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A STUDY OF NEGRO HOUSING IN SALT LAKE COUNTY

by

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An essay submitted to the faculty of the University of Utah in partial fulfillment of the requirements of the

Honors Degree of Bachelor of Arts

Department of Political Science

University of Utah

June 1968

Approved:



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8077

## ACKNOWLEDGMENTS

The author wishes to thank the many individuals who willingly gave their time to provide the case studies used in this report. Thanks are also due to Dr. J. D. Williams for his special guidance, Estelle C. Kirkham for typing and Elbert C. Kirkham for printing the report.

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do not believe that a segregation problem exists in the State of Iowa. Eight out of every ten either deny or are unsure of such a problem, while only 19 percent believe that such cases in fact, have some segregatory difficulties...

Salt Lake City residents are particularly likely to deny segregation difficulties--only 4 percent state that no such problem exists. Furthermore, Mormons are less likely than non-Mormons to report that such a problem exists. However, even among non-members of the I.O.O.F. Church, more than three out of four deny the existence of segregation problems.<sup>1</sup>

The above information which was compiled for KSL News and released during the first months of 1965 shows that the vast majority of Utah respondents do not view as the problem of segregation facing the Negroes in the State. The report also showed that the majority of fifteen-four and over showed the least concern with a high school class of high school students who are segregated in the west. It is important, therefore, to take into account the problems faced by the Negro in our country as a result of the specific process of housing discrimination which has developed.

<sup>1</sup>Wright, Opinion Surveys, Attitudes and Opinions of Salt Lake Area Residents, compiled by KSL News, Utah Rapids, Press, 1964, p. 10.

Ibid.

## CHAPTER I

### The Negro in Utah

The great majority of Salt Lake area residents do not believe that a segregation problem exists in the State of Utah. Eight out of every ten either deny or are unaware of such a problem, while only 19 percent believe that Utah does in fact, have some segregation difficulties...

Salt Lake City residents are particularly likely to deny segregation difficulties--a full 84 percent state that no such problem exists. Furthermore, Mormons are less likely than non-Mormons to report that such a problem exists. However, even among non-members of the L.D.S. Church, more than three out of four deny the existence of segregation problems.<sup>1</sup>

The above information which was compiled for KSL News and released during the first months of 1968 shows that the vast majority of Utah's population is not aware of the problems of segregation faced by the Negroes in the State. The report also showed that the age group of fifty-four and over showed the least knowledge of a problem while those of high socio-economic status recognized the problem most.<sup>2</sup> It is important, therefore, to show some of the basic problems faced by the Negro in Utah before a study of the specific problems of housing discrimination can be understood.

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<sup>1</sup>Frank N. Magid Associates, Attitudes and Opinions of Salt Lake Area Residents, compiled for KSL News, Cedar Rapids, Iowa, 1968, p. 249.

<sup>2</sup>Ibid.

## Demographic Conditions

### State Wide

The primary source for a demographic study of the Negro minority group is the last (1960) Census. Even though the accuracy of this Census has been challenged, especially in the areas concerning the Negro population, it is the last authoritative source for this information.

The U. S. Census showed the bulk of Utah's Negro population was concentrated in Weber, Salt Lake, Davis, Tooele and Carbon counties. The five counties listed above contained 98 percent or 4,044 of the 4,148 Negroes living in the State. The rest of the state showed only a scattering of Negro population with seven counties showing no Negro population and twelve other counties with a population of less than four.<sup>1</sup>

Even though the 1960 Census contains the last factual demographic data on a large scale it is necessary to up-date this material in order to understand the housing problems faced in the state at the present time. It is estimated that since 1960 the Negro population of the State of Utah has almost doubled. A study done in July, 1967, by the Cooperative Area Manpower Planning System (Salt Lake Area) used the estimate of the Bi-City Urban League which shows a total state Negro population of 7,500 and a Negro

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<sup>1</sup>U. S. Department of Commerce, Bureau of the Census, Census of Population: 1960, I, part 46, Utah, pp. 52-54.  
(See also Appendix B)

population in Salt Lake County of 4,000.<sup>1</sup> This would mean that the number of Negroes in Salt Lake County has more than doubled in the last seven years (which probably reflects more undercounting in 1960 than it does population increase since that year). A similar study done by the Utah Department of Employment Security and published in January of 1968 estimates that the Negro population of the state is approximately 7,000 and, with allowance for maximum under-enumeration of the 1960 Census, gives an upper limit of 8,000.<sup>2</sup> This study used as its base the public school enrollment figures which show an increase from 1,243 Negro students in 1963 to 1,624 in 1967. Even though a breakdown by counties for the total population is not presented, the school enrollment shows approximately the same county by county proportions as the 1960 Census and thus would indicate the same estimate of the population in Salt Lake County, or from 3,500 to 4,000.<sup>3</sup> It is important to note that in both of these estimates of total population Utah's three Job Corps installations are included which account for approximately 1,000 people in the totals given. These individuals cannot be classed as permanent residents because of Job Corps

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<sup>1</sup>"Cooperative Area Manpower Planning System" (Salt Lake Area), compiled in cooperation with Utah Department of Employment Security, July 10, 1967, p. 14. (See also Appendix D)

<sup>2</sup>Sherril W. Neville, "How Many Negroes Live in Utah," Employment News Letter, January, 1968, p. 3.

<sup>3</sup>Ibid., pp. 4-5.

regulations which require them to return to their state of residence but the number is fairly consistent and therefore is included in the enumeration. Thus, the Negro makes up about 0.7% of the total population of the state which is now estimated at just over one million.

Another factor that is important to the consideration of housing is income level. The only reliable information in this area comes from the 1960 Census. The Census shows that only five Negroes in the State of Utah made over \$10,000 in 1959 and that only about 12% of the Negroes over 14 years of age with income made above \$5,000. The median income for persons of all races in Utah over 14 years of age with income was \$3,007, in contrast to the median income for Negroes of \$2,289, or a racial gap of 24%.<sup>1</sup>

In summary, the Negro in the State of Utah is a very small minority living in isolated sections with a significantly lower income level.

### Salt Lake Area

About one-half of the Negroes in the State of Utah live in the Salt Lake City Standard Metropolitan Statistical Area. The Census shows 1,709 Negroes living in the SMSA, 1,704 of which are in Salt Lake County and five in the South Davis Area. Salt Lake City has a total population of 189,454 and a Negro population of 1,560 while the County

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<sup>1</sup>Bureau of the Census, Census of Population: 1960, I, part 46, Utah, pp. 271-272.

outside of Salt Lake City has a population of 193,581 and a Negro population of 144. Within the City itself the Negro population is again segregated because eight census tracts contain a total of 1,306 Negroes (over 30% of the state total) while thirty-two contain less than ten each.<sup>1</sup> The housing problem faced by the Negro is made even more difficult when one understands that as of the 1960 Census there was not a single census tract in which the Negroes made up more than 10%.<sup>2</sup> This means that even though according to the present structure a Negro can tell the area in which he is "supposed" to live, it is still extremely difficult to find housing because the area is predominantly white.

The available information on the Negro population of the Salt Lake Area since the 1960 Census is very inadequate. The Salt Lake City and the Salt Lake County planning organizations both expressed a desire to have such information but did not have it. The only breakdown within the county that could be found was that of the Cooperative Area Manpower Planning System. This report gives estimates of Negro population by CAPS Target Area. The Central City Area shows a Negro population of 1,900 in a total population of 9,700 and the Northwest Area shows 1,900 Negroes in a

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<sup>1</sup>U. S. Department of Commerce, Bureau of the Census, U. S. Censuses of Population and Housing: 1960, Census Tracts, Salt Lake City, Utah, SMSA, pp. 13-19. (See also Appendix C)

<sup>2</sup>Ibid.

total of 40,400 population.<sup>1</sup> The Central City area, therefore, contains over one-fourth of the present estimated Negro population of the state in an area of approximately one square mile. Another one-fourth of the Negro population is living within the nine square miles that makes up the Northwest Area.<sup>2</sup> The substantial difference in population between 1960 and the present estimate shows the effect of under-enumeration and a large increase in Negro population since 1960.

The housing available in the areas of high Negro concentration is best described as poor. A study prepared for the Community Services Council based upon the 1960 Census shows that the core area of the city has the highest incidence of inadequate housing. It is the area that shows the highest percent of renter-occupied homes,<sup>3</sup> the highest percent of multiple unit structures,<sup>4</sup> the highest percent of housing units built before 1939,<sup>5</sup> and the majority of those areas high in dilapidated and deteriorating housing.<sup>6</sup>

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<sup>1</sup>"Cooperative Area Manpower Planning System," p. 14.

<sup>2</sup>Ibid.

<sup>3</sup>Reed C. Richardson, et al., Population Characteristics of the Salt Lake Metropolitan Area, prepared for the Community Services Council Salt Lake Area, January, 1964, pp. 251-253.

<sup>4</sup>Ibid. pp. 259-261.

<sup>5</sup>Ibid. pp. 271-273

<sup>6</sup>Ibid. pp. 263-269.

Although a concentrated study of the condition of housing now available to Negroes is not within the scope of this report, it can be readily seen that the Negro lives under adverse conditions.

The income level of the Negro in the Salt Lake City SMSA was very low as of the 1960 Census. Nearly one-third of the Negroes in the area that had income made less than \$1,000 in 1959.<sup>1</sup> Some 30% of the Negro population, however, had income over the median income of the state. Another factor that must be considered is that in some Negro families more than one person has income and the total family income for some would be substantially higher than these figures indicate.<sup>2</sup> Statistics of Negro income for the period since the Census could not be found, but as the case studies included in this report show, there are many families now that have above-average income. The various problems of discrimination go hand-in-hand and the housing situation is greatly affected by the problem of job discrimination. Before a person can afford decent housing he must have an adequate income; therefore, programs which provide jobs with income commensurate to the education and skill level of the Negro make an important contribution to solving the housing problem. The low average income of the

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<sup>1</sup>Bureau of the Census, Census of Population: 1960, I, part 46, Utah, pp. 271-272.

<sup>2</sup>Examples of this will be found in the case studies that follow.

Negro in the past does not eliminate the fact that there are now Negroes in Salt Lake City who can afford better housing than they currently occupy.

### Housing Discrimination

There have been several studies conducted recently on housing which indicate there is a discrimination problem. One was an unpublished memorandum from James Moss, President of the Associated Students of the University of Utah to Dr. J. D. Williams. This report was concerned primarily with discriminatory practices of apartment house owners renting to University of Utah students. Results of a questionnaire were published in The Daily Utah Chronicle, along with several instances of housing discrimination. The conclusion of this report stated in part: "It is evident that there is a serious problem in regard to housing for minority groups in our community. It is true that there are walls around us--not of brick or plaster, but of hate, ignorance, injustice and bigotry..."<sup>1</sup>

A more complete study of housing discrimination was accomplished by the combined efforts of the Utah Executive Committee on Civil Rights and the Utah State Advisory Committee to the United States Commission on Civil Rights. During joint hearings the committees received the testimonies of more than 50 people on the subject of

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<sup>1</sup>James R. Moss, Memorandum to Dr. J. D. Williams, October 22, 1965.

housing discrimination. In part the conclusions reached were as follows:

(Utah Executive Committee on Civil Rights)

1. Utah's Negro citizens experience racial discrimination when seeking to rent, purchase or finance a home or apartment in neighborhoods of their choice, other than in areas where Negroes presently reside. When, as and if the Negro succeeds in overcoming these racial barriers, he is usually required to pay a higher down-payment or higher total cost than that required of a non-Negro for similar facilities.

2. Certain affiliated associations of real estate brokers dominate the business of sale and resale and, to a somewhat lesser degree, renting of residential housing in Utah. It is the official policy and position of these associations to make no attempt to eliminate racial discrimination...<sup>1</sup>

(Utah State Advisory Committee to the United States Commission on Civil Rights)

1. There is evidence that Negroes in Utah are being denied equal opportunity to rent or purchase private housing...

2. The Utah real estate industry, which is in a strategic position to aid in the development of an open housing market, has not used its influence to this end and, furthermore, it has actively opposed the passage of legislation designed to achieve this goal.<sup>2</sup>

All indications are that the facts of these reports are sound and the conclusions are valid.

The most recent study of Negro housing was made in the fall of 1967 by The Daily Utah Chronicle. Although

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<sup>1</sup>"Special Report on Rentals and Housing of the Utah Executive Committee on Civil Rights," report to Governor Calvin L. Rampton, April, 1966, pp. 2-3.

<sup>2</sup>Utah State Advisory Committee to the United States Commission on Civil Rights, Discrimination in Housing in Utah, August, 1966, p. 7.

the validity of this study might be challenged on some points, there is ample evidence for the conclusions reached. These conclusions include:

Of names we obtained from the University Approved Married Student and Faculty Housing we found that about 95 percent had hesitancy and qualifications or flatly refused to rent to Negroes. Of the girls only University Approved Housing, we found only one case in four where race entered into the decision to refuse housing to Negro girls...

In summary, open housing in Salt Lake is not yet a reality. The University refuses to run checks on the housing it approves, and takes the landlords more or less at their word, which hasn't proven to be too reliable...<sup>1</sup>

It can be seen from the preceding studies that there is a problem of housing discrimination in the Salt Lake area. Some of this discrimination is overt and some is hidden; therefore, it is difficult to prove housing discrimination as such without a detailed examination of cases in which the facts are present. The purpose of the next chapter is to give those facts.

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<sup>1</sup>Ron Scott, "Housing Survey," Daily Utah Chronicle, October 25, 1967, pp. 6, 8.

## CHAPTER II

### Case Studies

The following case studies were compiled by the author from personal interviews conducted in February and March of 1968. In all cases the respondent was told the information given would be used anonymously and he was encouraged to be as factual as possible. In most of the examples the appraisal values and down-payment costs were validated through some type of receipt or certificate. The names of real estate agencies, banks, etc. are given symbolically without meaningful representation while government agencies are represented by their customary initials. The names of the individuals interviewed were obtained from personal associates of the author, public service groups, government agencies and real estate brokers. With one exception, the respondents were selected because they had completed the entire process of finding a new residence, thereby allowing a complete study of the problems faced in finding new housing. Previous sections of this report show that the cases involved here are special in that they were able to break out of the normally Negro area and find housing in the area they desired. The details of importance are those that deal with the techniques of discrimination and these are given specifically while information such as

dates and addresses are referred to in general terms. All of the cases in this study have occurred since the completion of the reports of the Utah State Advisory Committee to the United States Commission on Civil Rights and the Utah Executive Committee on Civil Rights and there is no duplication of cases in any way.

### Case Study A

The family of Case A has lived in the Salt Lake area for several years. It took them two years of honest searching to get a home in the area they wanted. At first the real estate agencies they contacted would ignore their desire to leave the area they were in and show them different homes in the same area. Then, when they were shown homes in the area they wanted the homes were old and much in need of repair. Finally, a friend told them of real estate Broker A who had previously sold to Negro families. They worked with this agent and found a home they liked in the area they wanted.

The home they wanted had an appraisal value of \$21,500. The previous owner was living in another state and accepted the offer they gave him which was slightly under appraisal value. To buy the home, they had to assume the owner's contract which made it necessary to pay his equity in the home. They were not able to get the home refinanced so they had to pay \$3,000 down and another \$3,000 within a period of a year in addition to making the monthly payments

on the home. The family has a good credit rating and the husband's income is \$9,000 a year.

The family has experienced no substantial problems within the new neighborhood itself. Even though the family is not the visiting type, they have been invited to parties in their new neighborhood at different times and have been warmly received on those occasions. Although there had been stories told in the neighborhood of some problems, the family felt that any problems were those of the whites because the family was happy and had not experienced anything the stories related. The five children in the family go to various schools and, other than minor name calling, felt there had been no real problem.

#### Case Study B

Respondent B started looking in the southeast area for a home of his own. He found that he could go to see the homes by himself and the owners usually were happy to show him the home and displayed no bad feelings at all. However, when he contacted several different realtors they gave him the same treatment as Case A had experienced. For the most part the realtors showed him shabby places and one actually tried to talk him out of buying a new home.

Although it was not a financial necessity Mr. B was buying a new home on the condition that he sold his old one. In 1965 he had his home appraised by Bank B and the appraiser determined the value at \$14,500. He tried

to sell the home for this price for some time and had little success, so in 1967 when he listed his home again he lowered the price slightly. At about this time while working with a real estate agent, he found a home he liked in one of the new development areas in the southeast part of the valley. Soon after he found this home an offer was made on his old home and arrangements were begun to complete the transaction. However, when the developer of the subdivision found out that Mr. B was a Negro he turned down the offer he had made and offered to sell him another home under its appraisal value in another section of town. The FHA was called on to intercede in the case but before it could be worked out the person buying Mr. B's home found he could not get the financing on the home so the deal was called off.

In a short time Mr. B again found a home that he liked and a buyer was found for his home. By this time an FHA appraisal had been made on Mr. B's home which showed it to contain 790 sq. ft. of floor space and have a value of \$13,750. However, the new owner of the home was going to use VA financing which necessitated a VA appraisal because a buyer cannot pay more than the appraisal value. Finally, one week before the closing date the appraiser representing the VA came to the house. It so happened that the independent appraiser the VA had engaged to appraise the home represented the same bank that had made the appraisal in 1965. This time the appraiser did not enter the home, but

made a quick superficial appraisal and then rushed it through to meet the closing date. When the appraisal came through it showed the house with 735 sq. ft. and a value of \$12,000. Of course, this value could not be accepted so the sale was put off. Three appraisers then returned to the house, re-appraised it, and this time the VA came out with a value of \$13,400. This value was accepted, although under the asking price and the FHA appraisal, and the deal was consummated.

Mr. B was able to get bank financing on his new home which had a value of \$29,500. He was able to move in with a down-payment of \$500 because of an excellent credit rating. Mr. B has an annual income over \$13,000 a year and holds several investment properties in the Salt Lake area. The neighbors have visited the family and no problems have been experienced.

### Case Study C

Family C now lives in a middle class area in the southwest part of the valley. When they started looking for their present home they contacted a real estate agent who was known to them and had previously sold to Negroes. There were certain techniques that were necessary to get into the homes they wanted to see. It was important to know when to go and how to talk in order to get the best reception possible. When not accompanied by the agent they were usually given the brush-off but in the homes where the

agent went with them the people were usually quite receptive.

The family finally found a home they liked and trying several times to see it, they had difficulty in getting together with the realtor who had originally listed it. After several attempts, however, they were able to see the home and made an offer to the owner who lived out of state. Then the realtor who had originally listed the home insisted that his sign be taken down and the other realtor's sign be put up while the negotiations took place to buy the home. After the original offer was made by the Negro family several people in the neighborhood got together and made an offer to try and buy the house out from under the Negro family but the owner stayed with the original offer. The Negro family put down \$2,600 to buy the FHA loan of the owner. The home has a value of \$20,000. After they had been in the area they found that most of the people there had paid \$99 down to move in and some had painted their homes for the down-payment. Newspaper listing in the same area still show that homes can be purchased for \$99 down.

The neighborhood has been very receptive with one exception. The lady that lived next door to the family put her home up for sale very shortly after the family moved in. After a while the house was sold to a family who was aware who their new neighbors would be and had no complaint. The entire neighborhood is very receptive and even get together at times to discuss the racial problems that are present in

the country. There are five members in the respondent's family and he has an annual income around \$7,000.

The respondent felt that one thing that was keeping the Negroes in the central city area, where he had lived previously, was high down-payments. He knew that it cost money to buy a house but he felt that Negroes were required to make exorbitant down-payments as a guarantee that they would not fail in paying for the homes they purchase.

#### Case Study D

The respondent in Case D was the mother of the family because the father is in the armed forces in Viet Nam. The respondent related that she had looked for a home previously in the Salt Lake area when her husband was overseas in 1964; however, they were not successful and were forced to stay in on-base housing at his previous post. When her husband returned home they were stationed at Ft. Douglas and after some searching they found an apartment they liked. After a while they decided to buy a home in the southeast part of the city. They were successful in finding a \$16,000 home in a nice neighborhood. They had many small problems at first in trying to purchase the home and there were some complaints received to the effect the neighbors did not want Negroes in the neighborhood.

The problems faced by this family came at the time of closing the sale. The seller had approved the offer on the house and the bank that held the previous papers had

approved the transaction. However, when it came time to sign the papers and close the deal it was found that the VA appraisal showed a lot that was larger than the actual size. Since the VA was handling the loan for the Negro family this would make it necessary to have a new appraisal made at a smaller value. At the insistence of the parties involved, the VA appraisal was changed in lot size and the \$16,000 value was maintained. A new appraisal would have caused a delay, would have made the VA appraisal less than the other appraisal values and possibly would have made it impossible for the owner to accept the lower offer. After the transaction had taken place, the previous owner indicated that the VA appraisal had been made without the appraiser going in the house.

The family of the respondent felt they had not had any problems while living in the neighborhood. Some of the five children in the family are of school age and they had no serious problems at their schools. The family likes the neighborhood and general surroundings very much. The husband has been in the service 19 years and has an annual income over \$6,500.

#### Case Study E

Both parents in Family E are government employees. The family has a total income over \$17,000 a year. Although the wife is a native of Salt Lake the family lived in Dugway for several years. In 1963 the family tried to move

back to the Salt Lake area and found it very difficult. After a long search and several disappointments, they found a lot on the west side of town just down the street from where the wife had grown up and decided to build on it. They contacted the realtor whose sign was on the property and were told they could not sell the lot to them because they were Negro. Through the FHA they were able to put pressure on the realtor and negotiated for the lot. Soon they found that they could not get financing for the type of home they wanted in that neighborhood and were forced to return the lot to the owner.

The family tried to move to Salt Lake again in 1965. This time they found a home they liked in the area south of the University. They called the owner and asked to see the house. The owner was very accommodating over the phone but when they went to see the home he completely changed his attitude. At first he said he did not want to finance it through the VA and then finally told the real estate agent that he just wouldn't sell to Negroes.

The family finally was able to find a satisfactory home in the Salt Lake area just over a year ago. It is in the southern part of the county in a newly developed area and has a value of approximately \$35,000. The family financed the home through the G.I. Bill and was able to move in quite easily through the assistance of a local real estate agency.

The family is very happy in the new neighborhood because it is in a good area and they have friendly neighbors. When they first moved into the area one person put up a "for sale" sign but soon took it down and there have been no problems since then. The two children are happy in the area, have close friends in the neighborhood and participate in programs for children of the community.

The respondent commented that it would have been impossible to move into the area if they were average in income or in determination. Their above-average income and credit rating helped them to move to a good area but they know many Negroes who have average incomes that have tried to move and couldn't. The family felt that the four years of trouble were unwarranted but now they are happy with what they have.

#### Case Study F

Case F involves a family that moved to the Salt Lake area four years ago. Mr. F was transferred here by his government agency. When they first came they were so discouraged about the housing situation they were considering returning to their old home with or without a job. They had left a home worth \$40,000 in an integrated neighborhood at their previous place of residence to come to Salt Lake and rent a home just south of the fairgrounds. They looked around to try to buy a home but were shown only those homes that were run down and in very poor parts

of the city. Last summer they had finally decided to stay in the Salt Lake area so they looked for a home to buy.

While riding through the area in which they wanted to live they saw a home they liked. They got the name of the man who was selling the home, who was not a licensed real estate agent, and called him. The result of the conversation was that he couldn't sell that home to a Negro because of the area it was in but he had another one further out in the county they could buy. The family visited this home and found it to be an old home, isolated from any neighbors and un-lived in for several years.

They were able to contact a real estate agent that was willing to sell to Negroes and he found the actual owner of the home. The owner was approached and an offer was made but refused because the family was Negro. It was known that the owner was anxious to sell and a lien holder on the property wanted his money but still they would not accept the offer of the Negro family. Finally, a white friend of the family paid cash for the home at considerably under its FHA appraisal of \$27,000 and then sold it to the Negro family.

Mr. F wanted to get a short term loan on the home to pay it off quickly. After checking on the house and Mr. F's credit rating, several banks told him he had an excellent rating but they just didn't have the money to loan at that time. After all attempts to get a short term loan failed, Mr. F went to FHA and got long-term bank

financing. The family had a combined income of over \$18,000 last year.

When the family moved into the home it had not been lived in for a few months. When they cleaned up the yard, it caused some of the neighbors to follow suit. For the most part they have had good relations with their neighbors. However, when they wanted to put a fence along one of their property lines to block traffic through their property they received little cooperation from the other owner who had a retaining wall on the line already. After several months they went ahead and put up a full height fence along side the retaining wall. Other than this incident they have enjoyed the neighborhood and have seen no adverse reactions to their being there.

#### Case Study G

The family of Case G first tried to buy a home in 1960. This attempt was blocked just when they were ready to sign because the owner said he had sold it to someone else. They were very anxious to leave the noise and trouble of the central city area so they kept looking, without success. Less than a year ago they found a home in a rather exclusive southeast area. The home was not exactly where they wanted it but it was close enough so they started the process of buying it.

The real estate agent they dealt with got them in to see the house and they made an offer. When some people

not in the immediate area found out a Negro family was trying to move in, a petition was circulated to try to discourage the owner from selling the home. The price of the home was raised slightly, but this made no difference; they still wanted the home.

The owner agreed to sell his contract on the home to the Negro family and they had to buy out his equity which was just over \$3,000. In addition to the loan on the home there was a loan on the land of \$3,500 which was being paid off in payments of \$30 a month to the developer of the area. There were indications that the developer had promised some of the residents that the area would be closed to Negroes. Rather than allow the property to be sold to the Negro family as the two parties had agree, the developer wanted his entire \$3,500, along with the other down-payment. The family still wanted the home so they made arrangements to borrow the additional money from a personal friend. When the developer found out the Mr. G was going to borrow the money the warned the person loaning the money on several different occasions that Mr. G would not be able to pay the loan. The money was loaned to Mr. G and they now live in the home.

The home involved in this case study was valued at \$29,550 and the family has an annual income of approximately \$14,000. Since the family moved into the area they have been very warmly received with special favors being extended by many of the neighbors. They enjoy the

neighborhood very much and are happy they could raise the additional money to complete the move. Mr. G said that the best thing about it was that after twenty-eight years in Salt Lake he could have a good night's sleep without the squealing of tires all night long and he could get up in the morning and not have to clean the beer cans off the front lawn.

### Case Study H

Case H is the typical situation found in the central city area. Less than a year ago Mr. H was in the market for a home and went to a real estate agent for help. The agent he finally worked through was cooperative and they found a home they liked south of the University. They visited the home and made an offer. The offer was accepted and the Negro family put down \$100 earnest money; however, when the agent went to the owner he would not take it and the sale was off. The agent brought the money back and told the family the owner had changed his mind and now refused to sell to Negroes.

A few days later the Negro family decided to go talk to the owner of the home themselves. The owner said that he had never told the agent that he would not sell to Negroes but rather that he was not satisfied with the way the agent was handling the sale. He told the family he felt the agent was too young and trying to rush him into selling the home under conditions the owner did not

completely understand. The owner did not think the agent knew what he was doing. The family in Case H still lives in the downtown area. They have two children and the husband's annual income is \$7,000. The home they tried to buy was selling at \$21,800 and they had the down-payment that was being asked, but had not yet started to make arrangements for financing the home.

### Case Study I

Case I involves the renting of a house. The respondent was living out of town while the actual process took place but related it as given below. The parents of the respondent began looking for a home through the newspapers. For several weekends they called homes listed in the paper but usually were turned down flat as soon as the landlords found out they would be renting to Negroes. In some cases the renter would tell them to call back later and invariably the homes were rented when the parents called again.

After trying the newspapers without success, they went to several realtors and in every case they were shown homes in an unpleasant part of town or homes that were extremely run down. While still looking for a home to rent the parents learned from a personal friend of a fairly nice place north of town that they possibly would be able to rent. The owner of the home was the builder and it appeared he needed to rent the home for financial reasons.

They contacted the owner and told him they wanted to rent the home. The owner then went through the neighborhood and asked how the neighbors felt about his renting to Negroes. Almost uniformly the reaction was apprehension on the part of the neighbors but the owner went ahead and rented to the family.

The family in this case has six members and an annual income of \$14,000. The home has three bedrooms and rents for \$130 a month. While the family has lived in the neighborhood they have had no problems with their neighbors and they are happy where they live.

#### Case Study J

The family in Case J is a young couple with one small child. About a year ago they decided they wanted to move to a better section of town. They were living in the central city area and wanted to move at least to the east side of Seventh East. They phoned many of the new apartments in that area, but were told they could not rent an apartment because they were Negroes. Out of desperation they called an apartment that was a little better than their present residence although only a block away. The person they talked to on the phone told them he had a vacancy but when they went to see it, although a for rent sign was in front, he said it had been rented. Because it was so close they checked the apartment several times later and the for rent sign was still out and the apartment empty.

After additional searching they found an apartment in the northwest area they liked and called to see it. The owner offered to let them manage the 8-plex and they accepted. By the time they had been in the unit for two weeks all of the white couples had moved out but no additional Negroes had moved into the unit. The unit now has several vacancies and only Negroes live there. The family in this case has an income of about \$7,500 a year and pays \$85.00 a month for the two bedroom unit. They plan to buy a home in the Salt Lake area this summer.

### CHAPTER III

#### Evaluation

The case studies in this report have many things in common and portray a broad spectrum of techniques used in housing discrimination. The first technique used by realtors is to show homes to inquiring Negroes only in those areas already "tipped" (or integrated). As the first chapter of this report pointed out, the Negro population is concentrated in a small area of the city. Whenever most real estate agents were contacted by the respondents in the case studies the first thing they would do would be to direct their looking to the predominantly Negro sections of town. When landlords and home owners were contacted outside of the "Negro area" they usually directed the Negroes back to their area either directly or indirectly.

The second method used to discriminate was to show only homes that were in a state of disrepair. Almost uniformly the respondents indicated that the thing that aggravated them most was that they were always shown places to buy that were worse than where they were living. One respondent related visiting a home where a white family was living. While pressing on the Negro buyers how they would be able to fix the old home to be as nice as a new one, the agent became sick and had to leave the home when

a bread board was pulled out and maggots rolled off onto his feet.

The third technique and possibly the most successful deterrent used in keeping Negroes from living in white areas is delay. The delay tactics used in selling to Negroes probably cause more discouragement and hard feelings than will ever be known. A review of the case studies will show that in every case, some type of delaying action was employed. An obvious example is the inaccurate appraisal technique but others include not having a key, skipped appointments and a major increase in the price of the home among many others. The objectives of the delay technique are to have time to convince the owner not to sell to Negroes, to have a white person buy the home out from under the Negro or to discourage the Negro from pursuing his plans.

The fourth technique embraces a variety of hurdles that are raised specifically to fence out the Negro buyer. One method used is to require high down-payments and thereby allow only the above-average Negro a chance to buy a home. In this way the Negro is not given a chance to fail. Only those Negroes who have proved themselves to be no risk at all are allowed to get financing. Another technique of financial discrimination causes hurdles to be placed in the path of the white person selling the home. The case study which involved an inaccurate measurement of the lot illustrates this method. The purpose is to cause the white

person who voluntarily sells to a Negro to sustain a financial loss on the sale of the home. A last-ditch effort used in one case was to say that mortgage money was not available. This took place at a time when a local campaign was being made to get people to buy homes by stressing that bank financing was available.

Another technique that is used is the common lie. This is used by realtors, landlords, homeowners, neighbors and anyone else directly or indirectly concerned with a Negro buying a home where some whites do not want him to buy. The most common lies include: the apartment is rented, the home is sold, we don't have any money to loan, the neighbors would not approve, we will call you and the home cannot be sold to a Negro. In most cases statements like this are obvious falsehoods but the Negro is powerless to do anything about it. He is forced to believe the lies told by the whites.

The techniques of discrimination used in the case studies presented are listed more concisely in Table A which shows the great variety of these techniques, however, one final method of discrimination should be discussed in detail. This technique is the use of psychological weapons. Some of these weapons have already been discussed under the various other techniques but two remain and they are defamatory statements and petitions. The defamatory statement is used mostly to create hostility between Negroes

TABLE A

## TECHNIQUES OF DISCRIMINATION USED IN SALT LAKE COUNTY

## Denials and Dodges

- A. Refuse to sell to Negroes
- B. Refuse to rent to Negroes
- C. Show Negroes homes in "tipped" areas
- D. Show Negroes dilapidated homes
- E. Racially closed subdivisions

## Lies

- A. Apartments have already been rented
- B. Homes have already been sold
- C. Owner will not accept the Negroes means of financing
- D. Real estate agents lie about homes that are for sale
- E. Lies to Negroes to prevent them from buying at all

## Financial

- A. Price increase
- B. High down-payment costs
- C. Separate bank loan requirements for Negroes
- D. Financial sanctions imposed on whites who sell to Negroes
- E. Incorrect appraisals
- F. Neighbors combine to buy home at slightly higher price

## Delay

- A. Missing appointments
- B. Delay closing date by financial changes
- C. Combination of all other techniques

## Psychological

- A. Defamatory statements
- B. Petitions
- C. Consultation with neighbors
- D. Interference from outside sources

and whites. Several of the Negroes interviewed related that they had gone to a home or apartment and had been called names or been verbally ridiculed in some other way and left without waiting to see the residence. The petition is much more subtle than name-calling but has the same intent. It is designed to tell the Negro he is not wanted and will not be accepted in his new neighborhood. In most cases the petitions consist mostly of rumors but in one case where a petition was actually presented it did not contain the name of any family living close to the Negro family. The purpose of these psychological techniques is to make one more hurdle for the Negro to overcome before he can leave the ghetto.

Against these techniques Negroes have begun to raise a shield of federal protection--primarily the executive orders to FHA and the VA banning their participation in discriminatory housing practices. Although some of the case studies reveal shocking conduct by some VA appraisers, nevertheless, it is the threat of federal government intervention that has allowed some Negroes to find adequate housing. This is especially important when it is realized that the National Association of Real Estate Boards Convention in November of last year refused to adopt a voluntary program for equal opportunity in housing<sup>1</sup> and

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<sup>1</sup>"Realtors Restate Policy", Trends in Housing, Vol. XII, No. 1, January, 1968, (a publication of the National Committee Against Discrimination in Housing).

came out against any legislation which would provide open housing.<sup>1</sup> It would seem that in most instances studied here that "legislated" rather than voluntary morality persuaded white property owners to enable Negroes to leave the ghetto.

The cases also reveal something of importance about what happens after the Negroes have arrived in white neighborhoods. Although in several of the cases some opposition was registered by neighbors before the Negro family moved in, after they were in the home the neighbors showed little if any outward signs of opposition to the Negroes. This would indicate that the white person's fear of having a Negro move into a white neighborhood is substantially unfounded. It would also mean that Negroes do not need to fear physical harm from the whites and can have satisfactory associations with their new neighbors.

The last point of importance is that in some cases where racial prejudice was experienced in new neighborhoods it was attributed specifically to a member of the L.D.S. Church. The L.D.S. Church surely cannot be the source of nation-wide racial feelings, but in Salt Lake County the attitude of some members of the L.D.S. Church must be considered a contributing factor toward present racial problems. But it should also be noted that several

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<sup>1</sup>"Convention Delegates Adopt New Policy", Realtor's Headlines, Vol. 34, No. 48, Nov. 27, 1967. (A publication of the National Association of Real Estate Boards).



## CONCLUSIONS

Based upon the data contained in this report it can be concluded that:

1. The Negro in Salt Lake County still faces the same problems of discrimination in housing now that he faced three years ago when the Utah Executive Committee on Civil Rights and the Utah State Advisory Committee to the United States Commission on Civil Rights published their reports.

2. The Negro in Salt Lake County who is financially able to move from the areas of Negro concentration is restricted from doing so by delay tactics, selective showing of available housing, and financial chicanery.

3. The real estate industry in the area has not done an adequate job of self-policing against discriminatory practices and must still be regarded as a principal factor in the denial of equality of opportunity in the acquisition of housing. Notwithstanding this fact, some individuals in the industry are making housing available on an equal basis.

4. Laws of the federal government and executive orders have provided some housing on an equal opportunity basis.

5. Some VA property appraisers have been guilty of discriminatory practices in violation of federal policy.

6. The discriminatory practices of realtors, banks and others reflect the prejudice of many whites living in Salt Lake County who seem to act on the false premise that their right to buy their home included a right to stop another American from buying the home next door.

## RECOMMENDATIONS

It is recommended that:

1. The Utah State Legislature pass a Fair Housing Law which will provide for the acquisition of real estate by all Utahns without regard to race, color, or national origin.

2. The people of Salt Lake County, their organizations and churches, the power structure and opinion leaders begin to work intensively toward a better understanding between races on the local level.

3. The Salt Lake Board of Realtors adopt sanctions to apply to those realtors who engage in discriminatory practices.

APPENDIXES

APPENDIX A

		1959 INCOME LEVEL OF NEGROES OVER 14 YRS OF AGE								
		\$1-\$999	\$1,000-\$2,000	\$3,000-\$4,000	\$5,000-\$6,000	\$7,000-\$10,000				
WITH INCOME	OR LOSS					AND OVER				
TOTAL PERSONS	2,007	513	414	265	247	322	173	41	27	5
SALT LAKE SMSA	802	254	186	116	115	72	45	14	NONE	NONE

MEDIAN INCOME FOR STATE

TOTAL POPULATION	\$3,007
NEGRO POPULATION	\$2,289

SOURCE: BUREAU OF THE CENSUS, CENSUS OF POPULATION: 1960, I, PART 46, UTAH, PP. 271-272.

## APPENDIX B

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UTAH POPULATION BY COUNTY FOR 1960 AND BY COUNTY AND DISTRICT  
FOR SCHOOL YEAR ENDING JUNE 1967

COUNTY	DISTRICT	1960 POPULATION		1967 STUDENTS	
		TOTAL	NEGRO	ENROLLED	NEGRO
STATE TOTAL		890,627	4,148	300,235	1,624
BEAVER		4,331	--	1,179	--
BOX ELDER		25,061	22	9,311	9
CACHE		35,788	15	10,806	--
	CACHE			6,398	--
	LOGAN			4,408	--
CARBON		21,135	75	4,666	29
DAGGETT		1,164	--	217	--
DAVIS		64,760	310	32,380	219
DUCHESNE		7,179	2	2,455	--
EMERY		5,546	--	1,779	6
GARFIELD		3,577	--	1,080	--
GRAND		6,345	3	2,234	--
IRON		10,795	2	3,274	--
JUAB		4,597	--	1,272	--
	JUAB			1,053	--
	TINTIC			219	--
KANE		2,667	4	818	--
MILLARD		7,866	2	2,413	--
MORGAN		2,837	1	1,134	--
PIUTE		1,436	--	420	--
RICH		1,685	--	505	--
SALT LAKE		383,035	1,704	125,449	615
	SALT LAKE			38,529	561
	GRANITE			61,110	35
	JORDAN			19,311	16
	MURRAY			6,499	3
SAN JUAN		9,040	19	2,199	--
SANPETE		11,053	1	3,035	--
	No. SANPETE			1,223	--
	So. SANPETE			1,812	--
SEVIER		10,565	1	3,027	--
SUMMIT		5,673	5	1,971	3
	No. SUMMIT			771	3
	PARK CITY			472	--
	So. SUMMIT			728	--
TOOELE		17,868	217	7,012	75
UINTAH		11,582	1	4,404	--
UTAH		106,991	23	34,233	4
	ALPINE			16,554	--
	NEBO			9,874	--
	PROVO			7,805	4
WASATCH		5,308	1	1,881	--
WASHINGTON		10,271	1	3,910	--
WAYNE		1,728	1	534	--
WEBER		110,744	1,738	36,637	664
	OGDEN			18,391	587
	WEBER			18,246	77

SOURCE: NEVILLE, "HOW MANY NEGROES LIVE IN UTAH" PP. 4-5.

APPENDIX C  
U. S. CENSUSES OF POPULATION & HOUSING: 1960  
CENSUS TRACTS SALT LAKE CITY, UTAH

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	TOTAL	NEGRO	TRACT	TOTAL	NEGRO
SALT LAKE COUNTY	383,035	1,704	46	1,708	4
SALT LAKE CITY	189,454	1,560	47	6,106	--
BALANCE OF COUNTY	193,581	144	48	5,769	1
TRACT	TOTAL	NEGRO	49	3,583	--
1	3,077	80	101	4,912	1
2	743	--	102	7,103	2
3	1,650	18	103	5,834	--
4	5,076	--	104	5,081	24
5	5,817	11	105	5,956	2
6	5,394	106	106	5,548	--
7	3,657	6	107	6,006	--
8	3,355	1	108	3,223	--
9	1,134	16	109	2,332	--
10	4,526	1	110	4,452	4
11	6,225	5	111	5,512	1
12	5,287	5	112	2,918	--
13	1,575	4	113	3,089	--
14	2,022	15	114	6,683	7
15	4,071	4	115	2,837	15
16	3,486	7	116	4,618	8
17	3,795	4	117	5,779	11
18	3,676	4	118	6,730	--
19	3,990	11	119	5,064	6
20	4,304	87	120	3,091	--
21	2,398	9	121	2,947	10
22	1,856	5	122	6,401	--
23	4,110	366	123	4,367	--
24	3,594	275	124	5,802	1
25	1,980	133	125	4,509	--
26	4,928	139	126	6,741	1
27	5,332	34	127	3,322	--
28	6,903	21	128	5,308	35
29	5,518	120	129	3,009	--
30	3,874	25	130	3,347	--
31	4,912	1	131	2,159	--
32	5,290	22	132	1,516	1
33	4,533	5	133	10,650	12
34	5,724	7	134	4,613	--
35	5,573	5	135	5,643	--
36	3,374	1	136	7,346	--
37	3,437	--	137	4,460	3
38	3,114	1	138	5,719	--
39	4,790	--	139	8,954	--
40	4,105	--	201	8,973	--
41	3,108	--	202	5,627	--
42	3,992	1	203	4,289	1
43	2,832	--	204	3,676	--
44	2,121	--	205	3,447	--
45	2,030	--	206	4,912	4

SOURCE: BUREAU OF THE CENSUS, CENSUS TRACTS 1960, S.L.C., UT., PP. 13-19.

## APPENDIX D

## POPULATION ESTIMATE 1966

## UTAH TOTAL POPULATION

ALL GROUPS	1,015,000	(ESTIMATE AS OF JULY 1967)
MINORITY GROUPS	53,100	
NON-WHITE	22,100	
INDIAN	9,200	
NEGRO**	7,500	
ORIENTAL	5,400	
MEXICAN AMERICAN	31,000	

\*\*ESTIMATE OF BI-CITY URBAN LEAGUE

## CAPS TARGET AREAS

	<u>NORTH</u> <u>WEST</u>	<u>CENTRAL</u> <u>CITY</u>	<u>SOUTH</u> <u>SALT LAKE</u>	<u>OQUIRRH</u>	<u>MURRAY</u> <u>MIDVALE</u>
POPULATION	40,400	9,700	54,000	70,500	63,400
SQ. MILES	9	1	14	172	157
POP. PER SQ. MILE	4,500	9,700	3,900	410	400
POP. PER HOUSEHOLD	4.3	4.0	4.0	4.4	4.2
MINORITY GROUP	7,850	5,470	2,060	2,020	2,700
PERCENT MINORITY	19%	56%	4%	3%	4%
NON-WHITE	2,550	2,270	760	320	600
NEGRO	1,900	1,900	50	30	20
ORIENTAL	500	300	410	90	300
INDIAN	150	70	300	200	280
PERCENT NON-WHITE	6%	23%	1%	1%	1%
MEXICAN AMERICAN	5,300	3,200	1,300	1,700	2,100
PERCENT MEX. AM.	13%	33%	3%	2%	3%

SOURCE: "COOPERATIVE AREA MANPOWER PLANNING SYSTEM," P. 14.

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