

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."

In 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/doclink_holc.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.

HARTFORD - CONNECTICUT

including the towns of
EAST HARTFORD and WEST HARTFORD

Section

- | | |
|-----|--|
| I | Explanations |
| II | Index |
| III | Security Area Descriptions -
listed alphabetically
and numerically |

Prepared by:

Division of Research & Statistics
With cooperation of the
Appraisal Department

November 20th, 1937

Section I

E X P L A N A T I O N S

The purpose of the Residential Security Map is to graphically reflect the trend of desirability in neighborhoods from a residential viewpoint. Four classifications are used as indicated by the legend, namely: First, Second, Third and Fourth grades. The code letters are A, B, C and D, and Green, Blue, Yellow and Red respectively. In establishing the grade of an area, such factors as these are considered; intensity of the sale and rental demand; percentage of home ownership; age and type of building; economic stability of area; social status of the population; sufficiency of public utilities, accessibility of schools, churches and business centers; transportation methods; topography of the area; and the restrictions set up to protect the neighborhood. The price level of the homes is not the guiding factor.

The First grade or A areas are "hot spots", they are not yet fully built up. In nearly all instances they are the new, well planned sections of the city and almost synonymous with the areas where good mortgage lenders with available funds are willing to make their maximum loans to be amortized over a 10-15 year period -- perhaps up to 75-80% of the appraisal. They are homogeneous, in demand as residential locations in "good times" or "bad"; hence, on the up grade. The Second grade or B areas, as a rule, are completely developed. They are like a 1935 automobile -- still good, but not what the people are buying today who can afford a new one. They are the neighborhoods where good mortgage lenders will have a tendency to hold loan commitments 10-15% under the limit. The Third grade or C areas are characterized by age, obsolescence, and change of style; expiring restrictions or lack of them; infiltration of a lower grade population; the presence of influences which increase sales resistance such as inadequate transportation, insufficient utilities, perhaps heavy tax burdens, poor maintenance of homes, etc. "Jerry" built areas are included as well as neighborhoods lacking homogeneity. Generally, these areas have

reached the transition period. Good mortgage lenders are more conservative in the Third grade or C areas and hold loan commitments under the lending ratio for the A and B areas. The Fourth grade or D areas represent those neighborhoods in which the things that are now taking place in the C neighborhoods, have already happened. They are characterized by detrimental influences in a pronounced degree, undesirable population or an infiltration of it. Low percentage of home ownership, very poor maintenance and often vandalism prevail. Unstable incomes of the people and difficult collections are usually prevalent. The areas are broader than the so-called slum districts. Some mortgage lenders may refuse to make loans in these neighborhoods and others will lend only on a conservative basis.

The map and area descriptions have been carefully checked with competent local real estate brokers and mortgage lenders and we believe they represent a fair and composite opinion of the best qualified local people. In using them we do not mean to imply that good mortgages do not exist or cannot be made in the Third or Fourth grade areas, but we do think they should be made and serviced on a different basis than in the First and Second grade areas.

The area descriptions are arranged alphabetically according to the code letter and numerically.

The following persons collaborated with the field agent in the preparation of this map and the area descriptions:

L. St.C. Burr	-	Secretary of the Real Estate Board
J. S. Crowley	-	Pres. of Crowley & Co. and H.O.L.C. Management and Contract Broker
J. F. Dugan	-	H.O.L.C. Property Manager
J. A. Gaffey	-	State Director of F.H.A. and formerly District Manager of the H.O.L.C.
R. A. Gaghan	-	Assistant Secretary of the Society for Savings
O. Morgan	-	Vice President of the Society for Savings
E. J. Sipples	-	Assistant Treasurer of the Society for Savings
A. C. Miller	-	Secretary of the Hartford Home Building & Loan Assn.

Section II

I N D E X

Sections A-1	to	A-5	inclusive)	Town
Sections B-1	to	B-2	inclusive)	of
Sections C-1	to	C-4	inclusive)	West Hartford

Sections A-6	to	A-7	inclusive)	City
Sections B-3	to	B-5	inclusive)	of
Sections C-5	to	C-9	inclusive)	Hartford
Sections D-1	to	D-2	inclusive)	

Section A-8)	Town
Section B-6)	of
Section C-10)	East Hartford
Section D-3)	

Section III

SECURITY AREA DESCRIPTIONS

listed alphabetically

and

numerically

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Wooded hillside land rising steeply to the west giving beautiful view of the city.
- b. Favorable Influences. Attractiveness of outlook and development.
- c. Detrimental Influences. Distance from center of city, schools, churches and stores as well as lack of all city improvements. These, however, are not detrimental to present class of owners.
- d. Percentage of land improved 7 %; e. Trend of desirability next 10-15 yrs. Upward.

2. INHABITANTS:

- a. Occupation Executives; b. Estimated annual family income \$ 15,000 up
- c. Foreign-born families 0 %; predominating; d. Negro No; 0 %
- e. Infiltration of None; f. Relief families None
- g. Population is increasing slightly ~~decreasing~~; ~~stable~~

3. BUILDINGS:

	<u>PREDOMINATING</u>	<u>100%</u>	<u>OTHER TYPE</u>	<u> </u> %	<u>OTHER TYPE</u>	<u> </u> %
a. Type	<u>Very large sals</u>					
b. Construction	<u>Brick, stone & frame</u>					
c. Average Age	<u>10 Years</u>		<u> </u> Years		<u> </u> Years	
d. Repair	<u>Excellent</u>					
e. Occupancy	<u>100</u> %		<u> </u> %		<u> </u> %	
f. Home ownership	<u>100</u> %		<u> </u> %		<u> </u> %	
g. Constructed past yr.	<u>5</u>					
h. 1929 Price range	<u>\$ 25M - 500M</u>	<u>100%</u>	<u>\$</u>	<u>100%</u>	<u>\$</u>	<u>100%</u>
i. 1933 Price range	<u>\$ No Sales</u>	<u>- %</u>	<u>\$</u>	<u> </u> %	<u>\$</u>	<u> </u> %
j. 1937 Price range	<u>\$ No Sales</u>	<u>- %</u>	<u>\$</u>	<u> </u> %	<u>\$</u>	<u> </u> %
k. Sales demand	<u>\$ -</u>		<u>\$</u>		<u>\$</u>	
l. Activity	<u>Land only</u>					
m. 1929 Rent range	<u>\$ Never A</u>	<u>100%</u>	<u>\$</u>	<u>100%</u>	<u>\$</u>	<u>100%</u>
n. Rent range	<u>\$ Rental</u>	<u> </u> %	<u>\$</u>	<u> </u> %	<u>\$</u>	<u> </u> %
o. Rent range	<u>\$ Area</u>	<u> </u> %	<u>\$</u>	<u> </u> %	<u>\$</u>	<u> </u> %
p. Rental demand	<u>\$ None</u>		<u>\$</u>		<u>\$</u>	
q. Activity	<u>None</u>					

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

5. CLARIFYING REMARKS: In recent years, ~~Some~~ wealthy Hartford citizens began buying up large acreages and building thereon palatial mansions - one even has a golf course on the front lawn. Only occasionally is there found a dwelling that is not extremely large. On High Farms Road there has been a small, speculative development of the highest order but here the grounds are not extensive and houses are built fairly close together. Because of stability of owners, mortgagees look with favor on this section although it is recognized that there is neither sales nor rental market for this type of property. A wide arterial highway separates this area from its less desirable neighbor.

6. NAME AND LOCATION WEST HARTFORD, CONN. SECURITY GRADE FIRST AREA NO. A-1

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Rolling and slightly land.
- b. Favorable Influences. Attractiveness of development and location.
- c. Detrimental Influences. Distance from business section of Hartford.
- d. Percentage of land improved 60%; e. Trend of desirability next 10-15 yrs. Stable

2. INHABITANTS: Minor executives

- a. Occupation and business men; b. Estimated annual family income \$ 5,000 & up
- c. Foreign-born families 0%; - predominating; d. Negro No; 0%
- e. Infiltration of None; f. Relief families None
- g. Population is increasing rapidly; decreasing; static

3. BUILDINGS:

	PREDOMINATING	100%	OTHER TYPE	%	OTHER TYPE	%
a. Type	<u>7/8 rm sgl's</u>					
b. Construction	<u>Brick, stucco & frame</u>					
c. Average Age	<u>8</u> Years					
d. Repair	<u>Excellent</u>					
e. Occupancy	<u>100</u> %					
f. Home ownership	<u>97</u> %					
g. Constructed past yr.	<u>125</u>					
h. 1929 Price range	\$ <u>12M - 30M</u>	<u>100</u> %	\$	<u>100</u> %	\$	<u>100</u> %
i. 1935 Price range	\$ <u>9M - 20M</u>	<u>67</u> %	\$	<u> </u> %	\$	<u> </u> %
j. 1937 Price range	\$ <u>10M - 22M</u>	<u>75</u> %	\$	<u> </u> %	\$	<u> </u> %
k. Sales demand	\$ <u>10M - 15M</u>		\$		\$	
l. Activity	<u>Good</u>					
m. 1929 Rent range	\$ <u>All owned</u>	<u>100</u> %	\$	<u>100</u> %	\$	<u>100</u> %
n. 1935 Rent range	\$ <u>75 - 115</u>	<u> </u> %	\$	<u> </u> %	\$	<u> </u> %
o. 1937 Rent range	\$ <u>80 - 125</u>	<u> </u> %	\$	<u> </u> %	\$	<u> </u> %
p. Rental demand	\$ <u>80 - 100</u>		\$		\$	
q. Activity	<u>Good</u>					

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

5. CLARIFYING REMARKS: A section opened up a few years ago by a number of speculative developers and one which is growing more rapidly than any other. It is the most desirable residential area for those seeking modest sized dwellings. Architecture is varied but exceptionally pleasing and though most plots are small, they are well kept. Home ownership is high, the only rentals being a comparatively few, newly built homes which remain unsold. Although this area is a favorite with lenders, caution is exercised as some of the new construction is known to be "jerry" built. To the east, a stream separates this section from its less desirable neighbor.

6. NAME AND LOCATION WEST HARTFORD, CONN. SECURITY GRADE FIRST AREA NO. A-2

Area A-3

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Generally flat land.
- b. Favorable Influences. Attractiveness and convenience of location.
- c. Detrimental Influences. None.
- d. Percentage of land improved 70%; e. Trend of desirability next 10-15 yrs. Upward

2. INHABITANTS: Minor executives

- a. Occupation and professionals; b. Estimated annual family income \$ 7,500 & up
- c. Foreign-born families 0%; - predominating; d. Negro No; 0%
- e. Infiltration of None; f. Relief families None
- g. Population is increasing rapidly; ~~increasing~~; ~~static~~

3. BUILDINGS:

	PREDOMINATING	100%	OTHER TYPE	%	OTHER TYPE	%
a. Type	<u>8/9 rm sgl</u>					
b. Construction	<u>Brick & frame</u>					
c. Average Age	<u>10</u> Years		<u> </u> Years		<u> </u> Years	
d. Repair	<u>Excellent</u>					
e. Occupancy	<u>100</u> %		<u> </u> %		<u> </u> %	
f. Home ownership	<u>100</u> %		<u> </u> %		<u> </u> %	
g. Constructed past yr.	<u>60</u>					
h. 1929 Price range	\$ <u>18M - 45M</u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>
i. 1935 Price range	\$ <u>11M - 25M</u>	<u>60%</u>	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
j. 1937 Price range	\$ <u>13M - 27.5M</u>	<u>70%</u>	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
k. Sales demand	\$ <u>13M - 18M</u>		\$ <u> </u>		\$ <u> </u>	
l. Activity	<u>Good</u>					
m. 1929 Rent range	\$ <u>Not A</u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>
n. Rent range	\$ <u>Rental</u>	<u>-</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
o. Rent range	\$ <u>Area</u>	<u>-</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
p. Rental demand	\$ <u>-</u>		\$ <u> </u>		\$ <u> </u>	
q. Activity	<u>None</u>					

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

5. CLARIFYING REMARKS:

A more recent development, largely of a speculative nature, to provide most desirable homes in the upper-middle brackets. Design is varied but altogether pleasing. Plots are not large but well laid out and well maintained. Pride of ownership is everywhere evident. Lenders look with particular favor on this area.

6. NAME AND LOCATION WEST HARTFORD, CONN. **SECURITY GRADE** FIRST **AREA NO.** A-3

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. High, rolling and wooded land with pleasant outlook.
- b. Favorable Influences. Attractiveness of location and development as well as accessibility.
- c. Detrimental Influences. None.
- d. Percentage of land improved 75%; e. Trend of desirability next 10-15 yrs. Upward

2. INHABITANTS:

Executives and

- a. Occupation professionals; b. Estimated annual family income \$ 10,000 & up
- c. Foreign-born families 0%; - predominating; d. Negro No; 0%
- e. Infiltration of None; f. Relief families None
- g. Population is increasing rapidly; ~~decreasing~~; ~~static~~

3. BUILDINGS:

	PREDOMINATING	100%	OTHER TYPE	%	OTHER TYPE	%
a. Type	<u>Large singles</u>					
b. Construction	<u>Brick, frame & stone</u>					
c. Average Age	<u>10</u> Years		<u> </u> Years		<u> </u> Years	
d. Repair	<u>Excellent</u>					
e. Occupancy	<u>100</u> %		<u> </u> %		<u> </u> %	
f. Home ownership	<u>100</u> %		<u> </u> %		<u> </u> %	
g. Constructed past yr.	<u>50</u>					
h. 1929 Price range	\$ <u>25M - 100M</u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>
i. 1935 Price range	\$ <u>15M - 50M</u>	<u>55%</u>	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
j. 1937 Price range	\$ <u>18M - 80M</u>	<u>65%</u>	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
k. Sales demand	\$ <u>12M - 30M</u>		\$ <u> </u>		\$ <u> </u>	
l. Activity	<u>Good</u>					
m. 1929 Rent range	\$ <u>Never A</u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>
n. Rent range	\$ <u>Rental</u>	<u> </u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
o. Rent range	\$ <u>Area</u>	<u> </u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
p. Rental demand	\$ <u> </u>		\$ <u> </u>		\$ <u> </u>	
q. Activity	<u>None</u>					

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

5. CLARIFYING REMARKS:

A continuation of Hartford's most desirable residential section containing only homes in the highest brackets. It was begun by wealthy individuals for their own occupancy but speculative developers have recently opened up many streets in the upper western portion with houses of the same high character. Dwellings are very large and of varied but attractive architecture. Grounds are extensive and beautifully landscaped and maintained. Lenders recognize stability of owners but are aware of the impossibility of either selling or renting properties on a satisfactory basis.

6. NAME AND LOCATION WEST HARTFORD, CONN. SECURITY GRADE FIRST AREA NO. A-4

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN. Area A-5

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Rolling and wooded land.
- b. Favorable Influences.
- c. Detrimental Influences.
- d. Percentage of land improved %; e. Trend of desirability next 10-15 yrs.

2. INHABITANTS:

- a. Occupation ; b. Estimated annual family income \$
- c. Foreign-born families %; predominating; d. Negro ; %
- e. Infiltration of ; f. Relief families
- g. Population is increasing ; decreasing ; static

3. BUILDINGS:

	<u>PREDOMINATING</u> <u> </u> %	<u>OTHER TYPE</u> <u> </u> %	<u>OTHER TYPE</u> <u> </u> %
a. Type	<u> </u>	<u> </u>	<u> </u>
b. Construction	<u> </u>	<u> </u>	<u> </u>
c. Average Age	<u> </u> Years	<u> </u> Years	<u> </u> Years
d. Repair	<u> </u>	<u> </u>	<u> </u>
e. Occupancy	<u> </u> %	<u> </u> %	<u> </u> %
f. Home ownership	<u> </u> %	<u> </u> %	<u> </u> %
g. Constructed past yr.	<u> </u>	<u> </u>	<u> </u>
h. 1929 Price range	\$ <u> </u> <u>100</u> %	\$ <u> </u> <u>100</u> %	\$ <u> </u> <u>100</u> %
i. Price range	\$ <u> </u> <u> </u> %	\$ <u> </u> <u> </u> %	\$ <u> </u> <u> </u> %
j. Price range	\$ <u> </u> <u> </u> %	\$ <u> </u> <u> </u> %	\$ <u> </u> <u> </u> %
k. Sales demand	\$ <u> </u>	\$ <u> </u>	\$ <u> </u>
l. Activity	<u> </u>	<u> </u>	<u> </u>
m. 1929 Rent range	\$ <u> </u> <u>100</u> %	\$ <u> </u> <u>100</u> %	\$ <u> </u> <u>100</u> %
n. Rent range	\$ <u> </u> <u> </u> %	\$ <u> </u> <u> </u> %	\$ <u> </u> <u> </u> %
o. Rent range	\$ <u> </u> <u> </u> %	\$ <u> </u> <u> </u> %	\$ <u> </u> <u> </u> %
p. Rental demand	\$ <u> </u>	\$ <u> </u>	\$ <u> </u>
q. Activity	<u> </u>	<u> </u>	<u> </u>

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

5. CLARIFYING REMARKS: This is a sparsely settled area still largely composed of farms. In recent years, there has been a tendency to purchase older homes and completely renovate and modernize them. This has lead to the establishment of a number of large estates and, where land was cheap, to the construction of small modern homes. The variation is so great as to preclude any attempt at classification.

6. NAME AND LOCATION WEST HARTFORD, CONN. SECURITY GRADE FIRST AREA NO. A-5

Area A-6

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Wooded land rising from the river.
- b. Favorable Influences.
- c. Detrimental Influences.
- d. Percentage of land improved %; e. Trend of desirability next 10-15 yrs.

2. INHABITANTS:

- a. Occupation ; b. Estimated annual family income \$
- c. Foreign-born families %; predominating; d. Negro ; %
- e. Infiltration of ; f. Relief families
- g. Population is increasing ; decreasing ; static

3. BUILDINGS:

	<u>PREDOMINATING</u> <u> </u> %	<u>OTHER TYPE</u> <u> </u> %	<u>OTHER TYPE</u> <u> </u> %
a. Type	<u> </u>	<u> </u>	<u> </u>
b. Construction	<u> </u>	<u> </u>	<u> </u>
c. Average Age	<u> </u> Years	<u> </u> Years	<u> </u> Years
d. Repair	<u> </u>	<u> </u>	<u> </u>
e. Occupancy	<u> </u> %	<u> </u> %	<u> </u> %
f. Home ownership	<u> </u> %	<u> </u> %	<u> </u> %
g. Constructed past yr.	<u> </u>	<u> </u>	<u> </u>
h. 1929 Price range	\$ <u> </u> <u>100</u> %	\$ <u> </u> <u>100</u> %	\$ <u> </u> <u>100</u> %
i. Price range	\$ <u> </u> <u> </u> %	\$ <u> </u> <u> </u> %	\$ <u> </u> <u> </u> %
j. Price range	\$ <u> </u> <u> </u> %	\$ <u> </u> <u> </u> %	\$ <u> </u> <u> </u> %
k. Sales demand	\$ <u> </u>	\$ <u> </u>	\$ <u> </u>
l. Activity	<u> </u>	<u> </u>	<u> </u>
m. 1929 Rent range	\$ <u> </u> <u>100</u> %	\$ <u> </u> <u>100</u> %	\$ <u> </u> <u>100</u> %
n. Rent range	\$ <u> </u> <u> </u> %	\$ <u> </u> <u> </u> %	\$ <u> </u> <u> </u> %
o. Rent range	\$ <u> </u> <u> </u> %	\$ <u> </u> <u> </u> %	\$ <u> </u> <u> </u> %
p. Rental demand	\$ <u> </u>	\$ <u> </u>	\$ <u> </u>
q. Activity	<u> </u>	<u> </u>	<u> </u>

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

5. CLARIFYING REMARKS: A sparsely improved section, the present use of which is still largely devoted to farms. There has been a recent tendency toward the purchase of large tracts which have been turned into estates and the erection thereon of sizeable mansions. Some of the new construction, however, has been of more modest nature. Extreme variation prevents proper classification.

6. NAME AND LOCATION HARTFORD, CONN. **SECURITY GRADE** FIRST **AREA NO.**

Area A-7

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Generally wooded land rising quite sharply from the river and with pleasing outlook.
- b. Favorable Influences. Accessibility as well as attractiveness of location and its improvements.
- c. Detrimental Influences. None.

d. Percentage of land improved 75%; e. Trend of desirability next 10-15 yrs. Stable

2. INHABITANTS: Executives and

- a. Occupation professionals; b. Estimated annual family income \$ 10,000 & up
- c. Foreign-born families 0%; - predominating; d. Negro No; 0%
- e. Infiltration of None; f. Relief families None
- g. Population is increasing slightly, ~~decreasing~~; ~~xxxxxx~~

3. BUILDINGS:

	PREDOMINATING	100%	OTHER TYPE	%	OTHER TYPE	%
a. Type	<u>Large singles</u>					
b. Construction	<u>Brick, stone & frame</u>					
c. Average Age	<u>15</u> Years		<u> </u> Years		<u> </u> Years	
d. Repair	<u>Excellent</u>					
e. Occupancy	<u>100</u> %		<u> </u> %		<u> </u> %	
f. Home ownership	<u>100</u> %		<u> </u> %		<u> </u> %	
g. Constructed past yr.	<u>5</u>					
h. 1929 Price range	\$ <u>25M - 100M</u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>
i. 935 Price range	\$ <u>15M - 50M</u>	<u>55%</u>	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
j. 937 Price range	\$ <u>18M - 60M</u>	<u>65%</u>	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
k. Sales demand	\$ <u>18M - 30M</u>		\$ <u> </u>		\$ <u> </u>	
l. Activity	<u>Good</u>					
m. 1929 Rent range	\$ <u>Never A</u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>
n. Rent range	\$ <u>Rental</u>	<u>~</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
o. Rent range	\$ <u>Area</u>	<u>~</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
p. Rental demand	\$ <u>-</u>		\$ <u> </u>		\$ <u> </u>	
q. Activity	<u>None</u>					

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

5. CLARIFYING REMARKS:

Hartford's most desirable residential section. An area containing large, palatial homes of many of the wealthiest citizens. Grounds are spacious, most attractively landscaped and maintained in excellent condition. Although lenders appreciate stability of owners, they acknowledge the impossibility of either selling or renting such properties on a satisfactory basis.

6. NAME AND LOCATION HARTFORD, CONN. SECURITY GRADE FIRST AREA NO. A-7

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. High, rolling ground.
- b. Favorable Influences. Attractiveness of outlook and location.
- c. Detrimental Influences. Lack of all improvements and distance from schools, churches, stores, etc.
- d. Percentage of land improved 10%; e. Trend of desirability next 10-15 yrs. Upward

2. INHABITANTS: Minor executives

- a. Occupation and business men; b. Estimated annual family income \$ 4,000 & up
- c. Foreign-born families 0%; - predominating; d. Negro No; 0%
- e. Infiltration of None; f. Relief families None
- g. Population is increasing slowly; ~~decreasing~~; ~~xxxxxx~~

3. BUILDINGS:

	PREDOMINATING	100%	OTHER TYPE	%	OTHER TYPE	%
a. Type	<u>8/9 rm sgls</u>					
b. Construction	<u>Frame, brick & stone</u>					
c. Average Age	<u>5</u> Years		<u> </u> Years		<u> </u> Years	
d. Repair	<u>Excellent</u>					
e. Occupancy	<u>100</u> %		<u> </u> %		<u> </u> %	
f. Home ownership	<u>100</u> %		<u> </u> %		<u> </u> %	
g. Constructed past yr.	<u>4</u>					
h. 1929 Price range	\$ <u>None built</u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>
i. 1935 Price range	\$ <u>7M - 12M</u>	<u>- %</u>	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
j. 1937 Price range	\$ <u>7M - 12M</u>	<u>- %</u>	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
k. Sales demand	\$ <u>7M - 12M</u>		\$ <u> </u>		\$ <u> </u>	
l. Activity	<u>Good</u>					
m. 1929 Rent range	\$ <u>Not A</u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>
n. Rent range	\$ <u>Rental</u>	<u>- %</u>	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
o. Rent range	\$ <u>Area</u>	<u>- %</u>	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
p. Rental demand	\$ <u>All owned</u>		\$ <u> </u>		\$ <u> </u>	
q. Activity	<u> </u>		<u> </u>		<u> </u>	

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

5. CLARIFYING REMARKS: A small, new and, as yet, sparsely developed section containing not over 8 or 10 well built and attractively designed homes. Lots are of fair size, well landscaped and evidence a marked pride of ownership. This is the most desirable area for those who must reside in East Hartford.

6. NAME AND LOCATION EAST HARTFORD, CONN. SECURITY GRADE FIRST AREA NO. A-8

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Land is slightly rolling and wooded in portions.
- b. Favorable Influences. Convenient to small centrally located shopping center.
- c. Detrimental Influences. Distance from business section of Hartford.
- d. Percentage of land improved 90 %; e. Trend of desirability next 10-15 yrs. Stable

2. INHABITANTS:

- a. Occupation White collar; b. Estimated annual family income \$ 2,500 & up
- c. Foreign-born families 0 %; - predominating; d. Negro No ; 0 %
- e. Infiltration of None ; f. Relief families None
- g. Population is increasing rapidly; ~~decreasing~~; ~~stable~~

3. BUILDINGS:

	PREDOMINATING	90 %	OTHER TYPE	10 %	OTHER TYPE	%
a. Type	<u>6/7 rm sgls</u>		<u>2 family</u>			
b. Construction	<u>Frame & stucco</u>		<u>Frame</u>			
c. Average Age	<u>10</u> Years		<u>10</u> Years			
d. Repair	<u>Excellent</u>		<u>Good</u>			
e. Occupancy	<u>100</u> %		<u>90</u> %			
f. Home ownership	<u>95</u> %		<u>95</u> %			
g. Constructed past yr.	<u>60</u>		<u>2</u>			
h. 1929 Price range	\$ <u>10M - 20M</u>	<u>100</u> %	\$ <u>14M - 18M</u>	<u>100</u> %	\$ <u>-</u>	<u>100</u> %
i. 1935 Price range	\$ <u>8.5M - 14M</u>	<u>80</u> %	\$ <u>10M - 12M</u>	<u>70</u> %	\$ <u>-</u>	<u>-</u> %
j. 1937 Price range	\$ <u>9M - 16M</u>	<u>85</u> %	\$ <u>10M - 12M</u>	<u>70</u> %	\$ <u>-</u>	<u>-</u> %
k. Sales demand	\$ <u>9M - 12M</u>		\$ <u>10M - 12M</u>		\$ <u>-</u>	
l. Activity	<u>Good</u>		<u>Poor</u>			
m. 1929 Rent range	\$ <u>All owned</u>	<u>100</u> %	\$ <u>55 - 75 *</u>	<u>100</u> %	\$ <u>-</u>	<u>100</u> %
n. 1935 Rent range	\$ <u>55 - 75</u>	<u>-</u> %	\$ <u>50 - 60 *</u>	<u>85</u> %	\$ <u>-</u>	<u>-</u> %
o. 1937 Rent range	\$ <u>60 - 80</u>	<u>-</u> %	\$ <u>52 - 65 *</u>	<u>90</u> %	\$ <u>-</u>	<u>-</u> %
p. Rental demand	\$ <u>60 - 75</u>		\$ <u>52 - 60 *</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 and, for the most part, speculative development which still continues at a fairly rapid pace. Dwellings are of modest size located upon small plots which are well cared for. Some of the new construction is of exceptionally attractive design. A favorite section among lenders it is, nevertheless, reported that some of the new development is overpriced and some "jerry" built. As a whole, the area rates a high "Blue".

6. NAME AND LOCATION WEST HARTFORD, CONN. SECURITY GRADE SECOND AREA NO. B-1

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN. Area B-2

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Slightly rolling land.
- b. Favorable Influences. Attractive location and convenient to several, small, local shopping centers.
- c. Detrimental Influences. None.

d. Percentage of land improved 90%; e. Trend of desirability next 10-15 yrs. Stable

2. INHABITANTS:

- a. Occupation White collar; b. Estimated annual family income \$ 2,500 & up
- c. Foreign-born families 0%; - predominating; d. Negro No; 0%
- e. Infiltration of None; f. Relief families None
- g. Population is increasing slowly; ~~decreasing~~; ~~static~~

3. BUILDINGS:

	PREDOMINATING	50%	OTHER TYPE	50%	OTHER TYPE	%
a. Type	<u>6/15 rm apts</u>		<u>2 family</u>			
b. Construction	<u>Frame & stucco</u>		<u>Frame</u>			
c. Average Age	<u>15</u> Years		<u>15</u> Years			
d. Repair	<u>Good</u>		<u>Good</u>			
e. Occupancy	<u>100</u> %		<u>99</u> %			
f. Home ownership	<u>95</u> %		<u>90</u> %			
g. Constructed past yr.	<u>25</u>		<u>0</u>			
h. 1929 Price range	\$ <u>10M - 30M</u>	<u>100%</u>	\$ <u>16M - 20M</u>	<u>100%</u>	\$	<u>100%</u>
i. 1935 Price range	\$ <u>7.5M - 20M</u>	<u>70%</u>	\$ <u>10M - 12M</u>	<u>65%</u>	\$	<u>%</u>
j. 1937 Price range	\$ <u>8M - 22M</u>	<u>75%</u>	\$ <u>10M - 12M</u>	<u>65%</u>	\$	<u>%</u>
k. Sales demand	\$ <u>8M - 12M</u>		\$ <u>10M - 11M</u>		\$	
l. Activity	<u>Fair</u>		<u>Poor</u>			
m. 1929 Rent range	\$ <u>All owned</u>	<u>100%</u>	\$ <u>60 - 80 *</u>	<u>100%</u>	\$	<u>100%</u>
n. 1935 Rent range	\$ <u>50 - 125</u>	<u>- %</u>	\$ <u>50 - 60 *</u>	<u>80%</u>	\$	<u>%</u>
o. 1937 Rent range	\$ <u>55 - 125</u>	<u>- %</u>	\$ <u>52 - 55 *</u>	<u>85%</u>	\$	<u>%</u>
p. Rental demand	\$ <u>60 - 80</u>		\$ <u>52 - 60 *</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 slightly older section which has slowed up somewhat in its development but still retains its desirability. Architecture is substantially similar and not as attractive as in the ~~newer~~ areas. Plots are fairly small giving the air of some congestion. Pride of ownership is generally evident. Lenders look upon this as a sound mortgage section.

6. NAME AND LOCATION WEST HARTFORD, CONN. SECURITY GRADE SECOND AREA NO. B-2

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Land rises slightly to the west.
- b. Favorable Influences. A very convenient location.
- c. Detrimental Influences. Age of structures and influx of better grade apartments.
- d. Percentage of land improved 95; e. Trend of desirability next 10-15 yrs. Slowly down

2. INHABITANTS: White collar

- a. Occupation and professional; 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; decreasing; static -

3. BUILDINGS:

	PREDOMINATING	75%	OTHER TYPE	25%	OTHER TYPE	%
a. Type	<u>9/15 rm apts</u>		<u>2 family</u>			
b. Construction	<u>Brick & frame</u>		<u>Frame</u>			
c. Average Age	<u>30</u> Years		<u>30</u> Years		<u>-</u> Years	
d. Repair	<u>Good</u>		<u>Good</u>			
e. Occupancy	<u>97</u> %		<u>98</u> %		<u>-</u> %	
f. Home ownership	<u>90</u> %		<u>85</u> %		<u>-</u> %	
g. Constructed past yr.	<u>0</u>		<u>0</u>			
h. 1929 Price range	\$ <u>12M - 50M</u>	<u>100</u> %	\$ <u>12M - 50M</u>	<u>100</u> %	\$ <u>-</u>	<u>100</u> %
i. 1935 Price range	\$ <u>8M - 30M</u>	<u>65</u> %	\$ <u>9M - 12M</u>	<u>60</u> %	\$ <u>-</u>	<u>-</u> %
j. 1937 Price range	\$ <u>8M - 30M</u>	<u>65</u> %	\$ <u>9M - 12M</u>	<u>60</u> %	\$ <u>-</u>	<u>-</u> %
k. Sales demand	\$ <u>10M - 15M</u>		\$ <u>9M - 10M</u>		\$ <u>-</u>	
l. Activity	<u>Poor</u>		<u>Poor</u>			
m. 1929 Rent range	\$ <u>60 - 250</u>	<u>100</u> %	\$ <u>50 - 70 *</u>	<u>100</u> %	\$ <u>-</u>	<u>100</u> %
n. 1935 Rent range	\$ <u>50 - 150</u>	<u>75</u> %	\$ <u>40 - 55 *</u>	<u>80</u> %	\$ <u>-</u>	<u>-</u> %
o. 1937 Rent range	\$ <u>55 - 150</u>	<u>80</u> %	\$ <u>45 - 60 *</u>	<u>90</u> %	\$ <u>-</u>	<u>-</u> %
p. Rental demand	\$ <u>55 - 90</u>		\$ <u>45 - 55 *</u>		\$ <u>-</u>	
q. Activity	<u>Fair</u>		<u>Good</u>		<u>*per unit</u>	

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

5. CLARIFYING REMARKS: Formerly one of Hartford's best residential sections but age of structures now detracts from desirability. Homes are of fair size - some quite large - and stand on proportionate plots eliminating any air of congestion. Pride of ownership is quite evident.

6. NAME AND LOCATION HARTFORD, CONN. SECURITY GRADE SECOND AREA NO. B-3

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

Area B-5

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. In the west, ridgeland sloping to the east and west. In the east, land rises from the lowland adjacent to the river.
- b. Favorable Influences. An attractive location with outlook over park.
- c. Detrimental Influences. Slightly inconvenient to business section and not too good transportation facilities.
- d. Percentage of land improved 70 %; e. Trend of desirability next 10-15 yrs. Stable

2. INHABITANTS: Shop keepers and

- a. Occupation white collar; b. Estimated annual family income \$ 1,800 & up
- c. Foreign-born families 5 %; Italians predominating; d. Negro No ; 0 %
- e. Infiltration of Italians; f. Relief families None
- g. Population is increasing slowly; ~~accelerating~~; ~~stagnant~~

3. BUILDINGS:

	PREDOMINATING	80 %	OTHER TYPE	20 %	OTHER TYPE	%
a. Type	<u>2 family</u>		<u>6/7 rm sgls</u>			
b. Construction	<u>Frame</u>		<u>Frame, few brick</u>			
c. Average Age	<u>15</u> Years		<u>10</u> Years			
d. Repair	<u>Good</u>		<u>Good</u>			
e. Occupancy	<u>98</u> %		<u>98</u> %			
f. Home ownership	<u>85</u> %		<u>90</u> %			
g. Constructed past yr.	<u>0</u>		<u>6</u>			
h. 1929 Price range	\$ <u>10M - 16M</u>	<u>100 %</u>	\$ <u>7.5M - 15M</u>	<u>100 %</u>	\$	<u>100 %</u>
i. 1935 Price range	\$ <u>7.5M - 12M</u>	<u>75 %</u>	\$ <u>5.5M - 10M</u>	<u>70 %</u>	\$	<u>%</u>
j. 1937 Price range	\$ <u>7.5M - 12M</u>	<u>75 %</u>	\$ <u>6M - 12M</u>	<u>80 %</u>	\$	<u>%</u>
k. Sales demand	\$ <u>7.5M - 10M</u>		\$ <u>6M - 10M</u>		\$	
l. Activity	<u>Poor</u>		<u>Fair</u>			
m. 1929 Rent range	\$ <u>45 - 60 *</u>	<u>100 %</u>	\$ <u>All owned</u>	<u>100 %</u>	\$	<u>100 %</u>
n. 1935 Rent range	\$ <u>35 - 45 *</u>	<u>80 %</u>	\$ <u>40 - 75</u>	<u>%</u>	\$	<u>%</u>
o. 1937 Rent range	\$ <u>40 - 50 *</u>	<u>85 %</u>	\$ <u>45 - 80</u>	<u>%</u>	\$	<u>%</u>
p. Rental demand	\$ <u>40 - 50 *</u>		\$ <u>45 - 75</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 somewhat newer section which extends into the Town of Bloomfield. It is largely given over to the Hebrew race although the better class Italians are now also moving there. Architecture is not overly pleasing and lacks variety. Plots are small giving the appearance of some congestion. Though some dwellings are more desirable than the average and show pride of ownership, the area as a whole rates a low "Blue".

6. NAME AND LOCATION HARTFORD, CONN. SECURITY GRADE SECOND AREA NO. B-5

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Generally low land.
- b. Favorable Influences. Attractiveness of development.
- c. Detrimental Influences. In two western portions, danger of flooding is acute in times of very high water.
- d. Percentage of land improved 90 %; e. Trend of desirability next 10-15 yrs. Stable

2. INHABITANTS:

- White collar and
a. Occupation small business men b. Estimated annual family income \$ 2,500 & up
- c. Foreign-born families 0 %; - predominating; d. Negro No ; 0 %
- e. Infiltration of None ; f. Relief families None
- g. Population is increasing slowly ; decreasing ; static

3. BUILDINGS:

	PREDOMINATING	100%	OTHER TYPE	%	OTHER TYPE	%
a. Type	<u>6/7 rm sgl's</u>					
b. Construction	<u>Frame & stucco</u>					
c. Average Age	<u>12</u> Years		<u> </u> Years		<u> </u> Years	
d. Repair	<u>Good</u>					
e. Occupancy	<u>100</u> %		<u> </u> %		<u> </u> %	
f. Home ownership	<u>98</u> %		<u> </u> %		<u> </u> %	
g. Constructed past yr.	<u>2</u>					
h. 1929 Price range	\$ <u>10M - 17M</u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %
i. 1935 Price range	\$ <u>6M - 10M</u>	<u>60</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
j. 1937 Price range	\$ <u>6M - 10M</u>	<u>60</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
k. Sales demand	\$ <u>6M - 8M</u>		\$ <u> </u>		\$ <u> </u>	
l. Activity	<u>Fair</u>					
m. 1929 Rent range	\$ <u>40 - 75</u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %
n. 1935 Rent range	\$ <u>32¹ - 50</u>	<u>80</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
o. 1937 Rent range	\$ <u>35 - 65</u>	<u>85</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
p. Rental demand	\$ <u>35 - 55</u>		\$ <u> </u>		\$ <u> </u>	
q. Activity	<u>Good</u>					

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

5. CLARIFYING REMARKS:

Three fairly new and similar areas containing modest sized homes of somewhat varied architecture. Plots are in proportion, well maintained and generally evidence pride of ownership. The two western sections are subject to floods but only during periods of unusually high water.

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

Area C-1

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Hillside and wooded land rising steeply to the west.
- b. Favorable Influences. Attractiveness of outlook.
- c. Detrimental Influences. Character of development, distance from schools, churches, stores and center of Hartford as well as lack of all city improvements.
- d. Percentage of land improved 50 %; e. Trend of desirability next 10-15 yrs. Downward

2. INHABITANTS:

- a. Occupation White collar ; b. Estimated annual family income \$ 1,500 & 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	100 %	OTHER TYPE	%	OTHER TYPE	%
a. Type	5/9 rm sgl					
b. Construction	Frame					
c. Average Age	15 Years		Years		Years	
d. Repair	Fair					
e. Occupancy	100 %		%		%	
f. Home ownership	90 %		%		%	
g. Constructed past yr.	5					
h. 1929 Price range	\$ 7M - 25M	100 %	\$	100 %	\$	100 %
i. 1935 Price range	\$ 5M - 12M	60 %	\$	%	\$	%
j. 1937 Price range	\$ 5M - 12M	60 %	\$	%	\$	%
k. Sales demand	\$ -		\$		\$	
l. Activity	Land only					
m. 1929 Rent range	\$ All owned	100 %	\$	100 %	\$	100 %
n. 1935 Rent range	\$ 30 - 75	%	\$	%	\$	%
o. 1937 Rent range	\$ 35 - 75	%	\$	%	\$	%
p. Rental demand	\$ 35 - 50		\$		\$	
q. Activity	Poor					

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

5. CLARIFYING REMARKS:

An area which, unfortunately, got away to a poor start. Homes vary from summer bungalows to those of fair size, with land in proportion. Architecture is anything but pleasing and many dwellings seem badly in need of paint. As pride of ownership seems quite lacking, the section rates a low "Yellow".

6. NAME AND LOCATION WEST HARTFORD, CONN. SECURITY GRADE THIRD AREA NO. C-1

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	

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

5. CLARIFYING REMARKS: A newer section confined to workingmen'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

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

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Slightly rolling land.
- b. Favorable Influences. Attraction to working men employed in nearby plants.
- c. Detrimental Influences. Character of improvement and neighborhood plus inaccessibility to the center of Hartford.
- d. Percentage of land improved 50%; e. Trend of desirability next 10-15 yrs. Stable

2. INHABITANTS:

- a. Occupation Factory workers and clerks; b. Estimated annual family income \$ 1,500 & up
- c. Foreign-born families 20%; Italians predominating; d. Negro No; 0%
- e. Infiltration of Mixed foreign; f. Relief families A few
- g. Population is increasing slowly; ~~decreasing~~; ~~static~~

3. BUILDINGS:

	PREDOMINATING	100 %	OTHER TYPE	%	OTHER TYPE	%
a. Type	<u>5/6 rm. sgl's</u>					
b. Construction	<u>Frame</u>					
c. Average Age	<u>15</u> Years		<u> </u> Years		<u> </u> Years	
d. Repair	<u>Fair</u>					
e. Occupancy	<u>90</u> %		<u> </u> %		<u> </u> %	
f. Home ownership	<u>90</u> %		<u> </u> %		<u> </u> %	
g. Constructed past yr.	<u>5</u>					
h. 1929 Price range	<u>\$8.5M - 12.5M</u>	<u>100%</u>	<u>\$ </u>	<u>100%</u>	<u>\$ </u>	<u>100%</u>
i. 1935 Price range	<u>\$ 6M - 8.5M</u>	<u>70%</u>	<u>\$ </u>	<u> </u> %	<u>\$ </u>	<u> </u> %
j. 1937 Price range	<u>\$6.5M - 9M</u>	<u>75%</u>	<u>\$ </u>	<u> </u> %	<u>\$ </u>	<u> </u> %
k. Sales demand	<u>\$ 6.5M - 8M</u>		<u>\$ </u>		<u>\$ </u>	
l. Activity	<u>Poor</u>					
m. 1929 Rent range	<u>\$ 50 - 70</u>	<u>100%</u>	<u>\$ </u>	<u>100%</u>	<u>\$ </u>	<u>100%</u>
n. 1935 Rent range	<u>\$ 35 - 55</u>	<u>80</u> %	<u>\$ </u>	<u> </u> %	<u>\$ </u>	<u> </u> %
o. 1937 Rent range	<u>\$ 40 - 60</u>	<u>85</u> %	<u>\$ </u>	<u> </u> %	<u>\$ </u>	<u> </u> %
p. Rental demand	<u>\$ 40 - 50</u>		<u>\$ </u>		<u>\$ </u>	
q. Activity	<u>Good</u>					

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

5. CLARIFYING REMARKS:

A slightly older section of unattractively designed workingmen's homes. In the built up section plots are generally small giving the atmosphere of congestion. Pride of ownership is decidedly spotty and the area rates a low "Yellow".

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN. Area C-5

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Flat land.
- b. Favorable Influences. Convenient to places of employment and center of city.
- c. Detrimental Influences. Age and obsolescence of buildings and trend to apartments in the eastern portion.
- 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~~ ; static

3. BUILDINGS:

	<u>PREDOMINATING</u>	<u>60</u> %	<u>OTHER TYPE</u>	<u>30</u> %	<u>OTHER TYPE</u>	<u>10</u> %
a. Type	<u>6/8 rm apts</u>		<u>2 family</u>		<u>3 family</u>	
b. Construction	<u>Frame & brick</u>		<u>Frame</u>		<u>Frame & brick</u>	
c. Average Age	<u>25</u> Years		<u>25</u> Years		<u>25</u> Years	
d. Repair	<u>Fair</u>		<u>Fair</u>		<u>Fair</u>	
e. Occupancy	<u>99</u> %		<u>98</u> %		<u>98</u> %	
f. Home ownership	<u>95</u> %		<u>90</u> %		<u>80</u> %	
g. Constructed past yr.	<u>0</u>		<u>0</u>		<u>0</u>	
h. 1929 Price range	<u>\$ 10M - 50M</u>	<u>100</u> %	<u>\$ 12M - 17M</u>	<u>100</u> %	<u>\$ 14M - 17M</u>	<u>100</u> %
i. 1935 Price range	<u>\$ 7M - 35M</u>	<u>70</u> %	<u>\$ 9M - 13M</u>	<u>75</u> %	<u>\$ 9M - 12M</u>	<u>70</u> %
j. 1937 Price range	<u>\$ 7.5M - 35M</u>	<u>75</u> %	<u>\$ 9M - 13M</u>	<u>75</u> %	<u>\$ 9M - 12M</u>	<u>70</u> %
k. Sales demand	<u>\$ 7.5M - 15M</u>		<u>\$ Sacrifice</u>		<u>\$ -</u>	
l. Activity	<u>Poor</u>		<u>Almost none</u>		<u>None</u>	
m. 1929 Rent range	<u>\$ 75 - 125</u>	<u>100</u> %	<u>\$ 50 - 65 *</u>	<u>100</u> %	<u>\$ 35 - 50 *</u>	<u>100</u> %
n. 1935 Rent range	<u>\$ 60 - 100</u>	<u>80</u> %	<u>\$ 40 - 55 *</u>	<u>80</u> %	<u>\$ 25 - 40 *</u>	<u>75</u> %
o. 1937 Rent range	<u>\$ 65 - 100</u>	<u>85</u> %	<u>\$ 45 - 60 *</u>	<u>90</u> %	<u>\$ 30 - 45 *</u>	<u>85</u> %
p. Rental demand	<u>\$ 65 - 80</u>		<u>\$ 45 - 55 *</u>		<u>\$ 30 - 40 *</u>	
q. Activity	<u>Good</u>		<u>Good</u>		<u>Good</u>	

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

5. CLARIFYING REMARKS:

An older and quite congested residential section of the city. In the eastern portion there are still a number of fine, old homes still maintained by first families but with their passing these are gradually giving way to apartment houses. Because of this trend, caution is advised in making loans.

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN. Area C-6

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Generally flat land.
- b. Favorable Influences. Convenience of location.
- c. Detrimental Influences. Age and obsolescence of dwellings and trend toward apartments and rooming houses.
- d. Percentage of land improved 95 %; e. Trend of desirability next 10-15 yrs. To apts.

2. INHABITANTS:

- a. Occupation White collar; b. Estimated annual family income \$ 1,500 & 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	25 %	OTHER TYPE	15 %
a. Type	2 family		3 family		2/14 rm sgl's	
b. Construction	Brick & frame		Brick		Brick & frame	
c. Average Age	35 Years		35 Years		35 Years	
d. Repair	Fair		Fair		Fair	
e. Occupancy	96 %		94 %		98 %	
f. Home ownership	85 %		95 %		90 %	
g. Constructed past yr.	0		0		0	
h. 1929 Price range	\$ 10M - 14M	100%	\$ 11M - 14M	100%	\$ 10M - 40M	100%
i. 1935 Price range	\$ 7M - 10M	70%	\$ 8M - 10M	70%	\$ 7.5M - 27M	75%
j. 1937 Price range	\$ 7M - 10M	70%	\$ 8M - 10M	70%	\$ 7.5M - 27M	75%
k. Sales demand	\$ Sacrifice		\$ Sacrifice		\$ 7.5M - 12M	
l. Activity	Almost none		Almost none		Poor	
m. 1929 Rent range	\$ 32 - 50 *	100%	\$ 30 - 45 *	100%	\$ 75 - 125	100%
n. 1935 Rent range	\$ 25 - 40 *	80%	\$ 22 1/2 - 35 *	75%	\$ 60 - 90	80%
o. 1937 Rent range	\$ 30 - 45 *	90%	\$ 25 - 40 *	85%	\$ 65 - 100	85%
	\$ 30 - 40 *		\$ 25 - 35 *		\$ 65 - 75	
	*per unit		*per unit			
	Good	100%	Good	100%	Fair	100%
			Limited		Limited	

A number of years ago, this was the city's best residential section and contained a number of fine, old homes of the leading families. Age and obsolescence set in and many have been altered into either small apartments or rooming houses. Others have been replaced by modern apartments which is particularly practicable owing to the large size of the lots.

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Slightly high and rolling land.
- b. Favorable Influences. Accessibility to places of employment and center of city.
- c. Detrimental Influences. Character of neighborhood.
- d. Percentage of land improved 75%; e. Trend of desirability next 10-15 yrs. Stable

2. INHABITANTS:

- a. Occupation White collar; b. Estimated annual family income \$ 1,500
- c. Foreign-born families 10%; Mixed predominating; d. Negro No; 0%
- e. Infiltration of Lower grade; f. Relief families Quite a few
- g. Population is increasing; decreasing; static

3. BUILDINGS:

	PREDOMINATING	40 %	OTHER TYPE	30 %	OTHER TYPE	20 %
a. Type	<u>2 family</u>		<u>3 family</u>		<u>6/8 rm sgle</u>	
b. Construction	<u>Frame</u>		<u>Brick & frame</u>		<u>Brick & frame</u>	
c. Average Age	<u>30</u> Years		<u>30</u> Years		<u>30</u> Years	
d. Repair	<u>Fair</u>		<u>Fair</u>		<u>Fair</u>	
e. Occupancy	<u>96</u> %		<u>94</u> %		<u>98</u> %	
f. Home ownership	<u>85</u> %		<u>85</u> %		<u>90</u> %	
g. Constructed past yr.	<u>0</u>		<u>0</u>		<u>10</u>	
h. 1929 Price range	<u>\$ 10M - 18M</u>	<u>100%</u>	<u>\$ 10.5M - 17M</u>	<u>100%</u>	<u>\$ 6.5M - 20M</u>	<u>100%</u>
i. 1935 Price range	<u>\$ 7M - 12M</u>	<u>70%</u>	<u>\$ 7.5M - 11.5M</u>	<u>70%</u>	<u>\$ 4.5M - 15M</u>	<u>70%</u>
j. 1937 Price range	<u>\$ 7M - 12M</u>	<u>70%</u>	<u>\$ 7.5M - 11.5M</u>	<u>70%</u>	<u>\$ 5M - 15M</u>	<u>72%</u>
k. Sales demand	<u>\$ Sacrifice</u>		<u>\$ Sacrifice</u>		<u>\$ 5M - 7.5M</u>	
l. Activity	<u>Almost none</u>		<u>Almost none</u>		<u>Poor</u>	
m. 1929 Rent range	<u>\$ 35 - 65 *</u>	<u>100%</u>	<u>\$ 30 - 50 *</u>	<u>100%</u>	<u>\$ 40 - 100</u>	<u>100%</u>
n. 1935 Rent range	<u>\$ 22 1/2 - 45 *</u>	<u>70%</u>	<u>\$ 20 - 35 *</u>	<u>70%</u>	<u>\$ 30 - 75</u>	<u>75%</u>
o. 1937 Rent range	<u>\$ 27 1/2 - 50 *</u>	<u>80%</u>	<u>\$ 25 - 40 *</u>	<u>80%</u>	<u>\$ 35 - 80</u>	<u>85%</u>
p. Rental demand	<u>\$ 27 1/2 - 40 *</u>	<u>*per unit</u>	<u>\$ 25 - 35 *</u>	<u>*per unit</u>	<u>\$ 35 - 60</u>	
q. Activity	<u>Good</u>		<u>Good</u>		<u>Fair</u>	

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

5. CLARIFYING REMARKS:

An older section of the city which has been developed with an unattractive type of workingman's home. Two and three family dwellings predominate and there are a lesser number of singles with a scattering of multi-family. Plots are narrow giving a somewhat congested appearance and pride of ownership is decidedly spotty. It is worthy of note that some singles are above the average.

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Slightly rolling land.
- b. Favorable Influences. Proximity to places of employment and center of Hartford.
- c. Detrimental Influences. Age and obsolescence of structures and encroachment of both business and industry.
- d. Percentage of land improved 100%; e. Trend of desirability next 10-15 yrs. Slowly down

2. INHABITANTS:

- a. Occupation Factory workers; b. Estimated annual family income \$ 1,500
- c. Foreign-born families 20%; Mixed predominating; d. Negro No; 0%
- e. Infiltration of Lower grade; f. Relief families Quite a few
- g. Population is ~~increasing~~; ~~decreasing~~; static

3. BUILDINGS:

	PREDOMINATING	45%	OTHER TYPE	25%	OTHER TYPE	20%
a. Type	<u>3 family</u>		<u>2 family</u>		<u>7/10 rm apts</u>	
b. Construction	<u>Brick & frame</u>		<u>Frame</u>		<u>Frame & brick</u>	
c. Average Age	<u>35</u> Years		<u>35</u> Years		<u>35</u> Years	
d. Repair	<u>Fair</u>		<u>Fair</u>		<u>Fair</u>	
e. Occupancy	<u>95</u> %		<u>97</u> %		<u>98</u> %	
f. Home ownership	<u>75</u> %		<u>85</u> %		<u>90</u> %	
g. Constructed past yr.	<u>0</u>		<u>0</u>		<u>0</u>	
h. 1929 Price range	\$ <u>12M - 18M</u>	<u>100%</u>	\$ <u>9M - 15M</u>	<u>100%</u>	\$ <u>8M - 22M</u>	<u>100%</u>
i. 1935 Price range	\$ <u>8.5M - 12M</u>	<u>67%</u>	\$ <u>6M - 10M</u>	<u>67%</u>	\$ <u>5.5M - 15M</u>	<u>70%</u>
j. 1937 Price range	\$ <u>8.5M - 12M</u>	<u>67%</u>	\$ <u>6M - 10M</u>	<u>67%</u>	\$ <u>6M - 15M</u>	<u>72%</u>
k. Sales demand	\$ <u>Sacrifice</u>		\$ <u>Sacrifice</u>		\$ <u>6M - 9M</u>	
l. Activity	<u>Almost none</u>		<u>Almost none</u>		<u>Poor</u>	
m. 1929 Rent range	\$ <u>27 - 50 *</u>	<u>100%</u>	\$ <u>30 - 55 *</u>	<u>100%</u>	\$ <u>50 - 125</u>	<u>100%</u>
n. 1935 Rent range	\$ <u>20 - 35 *</u>	<u>75%</u>	\$ <u>22 - 40 *</u>	<u>75%</u>	\$ <u>35 - 90</u>	<u>70%</u>
o. 1937 Rent range	\$ <u>22 - 40 *</u>	<u>80%</u>	\$ <u>25 - 45 *</u>	<u>80%</u>	\$ <u>40 - 100</u>	<u>80%</u>
p. Rental demand	\$ <u>22 - 30 *</u>		\$ <u>25 - 30 *</u>		\$ <u>40 - 50</u>	
	<u>*per unit</u>		<u>*per unit</u>			
q. Activity	<u>Good</u>		<u>Good</u>		<u>Good</u>	

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

5. CLARIFYING REMARKS: A very old and congested portion of the city in which dwellings include all from singles to multi-family. A number of the large, old, one-family homes have been converted into small flats and rooming houses. Many of the two and three contain stores on the ground floor. Throughout the area there are scattered manufacturing plants. Owing to recent purchases by the State, property values along Washington Street have risen. As a whole, the section rates a low "Yellow" and lenders exercise utmost caution.

6. NAME AND LOCATION HARTFORD, CONN. SECURITY GRADE THIRD AREA NO. C-8

Area C-9

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Slightly rolling land.
- b. Favorable Influences. Attractive to working men because of type of habitation.
- c. Detrimental Influences. Character of improvement and neighborhood. In the southern portion, inaccessibility.
- d. Percentage of land improved 65 %; e. Trend of desirability next 10-15 yrs. Stable

2. INHABITANTS:

- a. Occupation Factory workers and clerks; b. Estimated annual family income \$ 1,500 & up
- c. Foreign-born families 20 %; Italians predominating; d. Negro Yes ; 1 %
- e. Infiltration of Lower grade; f. Relief families Quite a few
- g. Population is increasing slowly; ~~increasing~~; ~~xxxxxx~~

3. BUILDINGS:

	PREDOMINATING	50 %	OTHER TYPE	30 %	OTHER TYPE	20 %
a. Type	2 family		3 family		6/8 rm apts	
b. Construction	Frame		Brick & frame		Frame	
c. Average Age	20 Years		20 Years		20 Years	
d. Repair	Fair		Fair		Fair	
e. Occupancy	97 %		95 %		98 %	
f. Home ownership	85 %		85 %		90 %	
g. Constructed past yr.	0		0		15	
h. 1929 Price range	\$ 10M - 16M	100 %	\$ 11M - 16M	100 %	\$ 5M - 20M	100 %
i. 1935 Price range	\$ 7M - 11M	70 %	\$ 7.5M - 11M	70 %	\$ 3.8M - 12.5M	75 %
j. 1937 Price range	\$ 7.5M - 11M	72 %	\$ 8M - 11M	72 %	\$ 4M - 15M	80 %
k. Sales demand	\$ Sacrifice		\$ Sacrifice		\$ 4M - 8M	
l. Activity	Almost none		Almost none		Fair	
m. 1929 Rent range	\$ 37½ - 65 *	100 %	\$ 27½ - 50 *	100 %	\$ 35 - 95	100 %
n. 1935 Rent range	\$ 30 - 50 *	80 %	\$ 20 - 35 *	70 %	\$ 27½ - 70	75 %
o. 1937 Rent range	\$ 32½ - 55 *	85 %	\$ 22½ - 40 *	80 %	\$ 30 - 75	85 %
p. Rental demand	\$ 32½ - 45 *		\$ 22½ - 35 *		\$ 30 - 60	
	*per unit		*per unit			
q. Activity	Good		Good		Good	

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

5. CLARIFYING REMARKS:

A somewhat older section of workingmen's homes where doubles predominate and which have been erected on fairly narrow plots giving, in most portions, an air of congestion. Architecture is neither varied nor particularly pleasing and pride of ownership is decidedly spotty. The Negro families are confined to Roosevelt Street. Lenders suggest caution in the selection of loans.

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.

1. AREA CHARACTERISTICS:

- a. Description of Terrain: Land rises slightly from the river and becomes rolling and wooded in parts.
- b. Favorable Influences: Fair accessibility to places of employment.
- c. Detrimental Influences: Near aviation field with noise from testing motors. Also near railroad yards with subsequent dirt and smoke.
- d. Percentage of land improved 50 %; e. Trend of desirability next 10-15 yrs. Stable

2. INHABITANTS:

- a. Occupation Daily workers; b. Estimated annual family income \$ 1,500
- c. Foreign-born families 10 %; Mixed predominating; d. Negro No; 0 %
- e. Infiltration of Mixed foreign; f. Relief families A few
- g. Population is increasing; decreasing; static

3. BUILDINGS:

	PREDOMINATING	50 %	OTHER TYPE	45 %	OTHER TYPE	5 %
a. Type	2 family		5/10 rm sgl		3 family	
b. Construction	Frame		Frame		Frame	
c. Average Age	Up to 60 Years		Up to 60 Years		Up to 60 Years	
d. Repair	Fair		Fair		Fair	
e. Occupancy	97 %		98 %		95 %	
f. Home ownership	75 %		80 %		65 %	
g. Constructed past yr.	0		0		0	
h. 1929 Price range	\$ 12M - 22M	100 %	\$ 5M - 22M	100 %	\$ 14M - 20M	100 %
i. 1935 Price range	\$ 6M - 11M	50 %	\$ 2.5M - 11M	50 %	\$ 7M - 10M	50 %
j. 1937 Price range	\$ 6M - 11M	50 %	\$ 3M - 11M	55 %	\$ 7M - 10M	50 %
k. Sales demand	\$ Sacrifice		\$ 3M - 7.5M		\$ -	
l. Activity	Almost none		Poor		None	
m. 1929 Rent range	\$ 40 - 80 *	100 %	\$ 40 - 100	100 %	\$ 35 - 70 *	100 %
n. 1935 Rent range	\$ 20 - 40 *	50 %	\$ 20 - 50	50 %	\$ 17½ - 35 *	50 %
o. 1937 Rent range	\$ 22½ - 45 *	55 %	\$ 22½ - 55	55 %	\$ 20 - 37½ *	55 %
p. Rental demand	\$ 22½ - 35 *		\$ 22½ - 40		\$ 20 - 30 *	
q. Activity	Good		Good		Good	

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

5. CLARIFYING REMARKS:

A somewhat older section of workingmen's homes where doubles and singles predominate, save south of Brewer Street where only one family homes are found. Dwellings are of similar and not overly attractive architecture, are located on fair sized plots but evidence only a spotty pride of ownership. Near the aviation field there is a twenty-four hour din from the testing of motors and in the north constant smoke from the railroad yards. As a whole, the area rates a low "Yellow".

6. NAME AND LOCATION EAST HARTFORD, CONN. SECURITY GRADE THIRD AREA NO. C-10

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.

1. AREA CHARACTERISTICS:

a. Description of Terrain. Land slopes toward the river where it is subject to floods in time of high water.

b. Favorable Influences. Centrelness of location.

c. Detrimental Influences. A slum area.

d. Percentage of land improved 95 %; e. Trend of desirability next 10-15 yrs. Downward

2. INHABITANTS:

a. Occupation Laborers & domestics; b. Estimated annual family income \$ 1,000

c. Foreign-born families 34 %; Italians predominating; d. Negro Yes; 66 %

e. Infiltration of Same; f. Relief families Many

g. Population is ~~increasing~~; ~~increasing~~; static

3. BUILDINGS:

	PREDOMINATING	40 %	OTHER TYPE	30 %	OTHER TYPE	20 %
a. Type	<u>2 family</u>		<u>3 family</u>		<u>5/8 rm agls</u>	
b. Construction	<u>Brick & frame</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>95 %</u>		<u>95 %</u>		<u>95 %</u>	
f. Home ownership	<u>25 %</u>		<u>25 %</u>		<u>35 %</u>	
g. Constructed past yr.	<u>0</u>		<u>0</u>		<u>0</u>	
h. 1929 Price range	<u>\$7.5M - 12M</u>	<u>100 %</u>	<u>\$10M - 20M</u>	<u>100 %</u>	<u>\$5M - 12M</u>	<u>100 %</u>
i. 1935 Price range	<u>\$4M - 6M</u>	<u>50 %</u>	<u>\$5M - 9.5M</u>	<u>50 %</u>	<u>\$2.5M - 6M</u>	<u>50 %</u>
j. 1937 Price range	<u>\$4M - 6M</u>	<u>50 %</u>	<u>\$5M - 9.5M</u>	<u>50 %</u>	<u>\$2.5M - 6M</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>\$20 - 60 *</u>	<u>100 %</u>	<u>\$20 - 60 *</u>	<u>100 %</u>	<u>\$35 - 70</u>	<u>100 %</u>
n. 1935 Rent range	<u>\$10 - 30 *</u>	<u>50 %</u>	<u>\$10 - 30 *</u>	<u>50 %</u>	<u>\$17½ - 35</u>	<u>50 %</u>
o. 1937 Rent range	<u>\$10 - 30 *</u>	<u>50 %</u>	<u>\$10 - 30 *</u>	<u>50 %</u>	<u>\$17½ - 35</u>	<u>50 %</u>
p. Rental demand	<u>\$10 - 25 *</u>		<u>\$10 - 25 *</u>		<u>\$17½ - 30</u>	
	<u>*per unit</u>		<u>*per unit</u>			
q. Activity	<u>Poor</u>		<u>Poor</u>		<u>Fair</u>	

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

5. CLARIFYING REMARKS: The city's oldest residential section which has gradually drifted into a slum area now mainly occupied by Negroes. It is a very congested neighborhood containing scattered plants and a variation in type of dwelling from small singles to multi-family with prices largely theoretical in view of the many tax and sacrifice sales. South of the railroad, are found combination stores and dwellings and this portion, as well as along the eastern boundary, is particularly subject to floods. There has been a sizeable amount of demolition on the part of institutional holders and they will no longer lend in this section.

6. NAME AND LOCATION HARTFORD, CONN. SECURITY GRADE FOURTH AREA NO. D-1

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's</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>98 %</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

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 abandoned by lenders and may be classed as "hazardous".

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