

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN. Area C-3

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Flat land.
- b. Favorable Influences. Convenience to center of Hartford and places of employment.
- c. Detrimental Influences. Age and obsolescence of buildings.
- d. Percentage of land improved 90%; e. Trend of desirability next 10-15 yrs. Slowly down

2. INHABITANTS:

- a. Occupation White collar; b. Estimated annual family income \$ 1,800 & up
- c. Foreign-born families 0%;        predominating; d. Negro No; 0%
- e. Infiltration of None; f. Relief families None
- g. Population is increasing; decreasing; static

3. BUILDINGS:

	PREDOMINATING	60 %	OTHER TYPE	30 %	OTHER TYPE	10 %
a. Type	6/8 rm sgl's		2 family		3 family	
b. Construction	Frame & brick		Frame		Frame & brick	
c. Average Age	25 Years		25 Years		25 Years	
d. Repair	Fair		Fair		Fair	
e. Occupancy	99 %		98 %		98 %	
f. Home ownership	95 %		90 %		80 %	
g. Constructed past yr.	5		0		0	
h. 1929 Price range	\$ 10M - 15M	100%	\$ 12M - 16M	100%	\$ 14M - 17M	100%
i. 1935 Price range	\$ 7M - 11M	70%	\$ 9M - 12M	75%	\$ 9M - 12M	70%
j. 1937 Price range	\$ 7.5M - 12M	75%	\$ 9M - 12M	75%	\$ 9M - 12M	70%
k. Sales demand	\$ 7.5M - 10M		\$ Sacrifice		\$	
l. Activity	Fair		Almost none		None	
m. 1929 Rent range	\$ 75 - 110	100%	\$ 50 - 60 *	100%	\$ 35 - 45 *	100%
n. 1935 Rent range	\$ 60 - 85	80%	\$ 40 - 50 *	80%	\$ 25 - 35 *	75%
o. 1937 Rent range	\$ 65 - 90	85%	\$ 45 - 55 *	90%	\$ 30 - 40 *	85%
p. Rental demand	\$ 65 - 75		\$ 45 - 50 *		\$ 30 - 35 *	
q. Activity	Good		Good		Good	

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

5. CLARIFYING REMARKS: The continuation of an older and quite congested residential section of Hartford. With an indicated trend to apartments, there is a decline in desirability from a private house standpoint and lenders exercise care in any lending operations.

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