

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Slightly rolling land.
- b. Favorable Influences. Proximity to places of employment and center of Hartford.
- c. Detrimental Influences. Age and obsolescence of structures and encroachment of both business and industry.
- d. Percentage of land improved 100%; e. Trend of desirability next 10-15 yrs. Slowly down

2. INHABITANTS:

- a. Occupation Factory workers; b. Estimated annual family income \$ 1,500
- c. Foreign-born families 20%; Mixed predominating; d. Negro No; 0%
- e. Infiltration of Lower grade; f. Relief families Quite a few
- g. Population is ~~increasing~~; ~~decreasing~~; static

3. BUILDINGS:

	PREDOMINATING	45%	OTHER TYPE	25%	OTHER TYPE	20%
a. Type	<u>3 family</u>		<u>2 family</u>		<u>7/10 rm apts</u>	
b. Construction	<u>Brick & frame</u>		<u>Frame</u>		<u>Frame & brick</u>	
c. Average Age	<u>35</u> Years		<u>35</u> Years		<u>35</u> Years	
d. Repair	<u>Fair</u>		<u>Fair</u>		<u>Fair</u>	
e. Occupancy	<u>95</u> %		<u>97</u> %		<u>98</u> %	
f. Home ownership	<u>75</u> %		<u>85</u> %		<u>90</u> %	
g. Constructed past yr.	<u>0</u>		<u>0</u>		<u>0</u>	
h. 1929 Price range	\$ <u>12M - 18M</u>	<u>100%</u>	\$ <u>9M - 15M</u>	<u>100%</u>	\$ <u>8M - 22M</u>	<u>100%</u>
i. 1935 Price range	\$ <u>8.5M - 12M</u>	<u>67%</u>	\$ <u>6M - 10M</u>	<u>67%</u>	\$ <u>5.5M - 15M</u>	<u>70%</u>
j. 1937 Price range	\$ <u>8.5M - 12M</u>	<u>67%</u>	\$ <u>6M - 10M</u>	<u>67%</u>	\$ <u>6M - 15M</u>	<u>72%</u>
k. Sales demand	\$ <u>Sacrifice</u>		\$ <u>Sacrifice</u>		\$ <u>6M - 9M</u>	
l. Activity	<u>Almost none</u>		<u>Almost none</u>		<u>Poor</u>	
m. 1929 Rent range	\$ <u>27 - 50 *</u>	<u>100%</u>	\$ <u>30 - 55 *</u>	<u>100%</u>	\$ <u>50 - 125</u>	<u>100%</u>
n. 1935 Rent range	\$ <u>20 - 35 *</u>	<u>75%</u>	\$ <u>22 - 40 *</u>	<u>75%</u>	\$ <u>35 - 90</u>	<u>70%</u>
o. 1937 Rent range	\$ <u>22 - 40 *</u>	<u>80%</u>	\$ <u>25 - 45 *</u>	<u>80%</u>	\$ <u>40 - 100</u>	<u>80%</u>
p. Rental demand	\$ <u>22 - 30 *</u>		\$ <u>25 - 30 *</u>		\$ <u>40 - 50</u>	
	<u>*per unit</u>		<u>*per unit</u>			
q. Activity	<u>Good</u>		<u>Good</u>		<u>Good</u>	

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Limited; b. Home building Limited

5. CLARIFYING REMARKS:

A very old and congested portion of the city in which dwellings include all from singles to multi-family. A number of the large, old, one-family homes have been converted into small flats and rooming houses. Many of the two and three contain stores on the ground floor. Throughout the area there are scattered manufacturing plants. Owing to recent purchases by the State, property values along Washington Street have risen. As a whole, the section rates a low "Yellow" and lenders exercise utmost caution.

6. NAME AND LOCATION HARTFORD, CONN. SECURITY GRADE THIRD AREA NO. C-8

Home Owners Loan Corporation (HOLC)
Residential Security "Redlining" Map
and Area Descriptions
Hartford, Connecticut
(including the towns of East Hartford and West Hartford)
1937

Submitted By: Submitted to MAGIC by Professor Jack Dougherty (Trinity College, Hartford CT), as part of the "On The Line" research project.

Record Source: Residential Security Maps of Hartford-West Hartford-East Hartford, Connecticut, 1937. Home Owners' Loan Corporation (HOLC), box 64, City Survey Files, Record Group 195: Records of the Federal Home Loan Bank Board, National Archives II, College Park, Maryland.

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<http://www.archives.gov/research/arc/>

Abstract:

Beginning in 1935, the federal Home Owners' Loan Corporation worked with local mortgage lenders to evaluate the "trend of desirability" in residential areas in Hartford and over 200 other cities. The HOLC portrayed its appraisal report in a color-coded map with the highest grade (A) in green and the lowest grade (D) in red. This government agency considered not only housing conditions, but also the "social status of the population," and downgraded neighborhoods with non-white, immigrant, and poor residents. In later decades, these actions became associated with the discriminatory practice of "redlining."

As 2010, as part of the "On the Line" project, MAGIC and Professor Dougherty collaborated to digitize these historical resources and transform them into an interactive map. The appraisal report (on legal size paper) and two large folded maps (Hartford-West Hartford, and East Hartford) were scanned at the National Archives and then pieced together. Textual and numerical report data were entered into a spreadsheet, and the map was geo-referenced and digitized to create a GIS shapefile. The website featuring the interactive map and links to all of the source materials is located at:
http://magic.lib.uconn.edu/otl/holc_mashup.html

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Additional Information: For additional Metadata, refer to the GIS shapefile and "How to Cite" information at the website listed above.