

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Generally low land sloping to the river where property is subject to floods.
- b. Favorable Influences. Convenient to places of employment.
- c. Detrimental Influences. Character of neighborhood and inhabitant plus encroachment of business and industry.
- d. Percentage of land improved 80%; e. Trend of desirability next 10-15 yrs Downward

2. INHABITANTS:

- a. Occupation Laborers; b. Estimated annual family income \$ 1,000
- c. Foreign-born families 100%; Polish & Italian predominating; d. Negro No; C %
- e. Infiltration of Same; f. Relief families Quite a number
- g. Population is increasing; decreasing slowly; static

3. BUILDINGS:

	PREDOMINATING	OTHER TYPE	OTHER TYPE
	<u>20 %</u>	<u>15 %</u>	<u>10 %</u>
a. Type	<u>2 Family</u>	<u>3 Family</u>	<u>5/6 rm sgl</u>
b. Construction	<u>Brick</u>	<u>Brick</u>	<u>Frame</u>
c. Average Age	<u>Up to 70 Years</u>	<u>Up to 70 Years</u>	<u>Up to 70 Years</u>
d. Repair	<u>Poor</u>	<u>Poor</u>	<u>Poor</u>
e. Occupancy	<u>97 %</u>	<u>95 %</u>	<u>93 %</u>
f. Home ownership	<u>25 %</u>	<u>25 %</u>	<u>50 %</u>
g. Constructed past yr.	<u>0</u>	<u>0</u>	<u>0</u>
h. 1929 Price range	<u>\$7.5M - 15M 100%</u>	<u>\$ 5M - 10M 100%</u>	<u>\$ 6M - 8M 100%</u>
i. 1935 Price range	<u>\$ 4M - 7M 50%</u>	<u>\$ 5M - 8M 50%</u>	<u>\$ 3M - 4M 50%</u>
j. 1937 Price range	<u>\$ 4M - 7M 50%</u>	<u>\$ 5M - 8M 50%</u>	<u>\$ 3M - 4M 50%</u>
k. Sales demand	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 3M - 4M</u>
l. Activity	<u>None</u>	<u>None</u>	<u>Poor</u>
m. 1929 Rent range	<u>\$ 25 - 60 * 100%</u>	<u>\$ 25 - 60 * 100%</u>	<u>\$ 40 - 60 100%</u>
n. 1935 Rent range	<u>\$ 12 1/2 - 30 * 50%</u>	<u>\$ 12 1/2 - 30 * 50%</u>	<u>\$ 20 - 30 50%</u>
o. 1937 Rent range	<u>\$ 12 1/2 - 30 * 50%</u>	<u>\$ 12 1/2 - 30 * 50%</u>	<u>\$ 20 - 30 50%</u>
p. Rental demand	<u>\$ 12 1/2 - 25 * per unit</u>	<u>\$ 12 1/2 - 25 * per unit</u>	<u>\$ 20 - 30</u>
q. Activity	<u>Fair</u>	<u>Fair</u>	<u>Good</u>

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

5. CLARIFYING REMARKS:

An old and congested section of the city where both business and scattered factories are mixed in with every type of dwelling of which multi-family predominates. Notwithstanding that much of the area is subject to floods there has been a substantial amount of rehabilitation. The city has purchased the swampland south of Wawaram Avenue in order to eliminate dumps and shacks. Institutional owners have modernized many of the old multi-family tenements. The experience of lenders has been anything but satisfactory.

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