

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Land rises to the north.
- b. Favorable Influences. Newness and attractiveness of development.
- c. Detrimental Influences. Distance to business and shopping centers and not overly good transportation.
- d. Percentage of land improved 60 %; e. Trend of desirability next 10-15 yrs. Stable

2. INHABITANTS:

- a. Occupation White Collar; b. Estimated annual family income \$ 3,000 & up
- c. Foreign-born families 0 %; - predominating; d. Negro No; 0 %
- e. Infiltration of None; f. Relief families None
- g. Population is increasing slowly; ~~increasing~~; ~~static~~

3. BUILDINGS:

	PREDOMINATING	65 %	OTHER TYPE	35 %	OTHER TYPE	%
a. Type	<u>6 rm apt</u>		<u>2 family</u>			
b. Construction	<u>Frame</u>		<u>Frame</u>			
c. Average Age	<u>10</u> Years		<u>10</u> Years			
d. Repair	<u>Good</u>		<u>Good</u>			
e. Occupancy	<u>99</u> %		<u>98</u> %			
f. Home ownership	<u>98</u> %		<u>95</u> %			
g. Constructed past yr.	<u>40</u>		<u>0</u>			
h. 1929 Price range	<u>\$ 9M - 20M</u>	<u>100 %</u>	<u>\$ 14M - 18M</u>	<u>100 %</u>	<u>\$</u>	<u>100 %</u>
i. 1935 Price range	<u>\$ 6.5M - 13M</u>	<u>70 %</u>	<u>\$ 10M - 12M</u>	<u>70 %</u>	<u>\$</u>	<u>%</u>
j. 1937 Price range	<u>\$ 7M - 13.5M</u>	<u>75 %</u>	<u>\$ 10M - 12M</u>	<u>70 %</u>	<u>\$</u>	<u>%</u>
k. Sales demand	<u>\$ 7M - 10M</u>		<u>\$ 10M</u>		<u>\$</u>	
l. Activity	<u>Good</u>		<u>Poor</u>			
m. 1929 Rent range	<u>\$ 55 - 100</u>	<u>100 %</u>	<u>\$ 45 - 60 *</u>	<u>100 %</u>	<u>\$</u>	<u>100 %</u>
n. 1935 Rent range	<u>\$ 45 - 75</u>	<u>80 %</u>	<u>\$ 35 - 50 *</u>	<u>80 %</u>	<u>\$</u>	<u>%</u>
o. 1937 Rent range	<u>\$ 50 - 80</u>	<u>85 %</u>	<u>\$ 40 - 55 *</u>	<u>85 %</u>	<u>\$</u>	<u>%</u>
p. Rental demand	<u>\$ 50 - 60</u>		<u>\$ 40 - 50 *</u>		<u>\$</u>	
q. Activity	<u>Good</u>		<u>Good</u>			

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

5. CLARIFYING REMARKS:

A newer development of attractively designed, single family homes with an intermingling of some two family and "Boston" duplexes. Though plots are small, they are well laid out and give the appearance of having good care. Because of stability of owner and both marketability and rentability of properties, this area is one of the favorites among lenders.

6. NAME AND LOCATION HARTFORD, CONN. SECURITY GRADE SECOND AREA NO. B-4

**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.