

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. In the west land is very low. In the east, it is flat and higher.
- b. Favorable Influences. None.
- c. Detrimental Influences. Subject to floods in west and smoke and dirt from railroads in the east.
- d. Percentage of land improved 70 %; e. Trend of desirability next 10-15 yrs. Downward

2. INHABITANTS:

- a. Occupation Laborers; b. Estimated annual family income \$ 900.
- c. Foreign-born families 90 %; Italians predominating; d. Negro No; 0 %
- e. Infiltration of Samo; f. Relief families Quite a number
- g. Population is increasing; decreasing; static

3. BUILDINGS:

	PREDOMINATING	45 %	OTHER TYPE	45 %	OTHER TYPE	10 %
a. Type	<u>4/6 rm sgl's</u>		<u>2 Family</u>		<u>3 Family</u>	
b. Construction	<u>Frame</u>		<u>Frame</u>		<u>Frame</u>	
c. Average Age	<u>Up to 40 years</u>		<u>Up to 40 years</u>		<u>Up to 40 years</u>	
d. Repair	<u>Poor</u>		<u>Poor</u>		<u>Poor</u>	
e. Occupancy	<u>98 %</u>		<u>96 %</u>		<u>95 %</u>	
f. Home ownership	<u>85 %</u>		<u>80 %</u>		<u>80 %</u>	
g. Constructed past yr.	<u>0</u>		<u>0</u>		<u>0</u>	
h. 1929 Price range	<u>\$ 3M - 10M</u>	<u>100%</u>	<u>\$ 7M - 12M</u>	<u>100%</u>	<u>\$ 8M - 16M</u>	<u>100%</u>
i. 1935 Price range	<u>\$ 1.5M - 5M</u>	<u>50%</u>	<u>\$ 3.5M - 6M</u>	<u>50%</u>	<u>\$ 4M - 8M</u>	<u>50%</u>
j. 1937 Price range	<u>\$ 1.5M - 5M</u>	<u>50%</u>	<u>\$ 3.5M - 6M</u>	<u>50%</u>	<u>\$ 4M - 8M</u>	<u>50%</u>
k. Sales demand	<u>\$</u>		<u>\$</u>		<u>\$</u>	
l. Activity	<u>None</u>		<u>None</u>		<u>None</u>	
m. 1929 Rent range	<u>\$ 25 - 70</u>	<u>100%</u>	<u>\$ 25 - 50 *</u>	<u>100%</u>	<u>\$ 20 - 50 *</u>	<u>100%</u>
n. 1935 Rent range	<u>\$ 12 1/2 - 35</u>	<u>50%</u>	<u>\$ 12 1/2 - 30 *</u>	<u>50%</u>	<u>\$ 10 - 25 *</u>	<u>50%</u>
o. 1937 Rent range	<u>\$ 12 1/2 - 35</u>	<u>50%</u>	<u>\$ 12 1/2 - 30 *</u>	<u>50%</u>	<u>\$ 10 - 25 *</u>	<u>50%</u>
p. Rental demand	<u>\$ 12 1/2 - 25</u>		<u>\$ 12 1/2 - 25 *</u>		<u>\$ 10 - 30 *</u>	
q. Activity	<u>Fair</u>		<u>Fair</u>		<u>Fair</u>	

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase None; b. Home building None

5. CLARIFYING REMARKS:

The three sections bordering the river are regularly subject to floods each year which the inhabitants seem to like for it fertilizes their small gardens. In the northeastern section there is no danger from floods but the area suffers from soot from the railroad yards. Dwellings throughout the area include everything from shacks to two-family and an occasional triple. All are in poor condition and evidence no pride of ownership. The entire area is shunned by lenders and may be classed as "hazardous".

6. NAME AND LOCATION EAST HARTFORD, CONN. SECURITY GRADE FOURTH AREA NO. D-3

**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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**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](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.