

Area C-2

**AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.**

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Rolling land which is wooded in parts.
- b. Favorable Influences. Convenient to places of employment.
- c. Detrimental Influences. Cheapness of construction and character of development.
- d. Percentage of land improved 60 %; e. Trend of desirability next 10-15 yrs. Stable

2. INHABITANTS:

- a. Occupation Skilled factory workers & clerks; b. Estimated annual family income \$ 1,800
- c. Foreign-born families 15 %; Mixed predominating; d. Negro No ; 0 %
- e. Infiltration of Mixed foreign; f. Relief families Almost none
- g. Population is increasing slowly; ~~decreasing~~; ~~static~~

3. BUILDINGS:

|                         | PREDOMINATING  | 50 %  | OTHER TYPE      | 30 %  | OTHER TYPE    | 20 %  |
|-------------------------|----------------|-------|-----------------|-------|---------------|-------|
| a. Type                 | 5/6 rm sgle    |       | 2 family        |       | 3 family      |       |
| b. Construction         | Frame          |       | Frame           |       | Frame         |       |
| c. Average Age          | 10 Years       |       | 10 Years        |       | 12 Years      |       |
| d. Repair               | Fair           |       | Fair            |       | Fair          |       |
| e. Occupancy            | 99 %           |       | 98 %            |       | 98 %          |       |
| f. Home ownership       | 90 %           |       | 85 %            |       | 80 %          |       |
| g. Constructed past yr. | 25             |       | 0               |       | 0             |       |
| h. 1929 Price range     | \$ 6.5M - 10M  | 100 % | \$ 10.5M - 15M  | 100 % | \$ 12M - 16M  | 100 % |
| i. 1935 Price range     | \$ 5M - 7.5M   | 75 %  | \$ 7.5M - 10.5M | 70 %  | \$ 8.5M - 11M | 70 %  |
| j. 1937 Price range     | \$ 5.5M - 8.5M | 85 %  | \$ 7.5M - 10.5M | 70 %  | \$ 8.5M - 11M | 70 %  |
| k. Sales demand         | \$ 5.5M - 7M   |       | \$ Sacrifice    |       | \$ -          |       |
| l. Activity             | Good           |       | Almost none     |       | None          |       |
| m. 1929 Rent range      | \$ 45 - 75     | 100 % | \$ 40 - 65 *    | 100 % | \$ 30 - 50 *  | 100 % |
| n. 1935 Rent range      | \$ 35 - 60     | 80 %  | \$ 30 - 45 *    | 70 %  | \$ 20 - 35 *  | 70 %  |
| o. 1937 Rent range      | \$ 40 - 65     | 90 %  | \$ 35 - 50 *    | 80 %  | \$ 25 - 40 *  | 80 %  |
| p. Rental demand        | \$ 50 - 60     |       | \$ 35 - 45 *    |       | \$ 25 - 35 *  |       |
| q. Activity             | Good           |       | Good            |       | Good          |       |
|                         |                |       | *per unit       |       | *per unit     |       |

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

5. CLARIFYING REMARKS: A newer section confined to workmen's homes. Architecture of dwellings is neither varied nor overly pleasing. Plots are small but not so much so as to give the impression of congestion. This is a favorite with the lenders because of stability of income of owners and ready saleability or rentability of properties. The entire northern portion rates a high "Yellow". In the southern portion there are some scattered plants and, while generally similar, rates a low "Yellow".

6. NAME AND LOCATION WEST HARTFORD, CONN. SECURITY GRADE THIRD AREA NO. C-2

**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](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.