviders). (as of July 30, 2018).

Smith Apartments

Name of Property

Hinds, Mississippi

County and State

Historically, Black neighborhoods were on the outskirts of the town limits, with communities spilling over into unincorporated county, and thus without town services such as water and sewer. The community where Smith Apartments was built was the location chosen in 1957 by local public school officials for Carver Elementary-Junior High School for Negroes. But it was by no means the largest concentration of Blacks in and around Raymond. In the 1960s, the majority of Black residents lived in an area known as the “gravel pit,” about two miles south of the town square, and many others still lived as tenant farmers on surrounding farms. At this time, the vast majority of Black residents in Raymond and the rest of Mississippi had no running water or adequate sewage service in their home. The Smiths, who also owned businesses in nearby Utica, Mississippi, built one of the few Black-owned homes with running water there in the 1950s. When the Smiths began building (Phase 1) Smith Apartments, in 1962, its small community of single-family homes, in Raymond, 95% of their Black neighbors had outhouses.

## **The Developers of Smith Apartments**

Mr. and Mrs. Hubert Smith, Sr. (Barbara Marie) developed, built, owned, and managed Smith Apartments until their deaths, in 1988 and 2000, respectively, and they took the precautions to inspiringly and legally pass the torch to their children who still own and operate Smith Apartments. Mr. and Mrs. Smith were highly respected as community leaders, entrepreneurial merchants, and employers. They dove fearlessly into acquiring property and partnering to fulfill their joint vision—Smith Apartments, despite knowing the biases that were commonplace toward black men and especially women, of all races, in what was then considered white men’s projects that employed black men, although skilled artisans, only as common laborers.

Black Americans were not welcomed to shop freely in many white owned retail establishments even after the enactment of the Civil Rights Acts of 1964 and the Fair Housing Act of 1968. Mr. and Mrs. Smith pooled their resources and leveraged their combined and individual gifts and talents, in retail and housing to not just build an apartment property. They built a community and a small, though efficient, commerce center and gathering place that served the tenants and the entire Raymond community. Individuals and families travelled from near and far to their neighborhood grocery store, fresh meats deli, restaurant, tavern, laundromat, beauty salon, barber shop, and to buy produce raised at their small farming operation. Additionally, they employed many, and they were very generous in their lending, much of which was simply written off as the Christian thing to do.

Further, they faced risks that are inherently characteristic of succeeding in business for any person of any race or gender. First, the percent of self-employed individuals, as of 2016, in Mississippi was 5%, and nationwide 6%. Second, few small businesses, whether owned by women or men, of any race, anywhere in the United States, survive. Third, according to the 2010 census, only 9% of U.S. construction workers (i.e., managerial, professional, administrative, and production (e.g., electricians, plumbers) are women.<sup>5</sup> This suggests that Mrs. Smith succeeded in an industry with above average earning potential--real estate planning, development and management--where most, men and women, are expected to fail.

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<sup>5</sup> <https://www.osha.gov/doc/topics/women/>, as of June 22, 2018.

Smith Apartments

Name of Property

Hinds, Mississippi

County and State

An avid reader, Mrs. Smith was recognized throughout the community as a stalwart, though compassionate, intelligent woman of many talents, a skilled communicator, matriarch of service and generosity, and staunch promoter of liberal and technical education.

Mrs. Smith was not a stranger to a strong work ethic and construction having grown up under a father, Mr. Lee Moses, a farmer, and with six brothers, skilled in construction. Also, her elder brothers, Areat; Army veterans Johnny and James; and Alter, a Navy veteran, were highly skilled brick masonry and carpentry artisans. Trusting in her academic abilities and her promise to excel, her parents and her brother Johnny enrolled her in Campbell College. She studied nursing and graduated from high school at Campbell, and there she met Mr. Smith who had approached her after watching and listening to her sing during a concert on its campus. She later received a lapel pin and certificate for a nursing course that she completed through Lincoln Institute School for Nurses of Los Angeles, California. Additionally, as a result of her upbringing by a father who was a deacon in his Church, and the social advocacy and spiritual environment of Campbell College, Mrs. Smith was also no stranger to diplomacy and peaceful civil rights advocacy. So, although known for her no-nonsense business acumen, she quickly won over Blacks and Whites with her pleasing demeanor and her moderate political ideologies and social opinions.

Inspired by Madame C. J. Walker, another successful Black American businesswoman and philanthropist, Mrs. Smith secured a license in cosmetology. She successfully opened, owned and operated her own beauty salon for many years, and parlayed her cosmetology training into a bustling business. Individuals travelled great distances to her salon because of her pleasing demeanor and the quality of her services.

Treating her businesses as an opportunity to minister to others, Mrs. Smith attained a Master of Theology degree in 1973 from Ohio Christian College, in Columbus, Ohio, and membership in the National Chaplin's Association whose headquarters is still in operation in Groveland, Florida. She mentored young women and children. For example, when tenant children and other neighborhood children were uncomfortable or were without transportation to visit the library in Raymond to work on school assignments, Mrs. Smith opened her home, where she kept three sets of encyclopedias, paper and other materials for their use. One set is still kept in the retro unit of the Smith Apartments facility. Additionally, few children resisted the urge to stop by the neighborhood store, also owned and operated by Mr. and Mrs. Smith, to give Mrs. Smith an update on their progress in school each day or to ask her for guidance and help of some kind.

Less is known about Mr. Smith, the youngest child of his parents, Mr. and Mrs. John Smith (Pearlie McCarthy), who migrated to Mississippi from Louisiana. Mr. Smith was an Army veteran and a member of the local freemasons' organization. Its local membership included Medgar Evers and a national membership of other distinguished individuals, past, present and future, such as Colin Powell, Jesse Jackson, Alex Haley, Thurgood Marshall, Hiram Rhodes Revels, Booker T. Washington, and W.E.B. DuBois. Although Mr. Smith was without advanced degrees, he was respected by such fellow freemasons as a pioneering entrepreneur and especially by the men he befriended and mentored like Mr. Cornelius Turner of Utica, Mississippi<sup>6</sup>, and Mr. Lavon Owens of Terry, Mississippi<sup>7</sup>, both of whom, when interviewed expressed how their work in construction had been encouraged and inspired by Mr. Smith. Mr.

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<sup>6</sup>Interview of Mr. Cornelius Turner by Betty Smith Hearn on or about June 1, 2006.

<sup>7</sup>Interview of Mr. Owens by Betty Smith Hearn on or about June 1, 2006.



Smith Apartments

Name of Property

Hinds, Mississippi

County and State

Turner and Mr. Owens became highly successful single-family-home community developers (e.g., Mr. Owen's development of Byramdale in Bryam, Mississippi).

Additionally, Mr. Smith farmed, renovated, rented, and sold housing, and became the first black Maître'de at both the Jackson Country Club and Hilton Hotel, in Jackson, Mississippi. Admired for his work ethic, Mr. Smith was often employed by prominent white individuals in the Jackson community to coordinate their private parties and events.

Mr. Smith's daughter, Betty, shared the following recollections.

"My dad provided me a great example of perseverance. He had more vision and heart than he had formal degrees, and he was humble before and faithful to his calling. His sympathy toward the needs of others, love of community, foresight, and tenacious spirit gave him the courage, without the fanfare of either celebrity or bravado, with the support of Mrs. Smith, to deliver Smith Apartments, despite the objections of those who either lovingly discouraged him or threatened his harm. I was fifteen. The foundation had been poured. My dad received a threatening phone call from a man that was shouting expletives and demanding that he abandon the project. My dad did not respond. He simply disconnected the call, sat the phone on the cradle and walked away. Fearing for his safety, I followed him and appealed to him to comply with the caller. He looked at me lovingly and said words I will never forget. He said, "Black people deserve a decent place to live like everybody else. If I don't do it, who will?" Having grown up in the South, I proposed the usual alternatives—that he hand it off to a white man or to a black man of their choosing. My dad hugged me and assured me saying "Everything will be alright." It was. My work to renovate and to preserve Smith Apartments, since 2004, has been met with great hardship; however, my upbringing left me no choice except to follow the example of my parents.

In other words, as though by Providence, this property was built along the battle route, in a small town, in the State [Mississippi] that is still chronicled as a pivotal Confederate stronghold during the civil war and known as the home of many enslaved people prior to emancipation. So, Smith Apartments was built during a time when many doubted its likelihood to occur, for those most unlikely to receive affordable housing alternatives, and by moderately educated, though tirelessly generous entrepreneurial individuals whom some may have presumed were less qualified to do so.

Simply stated, Smith Apartments does not exist because it was easy, because the founders were well connected politically and socially or because they were esteemed academic disciples or world renowned leaders like Booker T. Washington. It exists because it was simply decided to be the right thing to do by two people who, despite their quiet demeanors, yet not unlike other civil rights leaders, had the faith to endure the hardships and persevere."

Smith Apartments

Name of Property

Hinds, Mississippi

County and State

Besides being selflessly generous in their giving to the entire community, the Smiths not only provided rental housing but also advocated property ownership. They helped their tenants rent-to-own other houses, including the duplexes that comprised the original Smith Apartments, units one through 12, to instill in them the importance and value of property ownership and that of leaving a legacy for their heirs.

The Smiths financed this large undertaking in several ways. First, they spent from their personal savings, and when that money ran low, they established an account with Frierson Lumber Company in Jackson. They purchased other materials with a loan from White Systems Savings and Loan Association at 140 W. Pearl Street in Jackson.<sup>8</sup> The Smiths paid off all their loans for the apartments within a few years. Initially, the Smiths self-insured their apartments, covering their liabilities with their personal savings, but subsequently, they purchased coverage from an insurance company, Boyle Moak Insurance of Ridgeland, Mississippi.

## **Community Planning and Development in Raymond, Mississippi**

Smith Apartments was the first multi-family apartment complex developed and opened in Raymond, Mississippi. And although Smith Apartments is located south west of and outside the incorporated city limits of Raymond, the following excerpt from the Raymond Historic District National Register nomination (2007) provides relevant context regarding the historical significance of Smith Apartments to the Raymond community at large.

Founded in 1829 as the seat of the newly formed Hinds County.... Raymond's architectural fabric retains elements of each era, from the height of its prosperous antebellum era, based on railroading and cotton, to the rebuilding and gradual renewal of the post-Civil War era, and through its modest twentieth century growth encouraged by the regionally important Hinds County Agricultural High School (est. 1917) and post-World War II boom with the growth of the Hinds County Community College.... No slave quarters are known to survive. Although the town was home to many enslaved people prior to emancipation, of the many small houses built after the Civil War for black and white workers employed by the railroad, the cotton gin, or in other jobs, relatively few still stand. Several of these were located near places of employment, as for example a row of very small dwellings on Clinton Street near the former cotton gin. At the same time, many other small dwellings were tucked in alongside or behind larger houses or businesses, a pattern that had existed since antebellum days. .. The town's chief edifice is the Hinds County Courthouse (1857-1859), celebrated as one of the state's finest Greek Revival public buildings....embodies the work of the brothers George and Tom Weldon, a famed architectural and contracting firm from the Natchez area.... The design of the courthouse is credited to [John] Jackson, a slave who worked as a draftsman for the Weldon brothers and also designed the Old

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<sup>8</sup> White Systems was renamed Consumer National Bank in 1975 and was acquired in 2005 by State Bank & Trust Company. Charles White obituary, *Clarion-Ledger*, April 25, 2012.

Smith Apartments

Name of Property

Hinds, Mississippi

County and State

Warren County Courthouse. As was true for many antebellum buildings, the workmen were also skilled slaves.<sup>9</sup>

In other words, though unassuming, like that of John Jackson, the contributions of Mr. and Mrs. Smith to the history of Raymond, Mississippi, and the nation, are historically telling. Despite Raymond's legacy of slavery, each was befriended and accepted for the content of their character, without regard for the color of their skin, by Blacks, Whites, and now by history. Each provided something that was life altering, in a positive way, for many. Such phenomenon was best described by Booker T. Washington stating,

My acquaintance with Mr. [Henry O.] Tanner reinforced in my mind the truth which I am constantly trying to impress upon our students at Tuskegee—and on our people throughout the county, as far as I can reach them with my voice—that any man, regardless of colour will be recognized and rewarded just in proportion as he learns to do something well—learns to do it better than someone else—however humble the thing may be...I believe that my race will succeed in proportion as it learns to do a common thing in an uncommon manner...Few people ever stopped, I found, when looking at his pictures to inquire whether Mr. Tanner was a Negro painter, a French painter, or a German painter. They simply knew that he was able to produce something which the world wanted...and the matter of his colour did not enter into their minds.<sup>10</sup>

These developers endured the complexity of the uncharted territory of multi-family housing in rural Mississippi. Initially, their requests were ignored and delayed, partially due to the absence of relevant ordinance and law. For example, it is believed that the county's ordinances for such properties were not published until 1974, after Smith Apartments was constructed and opened in 1969. Nonetheless, Mr. and Mrs. Smith applied for approval when the ordinance passed. Fortunately, Smith Apartments had already been delivered with a level of quality that satisfied most of the new ordinances, so they were awarded a conditional R-2 Residential District & Non-Conforming license, on the condition that they would convert their only recently installed and costly water treatment plant configuration, to city water and sewer services. This would be a long term and extraordinarily expensive undertaking. However, they persevered the arduous task of securing a federal grant, in 1978, in the interest of satisfying the zoning condition. This grant had a larger benefit in that it provided sewer services to the rest of the community of approximately thirty single family homes. Therefore, the Minutes of the Hinds County Board of Supervisors, June 11, 1979, ordered that all related zoning records be amended and changed thereby deleting the R-2 Residential District and Non-Conforming stigma and the transferring of the Smith Apartments property to the category of R-4 Residential District.<sup>11</sup>

<sup>9</sup>National Register of Historic Places, Raymond Historic District, Raymond, MS, National Register # OMB No. 1024-0018.

<sup>10</sup>Washington, Booker T. *Up From Slavery: An Autobiography*. (New York: Random House, 1999), page 182.

<sup>11</sup>Hinds County Board of Supervisors, Minutes, May 14, 1979, Book 38 and Pages 504 – 506, and June 11, 1979, Book 38 and Pages 552 – 555.

Smith Apartments  
Name of Property

Hinds, Mississippi  
County and State

## Support of Community

The development of Smith Apartments was proof that Black American developers and contractors, *men and women*, could secure local and state zoning requirements while economically supporting and meeting the stricter underwriting criteria and standards for conventional financing. In other words, the developers determined to privately finance, to forego the risk of bias, excessive time requirements and expense to secure government funding, using a phased planning and implementation approach. Therefore, the quality, yet simple design of Smith Apartments did not succumb to the common practices of inferior style and materials and financing deterrents of that era for Black housing. Instead, they provided a model that is suitable for rural and low density populated markets that could be constructed in a quality manner, in less time, and where needed.

The original vision and plans for Smith Apartments included three primary objectives. First, the developers wanted to help to provide and preserve an *on-going* solution to an already existing and known crisis—the scarcity of quality affordable housing for mixed income leveled tenants, including professionals, veterans returning from the Vietnam War, and their families. Second, equally important was their interest in getting a jump-start on the increasing need of housing with the projected growth in the local economy and population. Third, Mr. Smith was an army veteran and their son, Hubert, Jr., was a Vietnam War army veteran. As a result, they were sensitive to the housing needs of such veterans who would return to or start a family, attend Hinds Community College (HCC) in Raymond on the GI Bill, and be among those seeking or returning to employment nearby. The mission of the Smith Apartments Complex met the needs of its target market and helped to fill the gap. It was filled to capacity upon completion. The residential design of the complex had appealed to young, married couples, including some who viewed apartments as starter homes. Single and married professionals, including some who were attending the local community college, Hinds Community College, also found Smith Apartments to be attractive because of their affordability, modern conveniences, and low maintenance.

More recently, in 2006, to further the ideals of Mr. and Mrs. Smith, a fourth objective was instituted with the establishment of the HB Smith Scholarship Fund, at the Hinds Community College, Raymond Campus. The objective of this fund is to promote careers in community development, construction trades and entrepreneurship.<sup>12</sup>

## Support for Returning Veterans

The draw down of troops in Vietnam started in January of 1973. The population of Raymond grew from 1381 to 1620 in 1970 and to 1967 by 1980, and included veterans who returned from Vietnam and some of whom became Smith Apartment residents. The son of Mr. and Mrs. Smith is but one such veteran who enjoyed a place to go to school, a place to work, and a quality place to live with their families (i.e., Smith Apartments) in their local community.

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<sup>12</sup> Hindsight, Vol XXXI, No. 2, p 16 (Spring 2006)

Smith Apartments  
Name of Property

Hinds, Mississippi  
County and State

## Support for Economic Growth: Magna America Opens in Raymond

The development of Smith Apartments coincided with the plans for Magna American, Raymond's first manufacturing plant. As stated in the following excerpts from local newspapers, Magna opened in 1967, within walking distance of Smith Apartments.

Governor Paul B. Johnson today announced that Mississippi Steel Corporation, Flowood, had acquired a majority interest in Magna American Corporation and that a new manufacturing plant would be built at Raymond for Magna American. The plant will employ 350 workers and will manufacture motorized garden tools and tractors and multi-purpose shop equipment. Capital investment in new industry and industrial expansion reached a record amount in Mississippi last year. Manufacturing workers, for the first time, outnumbered agricultural workers in the state. The entire economic growth rate of the state has accelerated to such an extent that the Federal Reserve Bank of Atlanta's January, 1966 "Monthly Review" said: "Mississippi has something to boast about: Her economic growth has generally equaled or surpassed the U.S. record during the current expansion period... The constant diversified growth in Mississippi's economy will mark 1966 as the 6<sup>th</sup> year of expansion in a row."<sup>13</sup>

Paul B. Johnson, dedicating a new Magna American Corporation plant here Tuesday afternoon, tied together this state's extensive vocational training programs in junior colleges and the expanding industrial pattern in Mississippi....Magna American's proximity to Hinds Junior College in Raymond and its reservoir of training technique should prove most advantageous in providing a flow of skilled workers who will be so necessary in the operation of this new plant," Gov. Johnson said. "We believe in a free-market system in Mississippi," the governor declared. "We understand that wealth is not a creature of government but of the imaginative skills of free man, laboring in industry and agriculture to provide for the needs of a free society....We have adopted a policy in Mississippi that the proper function of the government is to protect and to encourage the production of goods and services."<sup>14</sup>

"The "Help Wanted" sign went up here this week as this traditionally agricultural town (pop. 1,381) became the production center for the Amphicat, one of the hottest vehicles to capture the fancy of recreation-minded Americans in years. With a schedule for building 10,000 of the land-and-water craft annually, the Magna American Company is seeking to double its 250-man production force immediately. There's a nation-wide backlog of 12,000 orders awaiting the versatile sports vehicles."<sup>15</sup>

<sup>13</sup> "New Hinds County Industry Prime Example of Accelerated Progress." *Clarion Ledger/ Jackson Daily News*, February 27, 1966, p.11.

<sup>14</sup> "New Magna American Plant is Dedicated," *Clarion Ledger/ Jackson Daily News*, November 16, 1966, p.7.

<sup>15</sup> "To Double Work Force: Raymond Factory Becomes Producer of Amphicat." *Clarion Ledger Jackson Daily News*, September 1, 1968, p.41.

Smith Apartments

Name of Property

Hinds, Mississippi

County and State

Magna was built from the ground up, and it opened in 1967. Just as Mississippi's public officials had envisioned and promoted, Magna American hired a diversified work force, some of whom lived in Smith Apartments. Subsequently, the unprecedented vision, planning, and delivery of Smith Apartments supported (1) the interests of public officials to grow Mississippi's economy and build prosperous communities, (2) the owners of Magna American, and (3) at least some of Magna's employees, of any race and ethnicity, who could now have affordable housing nearby.

The strategy and its success made Smith Apartments a success in innovative community planning. Subsequently, other developers followed with additional multi-family complexes in Raymond and surrounding areas. For example, ten years later, a white developer constructed the Garden Apartments, 520 Raymond-Clinton Road, within the corporate city of limits in Raymond essentially duplicating the architecture of Smith Apartments. There were two primary differences. First, this new apartment property was funded by grants from the United States Department of Agriculture (USDA). Second, while nearly duplicating the interior and exterior of Smith Apartments, such funding afforded this follow-on developer the opportunity to double its capacity and presumably their profitability by adding a second floor of apartments.

## **A National Housing Timeline**

The following timeline establishes the historical civil rights context in which Smith Apartments and other such properties were developed and opened. It focuses on housing-related events as contrasted with timelines that emphasize the issues that dominated the Civil Rights Movement such as public use accommodations and voting rights. The dates specifically associated with Smith Apartments are highlighted in bold print.

**1863:** The Smith Apartments facility is located between the towns of Utica and Raymond, more specifically, between Fourteen Mile Creek of the Utica-Raymond Road and Raymond, the historic route of the Battle of Raymond, of May 12, 1863, during the Vicksburg Campaign of the American Civil war. With the aid of the brigade of John E. Smith, Union Major General James B. McPherson's outnumbered and defeated the Confederate soldiers in Raymond. Subsequently, General Ulysses S. Grant maneuvered his troops into position on May 13, and on May 14 Grant attacked and captured Jackson, Mississippi. All such events, including the improved relations among Blacks and Whites, in Mississippi, gave rise to the opportunity for the development and preservation of Smith Apartments.

**1865:** Passage of the Thirteenth Amendment of the United States

**1866:** Commencement of Black Codes

**1866:** The Civil Rights Act of 1866 was the first in a series of Reconstruction- era Civil Rights Acts to invalidate the Black Codes emerging from southern legislatures after the Civil War. Black Codes were actually laws that limited the civil rights of freedmen to own real and personal property, to freely seek employment or redress in the courts on terms equal to whites, and they established harsher criminal penalties for blacks



Smith Apartments

Name of Property

Hinds, Mississippi

County and State

than for whites, among other depredations. This act provided federal protection to emancipated Black Americans, giving practical effect to the Thirteenth Amendment.

1868: Passage of the Fourteenth Amendment of the United States which sought to eradicate Black Codes.

1890: Passage of the Mississippi Constitution of 1890 which disenfranchised Black Mississippians and led to the racial segregation of almost all aspects of Mississippi life.

1934: The National Housing Act of 1934 which created the Federal Housing Administration.

1937: The United States Housing Act of 1937, also known as the Wagner-Steagall Act, provided for subsidies to be paid from the U.S. government to local public housing agencies (LHAs) to improve living conditions for low-income families. This act created the United States Housing Authority within the U.S. Department of the Interior. The bolstered the National Housing Act of 1934.

1949: The Housing Act of 1949 amended the Act of 1937. It set new postwar national goals for decent living environments; it also funded "slum clearance" and the urban renewal projects and created many national public housing programs.

1961: Housing Acts of 1961 introduced programs which allowed local housing authorities to house individuals on their waiting lists in privately leased units through the mechanism of a voucher which covered the gap between household ability to pay and the market rent. This mechanism was repeatedly expanded in later legislation.

**1962:** Before the creation of United States Department of Housing and Urban Development (HUD), in 1965, and despite having been subjected to literacy tests, poll taxes and other such actions characteristic of this era, especially in rural Mississippi, and thereby aware of the potential risks and hardships they could encounter, Mr. and Mrs. Smith constructed and opened the first phase of Smith Apartments, units one through twelve.

1964: President Johnson signed the Civil Rights Act of 1964. The most sweeping civil rights legislation since Reconstruction, the Civil Rights Act prohibited discrimination of all kinds based on race, color, religion or national origin and transform American society. The law allowed the federal government to enforce desegregation and prohibits discrimination in public facilities, in government and in employment. The "Jim Crow" laws in the South were abolished, and it became illegal to compel segregation of the races in schools, *housing* or hiring. Enforcement powers were initially weak, but they grew over the years, and later programs, such as affirmative action, were made possible by the Act. Title VII of the Act established the Equal Employment Opportunity Commission (EEOC).

1965: The Federal Housing Administration (FHA), the US Housing Authority, and the House and Home Financing Agency were all swept into the newly formed and reorganized United States Department of Housing and Urban Development (HUD). This authorized rent supplement payments to owners of certain private housing units occupied by low-income families who are elderly, handicapped, displaced by governmental action, victims of a natural disaster, or occupants of substandard housing.

Smith Apartments

Name of Property

Hinds, Mississippi

County and State

**1966:** Mr. and Mrs. Smith began the planning and development of the second phase of Smith Apartments during this tumultuous period of the civil rights movement.

**1967:** The construction of the second phase of Smith Apartments commenced.

1968: President Johnson signed the Civil Rights Act of 1968, *prohibiting discrimination in the sale, rental and financing of housing*. This act strengthened the Civil Rights Act of 1866 by adding federal enforcement provisions. It is also commonly referred to as the Fair Housing Act. It provided for equal housing opportunities regardless of race, religion, or national origin and made it a federal crime to “by force or by threat of force, injure, intimidate, or interfere with anyone seeking housing or providing housing based on their race, color, religion, or national origin. This is famously remembered because it was signed into law during the King assassination riots, by President Lyndon B. Johnson, who had previously signed the Civil Rights Act of 1964 and Voting Rights Act of 1965 into law.

1969: President Nixon's "Philadelphia Order" presented "goals and timetables" for reaching equal employment opportunity *in construction trades*.

**1969:** Smith Apartments opened.

1974: The Housing and Community Development Act of 1974; a United States federal law, which, among other provisions, amended the Housing Act of 1937 to create Section 8 housing, authorized "Entitlement Communities Grants" to be awarded by HUD, and created the National Institute of Building Sciences.

1998: The Quality Housing and Work Responsibility Act (QHWRA) was passed and signed by President Bill Clinton. Following the frame of welfare reform, QHWRA developed new programs to transition families out of public housing, developed a home ownership model for Section 8, and expanded the HOPE VI program to replace traditional public housing units.

## Comparable Properties in Mississippi

The following apartment properties, built by other black developers, were identified as a result of an interview on November 5, 2018 with Mr. Charles Evers, a renowned civil rights leader, in Mississippi, was the first Black mayor in the State of Mississippi. He is also the brother of slain civil rights activist, Mr. Medgar Evers. Members of the Mississippi Department of Archives and History, Jackson, Mississippi, participated in this interview. Upon the recommendation of Mr. Charles Evers, a follow-on interview with Mr. Royce Smith was conducted on November 6, 2018. Also, this information was confirmed during a search of records located in the Hinds County Chancery Clerk, Land Records, in Jackson, Mississippi. All of these apartments look much like Smith Apartments, thereby sharing the characteristic of simplicity and affordability.

There are two primary differences among these properties and Smith Apartments. First, while the following apartments were built within incorporated city limits, Smith Apartments was the first apartment property built in “rural” Mississippi. Second, it was the first known commercial rated (i.e., 12 units or more) apartment property built and put in operation by black contractors/architects in Mississippi.

Smith Apartments

Name of Property

Hinds, Mississippi

County and State

- 1962: 1215 Moorehouse Street, Jackson, MS; Contractor: Rev. R.L.T. Smith, father of Mr. Royce Smith; 8 units.
- 1968: 1380 Cleveland Street, Jackson: Contractor: Rev. Smith; builder: Royce Smith; 10 units.
- 1968: 1305 Cleveland Street, Jackson: Contractor: Rev. Smith; builder: Lawrence Smith; 8 units.
- 1966-1969: Smith Apartments, 1047 Smith Drive, Raymond, MS; 24 units; the original 12 were developed from 1963 through 1966; Development for the current building commenced in 1966, construction continued from 1967 through 1968, and it opened in 1969. The original units 1-12, six duplexes, were sold to their tenants thus supporting "First Time Home Ownership." The remaining units (12 unit building) were numbered 13-24 until recently re-numbered 1-12. (e.g., I lived in Smith Apartments from 1973-1976, in apartment 22, which is now referred to as apartment 10.)
- 1970-1972: 1806 Cleveland Street, Jackson: Contractor: Cornelius Turner; 16 units; construction started in 1969 and completed between 1970 and 1972 (per Chancery Court record of presumed construction loan payment of 12/30/1969).
- 1971: 1300 A.M.E. Logan Street, Jackson: Contractor: Rev. Smith; builder: Royce Smith; 8 units.
- 1970s: 1300-1500 block of Everett Street, Jackson: Contractor: Fred Scott; 3 buildings of 6 units each.
- 1970s: Private Address; Fayette, Mississippi: Contractor: Former mayor, Mr. Charles Evers; 80 units.

## **Other Relevant Contextual History**

### **Post-American Civil War: The Black American Housing Crises**

The following content provides additional general historical background about how the black community responded to its own housing crises after the civil war ended in 1864.

“In 1895, [Booker T.] Washington solicited funds to build his model home on the Tuskegee campus, a two-story cottage that would serve as a “permanent object lesson” for the students and presumably the race...A.W. Parker, a wealthy Long Island attorney and potential benefactor, warned that the cost of such a cottage (“four to five hundred dollars”) was so out of the reach of Tuskegee graduates that it was “preposterous” to think it could serve as a model for social change....he [Washington] meant to build something that would represent “an ideal toward which [blacks] could aspire” as they grew “in education.” The reality of the black experience in Tuskegee, Alabama, might have given Washington

Smith Apartments

Name of Property

Hinds, Mississippi

County and State

second thought about the feasibility of his model cottage as a vehicle of Black American advancement.<sup>16</sup>

Most remaining in the South preferred the single family “cottage” envisioned by Washington. Those who remained were inhibited from acquiring housing in white neighborhoods, so they looked to local developers for help. One example of a subdivision of the “cottages” espoused by Booker T. Washington is the Elaine Subdivision in Jackson, Mississippi, the location of the historic home of civil rights leader Medgar Evers, brother of the aforementioned former Fayette, Mississippi mayor, Mr. Charles Evers. The Elaine subdivision was developed in 1955 - 1957 by Winston J. Thompson and Leroy Burnett, Black American entrepreneurs in Jackson, Mississippi. “The Medgar Evers Historic District is historically significant as the first modern subdivision designed for middle-class blacks after World War II in Mississippi.....”<sup>17</sup>

However, most Blacks could not afford the idyllic cottage. Scarcity and discrimination in the south led many Black Americans North and West. Finding the same scarcity and discrimination, in the north and west, led many Black Americans to apartment type accommodations, and therefore, to the vision that delivered Smith Apartments.

Until the 1920’s blacks lived primarily in the South, in and around towns like Tuskegee. They either farmed on their own small plots of land or, more likely, worked on the larger plantations owned by white farmers. [A.W.] Parker was absolutely correct in his assessment that [Booker T.] Washington’s cottage was beyond the reach of a Tuskegee graduate, let alone most of the farm laborers.... In truth, opportunities in the North were not entirely better. Beginning in about 1915.... black men and women began to leave the rural South and make their way to northern industrial cities to find work and a new home. Despite racial restrictions in the North, the bright lines drawn by segregationists were starting to blur. Black women who were domestic workers started to form enclaves in rental housing in affluent neighborhoods.”<sup>18</sup> As they moved out of the rural areas and began the Great Migration north, black women entered into domestic service as their primary employment, and black men worked in construction and industrial production. The jobs Washington and Parker were preparing their graduates to engage in—construction and domestic service—would allow them to build and clean the “tasty cottage, but never earn them enough to own one. Neither man proposed a solution to that problem.”<sup>19</sup>

According to the 1950 U.S. Census, “Only 24 percent of the minority population in the country (compared to 64 percent of whites) lived in non-dilapidated homes with a private toilet, bath, and hot running water.”<sup>20</sup> So, to address such conditions, Smith Apartments was developed and opened on the cusp of the emerging popularity of apartment communities in the United States.

<sup>16</sup>Hill, Anita. *Reimagining Equality, Stories of Gender, Race, and Finding Home*. (Massachusetts: Beacon Press, 2011), pages 46-47.

<sup>17</sup> National Register of Historic Places, Medgar Evers Historic District, Jackson, MS, National Register # 13000737.

<sup>18</sup> Hill, Anita. *Reimagining Equality, Stories of Gender, Race, and Finding Home*, page xv.

<sup>19</sup> *Ibid*, pages 46-47

<sup>20</sup> Hill, Anita. *Reimagining Equality, Stories of Gender, Race, and Finding Home*, page 61.

Smith Apartments

Name of Property

Hinds, Mississippi

County and State

Given these dire housing conditions, the developers chose to proceed with private financing and insurance, undaunted by the then reputation of the Federal Housing Administration (FHA) for promoting redlining and deference to large projects; and subsequently, the reluctance of banks to finance any size housing project for middle and low income tenants or aspiring homeowners. For example, although their criteria are not as strict as that of conventional lenders, the FHA's minimum loan requirement for multi-family projects can be higher than can be justified for smaller projects. Also, to qualify, the properties must be in good condition (for purchase/refinance) and not more than 30-40 years old unless substantially rehabilitated, thereby eliminating preservation as an alternative. Furthermore, some lenders may require that borrowers have previous FHA/USDA ownership and management experience or incur the expense of hiring a FHA/USDA certified property manager. This disproportionate allocation of housing resources not only continues to perpetuate the scarce availability of living places, especially in unincorporated areas, but also tends to segregate low income housing centers, now commonly referred to as ghettos.

Across the nation, most banks and savings and loans refused to make mortgage loans to Black Americans, in part because of the policies of the Federal Housing Administration (FHA) which redlined—refused to insure mortgages—in neighborhoods that contained even a small number of black residents....Following Charles Abrams's *Forbidden Neighbors: A Study of Prejudice in Housing* (New York: Harper and Row, 1955) and Kenneth T. Jackson's *Crabgrass Frontier: The Suburbanization of the United States* (New York: Oxford University Press, 1985), numerous urban historians have shown that FHA redlining made it impossible for most Black Americans to buy homes with a mortgage. Instead, they were forced to deal with speculators....<sup>21</sup>

A more recent study published by the National Low Income Housing Coalition (NLIHC), 2017 affirmed the vision of Mr. and Mrs. Smith and their concern that a scarcity in quality affordable housing was a national crisis.<sup>22</sup> It states that the prognoses for affordable housing, for those in most need of it across the United States, remain bleak. In the preface of NLIHC's report, written by Congressman Keith Ellison, of Minnesota, he states,

The affordable housing crisis is hitting middle class, poor, rural, urban, people of all ethnicities, cultures and faith communities. Across the nation, millions of America's families are struggling to pay their rent each month. Growing numbers of low income seniors, people with disabilities, families with children, and other vulnerable people have more month than money. The problem is systemic and is reaching almost epidemic proportions. Rents are soaring in every state and community at that same time when most Americans haven't seen enough of an increase in their paychecks. The result: more than 7 million extremely low income families do not have an affordable place to call home and half a million people are living on the street, in shelters, or in their cars on any given night. The human toll this places on families – through stress and job

<sup>21</sup> Satter, Beryl. *Family Properties: Race, Real Estate, and the Exploitation of Black Urban America*. (New York: Metropolitan Books, 2009), pages 4, 386.

<sup>22</sup> National Low Income Housing Coalition. *Out of Reach 2017, The High Cost of Housing*, 2017. <http://nlihc.org/orr>.

Smith Apartments

Name of Property

Hinds, Mississippi

County and State

loss – are extraordinary and well documented by Harvard sociologist Matthew Desmond in his recent book, “Evicted: Poverty and Profit in the American City.

Further, the U.S. Justice Department asserts that scarcity is still also fueled by discrimination.

One of the central objectives of the Fair Housing Act, when Congress enacted it in 1968, was to prohibit race discrimination in sales and rentals of housing. Nevertheless, more than 30 years later, race discrimination in housing continues to be a problem. The majority of the Justice Department's pattern or practice cases involve claims of race discrimination. Sometimes, housing providers try to disguise their discrimination by giving false information about availability of housing, either saying that nothing was available or steering home seekers to certain areas based on race. Individuals who receive such false information or misdirection may have no knowledge that they have been victims of discrimination. The Department of Justice has brought many cases alleging this kind of discrimination based on race or color. In addition, the Department's Fair Housing Testing Program seeks to uncover this kind of hidden discrimination and hold those responsible accountable.<sup>23</sup>

On the other hand, for the reasons described above, Smith Apartments has continued as an equal opportunity Fair Housing provider and continues to lead in providing quality affordable housing. For example, upon opening in 1969, the monthly rate was \$82 per month. As of January 1, 2018, the rate for its two-bedroom apartment is \$695, with a washer and dryer. Conversely, according to NLIHC, the Fair Market Rate (FMR) for a two-bedroom apartment in the Jackson, Mississippi, Metro Fair Market Rent (FMR) Area (HMFA), which includes Raymond, is \$772. This means that a tenant's average hourly wage in this area of \$11.15 does not support the \$14.84 hourly rate they actually need to afford a two-bedroom apartment priced at \$772. Worse, besides that this FMR exceeds the rate for Smith Apartments by \$77 monthly, unlike the \$695 rate at Smith Apartments, the \$772 does not include the additional monthly cost of a washer and dryer.

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<sup>23</sup><https://www.justice.gov/crt/fair-housing-act-1>, as of June 20, 2018.



Smith Apartments  
Name of Property

Hinds, Mississippi  
County and State

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- “To Double Work Force: Raymond Factory Becomes Producer of Amphicat,” September 1., 1968, p.41.
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<https://www.justice.gov/crt/fair-housing-act-1>, as of June 20, 2018.

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National Register of Historic Places

- Medgar Evers Historic District, Jackson, MS, National Register # 13000737.
- Raymond Historic District, Raymond, MS, National Register # OMB No. 1024-0018.

Satter, Beryl. *Family Properties: Race, Real Estate, and the Exploitation of Black Urban America*. New York: Metropolitan Books, 2009.

### *Oral History Interviews*

- Interview of Mr. Cornelius Turner by Betty Smith Hearn on or about June 1, 2006.
- Interview of Mr. Owens by Betty Smith Hearn on or about June 1, 2006.
- Interview of Mr. Charles Evers in his office in Jackson, Miss., November 5, 2018.
- Interview of Mr. Royce Smith in Jackson, Miss., November 6, 2018.

Smith Apartments  
Name of Property

Hinds, Mississippi  
County and State

**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 # \_\_\_\_\_  
☐ recorded by Historic American Landscape Survey # \_\_\_\_\_

**Primary location of additional data:**

- ☒ State Historic Preservation Office  
☐ Other State agency  
☐ Federal agency  
☒ Local government (e.g., Deeds, Bd of Supr Minutes, Planning Comm. Minutes, Tax Assessments)  
☐ University  
☐ Other  
Name of repository: \_\_\_\_\_

**Historic Resources Survey Number (if assigned):** 049-RAY-7017

**10. Geographical Data**

**Acreage of Property:** Approximately 1 Acre

**Latitude/Longitude Coordinates (decimal degrees)**

Datum if other than WGS84: \_\_\_\_\_  
(enter coordinates to 6 decimal places)

- |                        |                       |
|------------------------|-----------------------|
| 1. Latitude: 32.251054 | Longitude: -90.437910 |
| 2. Latitude: 32.251072 | Longitude: -90.437846 |
| 3. Latitude: 32.249929 | Longitude: -90.437272 |
| 4. Latitude: 32.249794 | Longitude: -90.437623 |
| 5. Latitude: 32.250642 | Longitude: -90.438057 |
| 6. Latitude: 32.250745 | Longitude: -90.437761 |

Smith Apartments  
Name of Property

Hinds, Mississippi  
County and State

**Verbal Boundary Description** (Describe the boundaries of the property.)

See red boundary on map below.

The boundary of Smith Apartments is shown as the Surveyor's Plat as approved for R-4 zoning, appearing in deed book Vol. 720 of 106, accompanying map entitled Exhibit B; Parcel 4965-687; Beg NW Cor SE ¼ NE ¼ Sec 30 T5 R2W Sly 450.4 Ft to RR Ely on RR 130 Ft Nly to Hwy 18 Wly on Hwy 130 Ft to POB, less 100 Ft x 100 Ft NW Cor.

**Boundary Justification** (Explain why the boundaries were selected.)

The deed for this property is fairly complicated with multiple tracts. This description encompasses all tracts that include the property known as Smith Apartments.

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**11. Form Prepared By**

name/title: Betty Hearn  
organization: Smith Apartments  
street & number: 1047 Smith Drive  
city or town: Raymond state: MS zip code: 39154  
e-mail bhearn1@verizon.net  
telephone: 813-451-2337  
date: August 1, 2018

Mailing address: 13014 N. Dale Mabry Hwy, Tampa, Florida 33618

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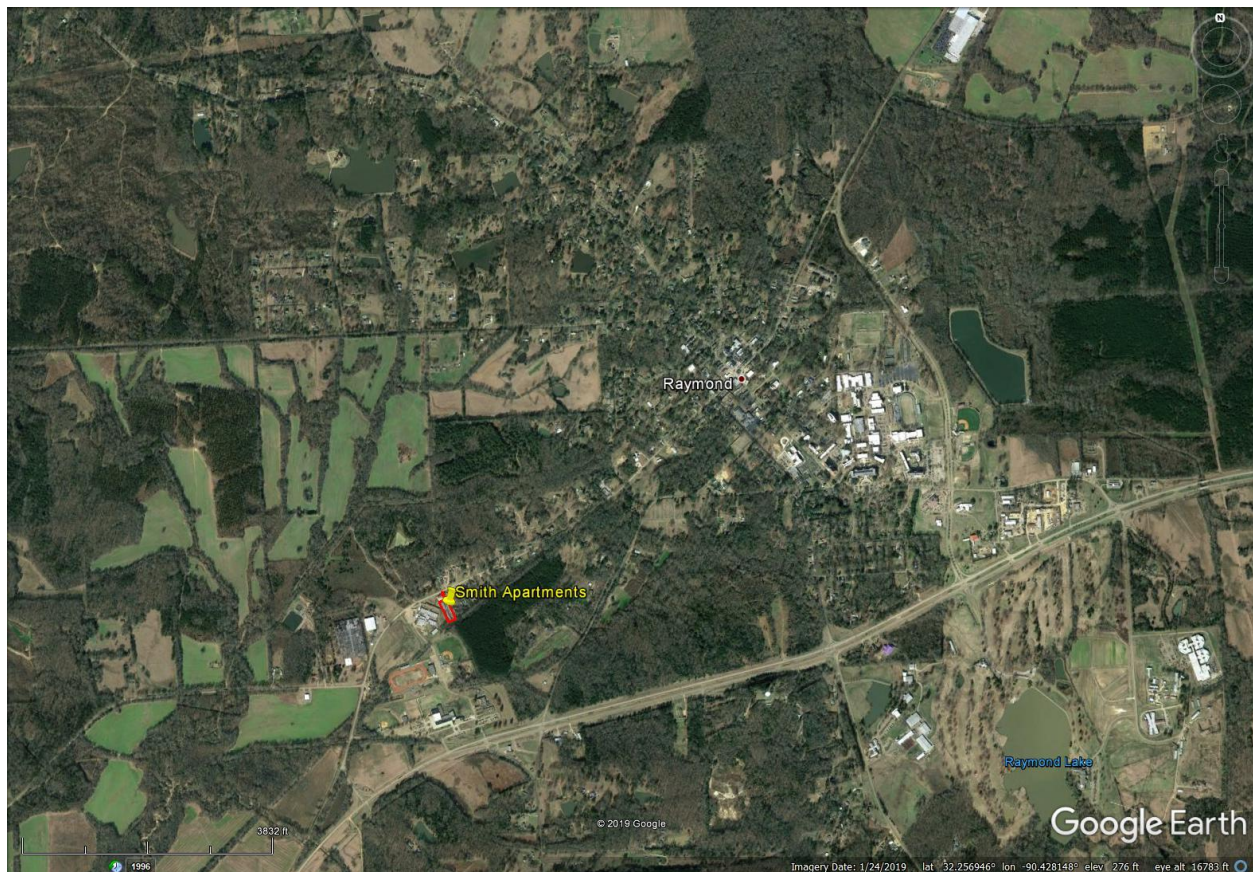
Smith Apartments  
Name of Property

Hinds, Mississippi  
County and State

### Additional Documentation

Submit the following items with the completed form:

- **Maps:** A USGS map or equivalent (7.5 or 15 minute series) indicating the property's location.





Smith Apartments  
Name of Property

Hinds, Mississippi  
County and State

- **Sketch map** for historic districts and properties having large acreage or numerous resources. Key all photographs to this map.



Smith Apartments

Name of Property

Hinds, Mississippi

County and State

### Photographs

Submit clear and descriptive photographs. The size of each image must be 1600x1200 pixels (minimum), 3000x2000 preferred, at 300 ppi (pixels per inch) or larger. Key all photographs to the sketch map. Each photograph must be numbered and that number must correspond to the photograph number on the photo log. For simplicity, the name of the photographer, photo date, etc. may be listed once on the photograph log and doesn't need to be labeled on every photograph.

### Photo Log

Name of Property: Smith Apartments

City or Vicinity: Raymond

County: Hinds

State: Mississippi

Photographer: James Bridgforth

Date Photographed: November 15, 2019

Description of Photograph(s) and number, include description of view indicating direction of camera:

- 1 of 14: Exterior, north east corner of building, Camera facing SW
- 2 of 14: Exterior, north west corner of building, Camera facing SE
- 3 of 14: Exterior, north elevation, Camera facing S
- 4 of 14: Exterior, south east elevation, Camera facing NW
- 5 of 14: Exterior, east elevation, Camera facing NW
- 6 of 14: Exterior, west elevation, Camera facing NE
- 7 of 14: Exterior, east façade elevation and door detail, Camera facing W
- 8 of 14: Interior, Kitchen and living/dinning area, Camera facing N
- 9 of 14: Interior, Living/ dining area, Camera facing S
- 10 of 14: Interior, Molding around window frame
- 11 of 14: Interior, back door in spare bedroom, Camera facing W
- 12 of 14: Interior, door to southern room/spare bedroom, Camera facing E
- 13 of 14: Interior, master bedroom, Camera facing E
- 14 of 14: Interior, bathroom,

**Paperwork Reduction Act Statement:** This information is being collected for applications to the National Register of Historic Places to nominate properties for listing or determine eligibility for listing, to list properties, and to amend existing listings. Response to this request is required to obtain a benefit in accordance with the National Historic Preservation Act, as amended (16 U.S.C.460 et seq.).

**Estimated Burden Statement:** Public reporting burden for this form is estimated to average 100 hours per response including time for reviewing instructions, gathering and maintaining data, and completing and reviewing the form. Direct comments regarding this burden estimate or any aspect of this form to the Office of Planning and Performance Management, U.S. Dept. of the Interior, 1849 C. Street, NW, Washington, DC.