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

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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

EXPLANATIONS

The purpose of the Residential Security Map is to graphically reflect the brend 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 esemblishing 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; top ography of the area; and the restrictions set up to protect the neithborhood. The price level of the homes is not the guiding factor.

The First grade or A areas are "hot spots", they are not you fully built up. In nearly all instances they are the new, well planted 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 residentiel locations in "good times" or "bad"; hence, on the up grade. Second grade or B areas, as a rule, are completely developed. 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 commit ments 10-15% under the limit. The Third grade or C areas are charac terized 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 trans portation, 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 a photestically 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
- B. J. Sipples Assistant Treasurer of the Society for Savings
- A. C. Miller Secretary of the Hartford Home Building & Loan Assn,

Section II

<u>i</u> <u>n</u> <u>d</u> <u>e</u> <u>e</u>

Sections.	A-1 B-1	to	A=5 B=2	inclusive)	Town of
Sections	C~1	to	C-4	inclusive)	West Hartford
Sections Sections	A-6 B-3	to	A-7 B-5	inclusive)	City
Sections	C-5	to	C-8	inclusive)	of .
Sections	D-1	to	D-2	inclusive)	Hartford
Section	A8			}	Town
Section Section	B-6 0-10			}	of
Section				\$	East Hartford

Section III

SECURITY AREA DESCRIPTIONS

listed alphabetically

and

numerically

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, COME.

1.	AREA	CHARACTERISTICS:	

- a. Description of Terrain. Wooded hillside land rising steeply to the west riving 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.

		1,00						7:
	d.	Percentage of las	d improved %	s; e.	Trend of desira	ability n	ext 10-15 yrs.	opward.
2.	INH a.	ABITANTS: Occupation	cutives	; b.	Estimated annua	al family	income \$ 15,0	000 ' up
	c.	Foreign-born fami	lies_0%;		pre	edominati	ng; d. Negro	No ;%
	e.	Infiltration of_	None	; f.	Relief families	3	None	
	g.	Population is inc	reasing slightl	xsetx 🛚	CRSCATAR	;	7600138	
3•	BUI	LDINGS:	PREDOMINATING	_100%	OTHER TYPE	%	OTRER TYPE	%
	a.	Туре	/o <u>ry large sa</u> l	.8				
	ъ.	Construction	Prick, stone ?:	frame				
	с.	Average Age	10_Years		Years		Years	
	d.	Repair	hxcellent	;				
	e.	Occupancy	100 %		%		%	
	f.	Home ownership	100_%		%		%	
	g.	Constructed past	yr. <u>5</u>					
	h.	1929 Price range	\$ 25M - 500M	200%	\$	100%	\$	
`	i.	1939rice range	\$ No Sales	%	\$	%	\$	%
	j.	193 Price range	\$ No Sales	%	\$	%	\$	9
	k.	Sales demand	\$		\$		\$	
	1.	Activity	rend oula					
	m,	1929 Rent range	\$_ Never A	100%	\$	100%	\$	
	n.	Rent range	\$Rental	%	\$	%	\$	
	ο.	Rent range	\$Area	%	\$	%	\$	
	p.	Rental demand	\$Eons		\$		\$	
	q.	Activity	None					
ļ.	AVA	ILABILITY OF MORTO	GAGE FUNDS: a.	Home pu	rchase Ample	_; b. F	ome building_	Amplo
		7	ma Coma maci	than Ma	entford eitiz	ens bes	an buying ur	o large

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

In recent years, Some wealthy Hartford citizens began buying up large

5. CLARIFYING REMARKS: acreages and building thereon palatial mansions one evon

has a colf 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

atability of owners, mortgagess look with favor on this section although

it is recornized that there is neither sales nor rental market for this

type of property. A wide arterial highway separates this area from it;

6. NAME AND LOCATION NEED HORSE COND. SECURITY GRADE FIRST AREA NO. 201

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.

1		A CHARACTERISTICS: Description of Te			eightly lan			
		7						,
	Ъ,	Favorable Influen	ices. Attrac	ctiveno	ss of develo	opment s	ind location.	p
	c.	Detrimental Influ	ences. Di s tar	nce fro	m bu sine ss s	ection	of Hartford,	
		D	60	~ -				Stable
_		Percentage of lan ABITANTS: Minor		%; e.	Trend of desir	ability	mext 10-15 yrs	•
2.	a.	Occupation and b	usiness men	_; b.	Estimated annu	al famil	y income \$ 5,0	000 & up
		Foreign-born fami						<u>No</u> ; <u>O</u> 9
	е.	Infiltration of_	None_	_; f.	Relief familie	5	None	
	g.	Population is inc	reasing rapidly	y; deet	<u> </u>	;	**************************************	
3.	BUI	LDINGS:	PREDOMENATING	100 4	OTHER TYPE	q.	ሰ ተዘዋይ ተሃ ዖ ፍ	96
	а.	Туре	7/8 rm sgls		OTHER TITE		OTHER TITE	<i>X</i>
		Construction	Brick, stucc					
		Average Age	8Years		Years		Years	
		Repair	Excellent				•,	
	e.	Occupancy	100 %		%			
	f.	Home ownership	97 %		%		%	
	g.	Constructed past	yr. <u>125</u>					
	h.	1929 Price range		100%	\$	<u>100</u> %	\$	100%
	i.	1935Price range	\$ 9M - 20M	67 _%	\$	%	\$	%
	j.	1.937Price range			\$	%	\$	%
	k.	Sales demand	\$10M - 15M		\$		\$	
	1.	Activity	Good					
	m.	1929 Rent range	\$_All cwnod	100%	\$	100%	\$	100%
	n.	1935Rent range	\$ 75 - 115	%	\$		\$	%
	ο.	1937Rent range	\$ <u>80 - 125</u>	%	\$	%	\$	<u> </u>
	p.	Rental demand	\$_80 - 100		\$		\$	•
	ğ.	Activity	Good				-	
4.	AVA	LABILITY OF MORTG	AGE FUNDS: a.	Home pu	rchase Ample	_; b. b	dome building_ speculative	Ample developers
5.	CLAF	RIFYING REMARKS:	and one w	thich 1	s g rowi ng mo	ro rapi	dly than any	other.
•		dwellings. As most plots are only rentals unsold. Althoused as some	rchitecture in a small, they being a compacuel are	ls vari v are w urative ea is a	ed but excep ell kept. H ly few, newl favorite wi	tionall ome own y built th lend	y pleasing s erabip is hi homes which ers, caution	nd though gh, the remain is exerc
		the east, a st	tream separat	es thi	s section f	rom 1ts	less desira	ole nefgh
6.	NAMI	E AND LOCATION	WEST HARTFO	ORD, CO	NN,SECUR	ITY GRADI	FIRST AREA	NO. A C

Area A-3

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.

1.	AREA CHARACTERISTICS			•	
	a. Description of 1	ferrain. Generally	flat land.		
	b. Favorable Influe	ences. Attractive	eness and conv	renience of locati	lon.
	c. Detrimental Infl	uences. None.			
2.	INHABITANTS: Mind	or executives professionals; b			
	c. Foreign-born fam	milies <u>O</u> %;	p	redominating; d. Neg	gro <u>No ; O 9</u>
	e. Infiltration of	None ; f	. Relief familie	esNone	
	g. Population is in	ncreasing rapidly; x	ESERCIA DE LA COMPANION DE LA	; xstxt.x x:	
3.	BUILDINGS:	PREDOMINATING 100	OTHER TYPE	% OTHER T	<u> </u>
	a. Type	8/9 rm sgls			<u> </u>
	b. Construction	Brick & frame			
٠.	c. Average Age	10Years	Years	<u></u> Үег	ars
	d. Repair	Excellent			.
	e. Occupancy	100 %	%		_%
	f. Home ownership				_ %
	g. Constructed past	yr. 60			_
	h. 1929 Price range	\$ 18M - 45M 100	Q% \$	<u> </u>	1009
	i. 1935 Price range	s 11M - 25M 60	<u> </u>	% \$	9
	j. 1937 Price range		9 % \$	% \$	9
	k. Sales demand	\$13M - 18M	\$	\$	_
	1. Activity	Good			_
	m. 1929 Rent range	\$ Not A	o% \$	100% \$	1009
	n. Rent range	Rental	_% \$	% \$	9
	o. Rent range	§_Area	_% \$ <u> </u>	% \$	
	p. Rental demand	\$	\$. \$	
	q. Activity	None			,
ļ.	AVAILABILITY OF MORT	GAGE FUNDS: a. Home	purchase Ample	; b. Rome buildin	ng Ample
5.		A more recent	-		·
,	nature, to pr Design is var laid out and	rovide most desirated but altogether well maintained. with particular fe	ole homes in t r pleasing. P Pride of owne	he upper-middle t lots are not larg rship is everywhe	rackets. ce but well re evident.
;		·		•	

6. NAME AND LOCATION WEST HARTFORD, CONN. SECURITY GRADEFIRST AREA NO. A-3

Area A-4 DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.

1.	area CHARACTERISTICS: a. Description of Te		ok₀
:	b. Favorable Influen as accessibil:	TO THE STATE OF TOOKOTON STIC SOLUTIONS SE MOTI	Ĺ
	c. Detrimental Influ	uences. None.	
	_	and improved 75%; e. Trend of desirability next 10-15 yrs. Upward ecutives and	
2.		fessionals; b. Estimated annual family facome \$_10,000 & u	<u>.p</u>
	c. Foreign-born fami	ilies 0; predominating; d. Negro No;	0 %
	e. Infiltration of_	None ; f. Relief families None	
	g. Population is inc	creasing rapidly; dexmassing x ; xsparia	
3.	BUILDINGS:	PREDOMINATING 100% OTHER TYPE % OTHER TYPE	%
	a. Type	Large singles	_ "
	b. Construction	Brick, frame & stone	
	c. Average Age	10 Years Years Years	
	d. Repair	Excellent	
	e. Occupancy	100 %	
	f. Home ownership	100 g . g	
	g. Constructed past	yr. 50	
	h. 1929 Price range	05% -100%	<u>100</u> %
	i. 1935price range		%
	j. 1937Price range	\$ 18M - 60M 65% \$% \$	%
	k. Sales demand	s_18M - 30M	
	1. Activity	Good	
	m. 1929 Rent range	\$ Never A 100% \$ 100% \$	
	n. Rent range	\$ Rental. * % \$ % \$	%
	o. Rent range	\$_Area% \$% \$	%
	p. Rental demand	\$ \$	
	q. Activity	None	
4.	AVAILABILITY OF MORTO	GAGE FUNDS: a. Home purchase Ample; b. Home building Ample	-
5.	section contains wealthy individual recently opens of the same his attractive are and maintained	A continuation of Hartford's most desirable residential ining only homes in the highest brackets. It was begun by riduals for their own occupancy but speculative developers and up many streets in the upper western portion with house high character. Dwellings are very large and of varied but rehitecture. Grounds are extensive and beautifully landscated. Lenders recognize stability of owners but are aware of	have s iped
-,	basis.	of aither selling or renting properties on a satisfactory	
6.	NAME AND LOCATION	WEST HARTFORD, CONN. SECURITY GRADEFIST AREA NO. A-d	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,

1. AREA CHARACTERISTICS:

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

	a.	Description of To	errain. Rolli	ng and	wooded land.	1		
	b.	Favorable Influen	ices.					
	c.	Detrimental Infla	lences.					
	đ.	Percentage of lan	nd improved	%; e.	Trend of desir	ability n	next 10~15 yrs	•
2.	INB a.	ABITANTS: Occupation		_; b.	Estimated annu	al family	nacome \$	
	с.	Foreign-born fam:					. 1	
		Infiltration of_						
		Population is inc						
٦.		LDINGS:	•	— <i>'</i>	•			
, -			PREDOMINATING	%	OTHER TYPE	%	OTHER TYPE	
	a.	Туре	•					
	b.	Construction						
	c.	Average Age	Years		Years		Years	
	d.	Repair						
	e.	Occupancy			%			
	f.	Home ownership	%		%		%	
	g.	Constructed past	yr					
	h.	1929 Price range	\$	100%	\$	<u> </u>	\$	100
	i.	Price range	\$	%	\$	%	\$	
	j.	Price range	\$	%	\$	%	\$	
	k.	Sales demand	\$		\$		\$	
	1.	Activity						
	m.	1929 Rent range	\$	100%	\$	100%	\$	100
	n.	Rent range	\$	%	\$	%	\$	· · · · ·
	ο.	Rent range	\$	%	\$	%	\$	
	p.	Rental demand	\$		\$		\$	
	q.	Activity	<u> </u>					
ļ.	AVA	ILABILITY OF MORTO	GAGE FUNDS: a.	Home pu	rchase Ample	<u>_</u> ; b. 1	lome building	Ample
5.	CLA	RIFYING REMARKS: of farms. In homes and comp establishment to the constru	recent years plotely renove of a number action of sma	, there ate and of larg 11 mode	l modernize t te estabes an ern homes. T	tendence hem. I d, when he vari	y to purcha his has lead to land was	ss older d to the cheap,

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

						Area
AREA DESCRIPTION	_	SECURITY	MAP	0 F	HARTFORD,	COMM.

		AKE	A DESCRIP	TION - SEC	UKEIT MAP OF	1,222,42	O.C.	
1.		A CHARACTERISTICS: Description of Te		ooded land	rising from	the riv	Per »	
	b.	Favorable Influen	ices.					
	с.	Detrimental Influ	iences.			٠		
	d.	Percentage of lan	ıd improved	%; e.	Trend of desir	rability r	ne x t 10-15 yrs	•
2.		ABITANTS: Occupation		; b.	Estimated annu	al family	nacome \$	
	c.	Foreign-born fami	ilies%	;	pr	redominati	ng; d. Negro	;%
	e.	Infiltration of_		; f.	Rèlief familie	es		_
	g.	Population is inc	reasing	; deci	reasing	;	static	<u> </u>
3•	BUI	LDINGS:	PREDOMINA	TING%	OTHER TYPE	%	OTHER TYPE	
	a.	Type						
	b.	Construction						•
	c.	Average Age		ears	Years		Years	
	d.	Repair		`	-			
	e.	Occupancy		%	%		%	•
	f.	Home ownership		%	<u> </u>		%	
	g.	Constructed past	уг					
	h.	1929 Price range	\$		\$	100%	\$	100%
	i.	Price range	\$	%	\$	%	\$	%
	j٠	Price range	\$	<u> </u>	\$	%	\$	%
	k.	Sales demand	\$	· ·	\$		\$	
	1.	Activity						
	m.	1929 Rent range	\$		\$	<u> </u>	\$	
	n.	-			\$			•
	.0.	Rent range	. \$	%	\$	%	\$	%
	p.	Rental demand	\$		\$		\$	
	g.	Activity						
4•	AVA	ILABILITY OF MORTO	GAGE FUNDS:	a. Home p	rchase Ampl	<u>,</u> ; b. 1	Home building_	Ample
5.	CLA	rifying remarks: is still large toward the pur and the erecti tion, however, vents proper o	ely devot rchase of ion there , has bee:	ed to fares large trac on of sizes n of more r	e. There ha ets which ha able mansion	s been s ve been e. Some	recent ton turned into of the new	dency bstate: construce

6. NAME AND LOCATION MARTFORD, CONM. SECURITY GRADE FIRST AREA NO.

Area A-7 AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.

1.	AREA	CHARACTERISTICS:	
	TILLIA	OHIGH CITAL TO LICO.	

- 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.

e. Infiltration of None; f. Relief families None g. Population is increasing slightly dextworingx; xsection g. Population is increasing slightly dextworingx; xsection g. Propulation is increasing slightly dextworingx; xsection g. Propulation is increasing slightly dextworingx; xsection g. Construction loog sold of the slightly dextworing slight									
a. Occupation professionals ; b. Estimated annual family income \$ 10,000 & 40 c. Foreign-born families 0 %; — predominating; d. Negro No; 0 % e. Infiltration of None ; f. Relief families None g. Population is increasing slightly dexembed y ; XSMANA ; XSMA		d.	Percentage of lan	d improved 75	Б; е.	Trend of desir	ability 1	next 10-15 yrs.	Stable
e. Infiltration of None; f. Relief families	2.	INH	ABITANTS: Execu Occupation profe	tives and	.; b.	Estimated annu	al family	v income \$ 10	,000 & up
e. Infiltration of None; f. Relief families		c.	Foreign-born fami	lies0%;		pr	edominati	ing; d. Negro	<u>no</u> ; <u> </u>
### BUILDINGS: PREDOMINATING 100% OTHER TYPE % OTHER TYPE %								37	
a. Type Large singles b. Construction Brick, stone & frame c. Average Age large singles b. Construction Brick, stone & frame c. Average Age large singles years Years Years Years years d. Repair e. Occupancy loo % % % f. Home ownership loo % % % g. Constructed past yr. 5 h. 1929 Price range \$ 25M - 100M 100% \$ 100% \$ 100% \$ i. 935Price range \$ 15M - 50M 55% \$ % \$ 2 j. 937Price range \$ 1.8M - 50M 55% \$ % \$ 2 k. Sales demand \$ 1.8M - 30M \$ \$ 100% \$ 100% \$ 1. Activity Good m. 1929 Rent range \$ Never A 100% \$ 100% \$ 100% \$ 100% n. Rent range \$ Rental - % \$ % \$ 2 p. Rental demand \$ -		g.	Population is inc	reasing slight l	⊴, descr	wasning X	;	x800\X&	
b. Construction Brick, stone & frame c. Average Age	3 •	BUI	LDINGS:	PREDOMINATING	<u>100</u> %	OTHER TYPE	%	OTHER TYPE	
c. Average Age 16 Years Years Years d. Repair Excellent e. Occupancy 100 % % % % f. Home ownership 100 % % % % g. Constructed past yr. 5 h. 1929 Price range \$ 25M -100M 100% \$ 100% \$ 100% i. 935Price range \$ 15M - 50M 55% \$ % \$ 2 j. 937Price range \$ 1.8M - 60M 65% \$ % \$ \$ 2 k. Sales demand \$ 1.8M - 30M \$ \$ \$ 1. Activity Good m. 1920 Rent range \$ Never A 100% \$ 100% \$ 100% m. Rent range \$ Rental -% \$ % \$ 2 p. Rental demand \$ -		a.	Туре	Large single	s				
d. Repair e. Occupancy 100 % % % % f. Home ownership 100 % % % % g. Constructed past yr. 5 h. 1929 Price range \$ 25M -100M 100% \$ 100% \$ 100% i. 935Price range \$ 15M - 50M 55% \$ % \$ 9 j. 937Price range \$ 18M - 60M 65% \$ % \$ \$ 9 k. Sales demand \$ 18M - 30M \$ \$ 100% \$ 100% n. Rent range \$ Never A 100% \$ 100% \$ 100% n. Rent range \$ Rental - % \$ % \$ 9 p. Rental demand \$ - \$ \$ % \$ 9 q. Activity None 4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Ample; b. Home building to the wealthiest citizens. Incounts are spacious, most attractively landscaped and maintained in excellent condition. Although lenders appreciate stability of owners, here acknowledge the impossibility of either selling or renting such		b.	Construction	Brick,stone	& fran	40			
e. Occupancy 100 % % % % % % % % % % % % % % % % % %		c.	Average Age	<u>15</u> Years		Years		Years	
f. Home ownership 100 % % % % % % % % % % % % % % % % % %		d.	Repair	Excellent					
g. Constructed past yr. 5 h. 1929 Price range \$ 25M -100M 100% \$ 100% \$ 100% \$ i. 935Price range \$ 15M - 50M 55% \$ % \$ 2% j. 937Price range \$ 1.8M - 60M 65% \$ % \$ 2% k. Sales demand \$ 18M - 30M \$ \$ 20M 1. Activity Good m. 1929 Rent range \$ Never A 100% \$ 100% \$ 100% n. Rent range \$ Rental -% \$ % \$ 2% p. Rental demand \$ -		e.	Occupancy	100 %		%		%	
h. 1929 Price range \$ 25M -100M 100% \$ 100% \$ 100% \$ i. 93 Price range \$ 15M - 50M 55% \$ % \$ % \$ j. 93 Price range \$ 18M - 60M 65% \$ % \$ \$ % \$ k. Sales demand \$ 18M - 30M \$ \$ \$ \$ 1. Activity Good m. 1929 Rent range \$ Never A 100% \$ 100% \$ 100% \$ 100% n. Rent range \$ Rental -% \$ % \$ \$ % \$ p. Rental demand \$		f.	Home ownership	100%		%		%	
i. 93 Price range \$ 15M - 50M 55% \$ % \$ 2 j. 93 Price range \$ 18M - 60M 65% \$ % \$ % \$ 2 k. Sales demand \$ 18M - 30M \$ \$ 2 1. Activity Good m. 1929 Rent range \$ Never A 100% \$ 100% \$ 200% n. Rent range \$ Rental -% \$ % \$ 2 0. Rent range \$ Area -% \$ % \$ 2 p. Rental demand \$ -		g.	Constructed past	yr. <u>5</u>					
j. 93 Price range \$ 18M - 60M 65% \$		h.	1929 Price range	\$ 25M -100M	100%	\$	100%	\$	1009
k. Sales demand \$ 18M - 30M \$ \$ \$ 100% \$ 100		i.	935Price range	\$ 15M - 50M	<u>55</u> %	\$	%	\$	9
1. Activity m. 1929 Rent range \$ Never A 100% \$ 100% \$ 100% n. Rent range \$ Rental		j.	937Price range	\$ <u>18M - 60</u> M	65%	\$	%	\$	9
m. 1929 Rent range \$ Never A 100% \$ 100% \$ 100% \$ 100% \$ n. Rent range \$ Rental		k.	Sales demand	\$_ 18M - 3QM		\$		\$	
n. Rent range \$ Rental		1.	Activity	Good					
p. Rental demand \$ \$ \$		m.	1929 Rent range	\$_Never A	100%	\$	<u> 100</u> %	\$	1009
p. Rental demand \$ \$ \$ \$		n.	Rent range	\$_ Rental_	%	\$	%	\$	9
q. Activity None Ample Ample CLARIFYING REMARKS: Hartford's most desirable residential section. An area containing large, palatial homes of many of the wealthiest citizens. Founds are spacious, most attractively landscaped and maintained in excellent condition. Although lenders appreciate stability of owners, her acknowledge the impossibility of either selling or renting such		.0.	Rent range	\$ Area	%	\$	%	\$	9
Ample Availability of Mortgage Funds: a. Home purchase Ample; b. Home building Ample CLARIFYING REMARKS: Hartford's most desirable residential section. An area containing large, palatial homes of many of the wealthiest citizens. Frounds 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		p.	Rental demand	\$		\$		\$	
AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase; b. Home building; CLARIFYING REMARKS: Hartford's most desirable residential section. An area containing large, palatial homes of many of the wealthiest citizens. Frounds are spacious, most attractively landscaped and maintained in excellent condition. Although lenders appreciate stability of owners, her acknowledge the impossibility of either selling or renting such		q.	Activity	None	•				
containing large, palatial homes of many of the wealthlest citizens. Frounds 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	4.	AVA	ILABILITY OF MORTG	GAGE FUNDS: a.	Home pu	rchase Ample	<u>,</u> ; b. F	lome building _	Ample
	5 • .:	CLA	containing la counds are s excellent con	rge, palatial pacious, most dition. Althodos the impos	homes attrs ough l sibili	of many of ctively land enders appro ty of either	the wea iscaped eciate a	thiest citi and maintain tability of	izens. led in owners.

HARTFORD, CONN.

6. NAME AND LOCATION_

_SECURITY GRADE _____ AREA NO._

10-	1-37	AREA	A DESCRIPTION	- SECU	RITY MAP OF	HARTFOR	D, CONN.	
1.		A CHARACTERISTICS: Description of Te		rolling	g ground.			
	b.	Favorable Influen	ces. Attrac	ctivene	ss of outloo	ok end l	ocation.	•
	с.	Detrimental Influchurches, stor		of all	i mp rove ments	:√and di	stance from	s chools,
	d.	Percentage of lan	d improved 10	%; e.	Trend of desir	ability n	ext 10~15 yrs	. Upward
2.		ABITANTS: Minor Occupation and b	executives usiness men	_; b. 1	Estimated annu	al family	income \$ 4.0	000 & up
	с.	Foreign-born fami	lies0%;		_ pr	edominati	ng; d. Negro	No ; O . 9
	e.	Infiltration of	None	_; f. :	Relief familie	s	None	
	g.	Population is inc	reasing slowly	;	exerciza <u>x</u>	;	XXXXXXX	
3.	BUI	LDINGS:	<u>PREDOMINATING</u>	100 %	OTHER TYPE	%	OTHER TYPE	<u>. · 9</u>
	a.	Туре	8/9 rm sgls					
	b.	Construction	Frame, brick	& stone	e			
	с.	Average Age	Years		Years		Years	
	ď.	Repair	Excellent				· .	
	e.	Occupancy	100 %		%		%	
	f.	Home ownership	100 %		%		%	•
	g.	Constructed past	yr. <u>4</u>					
	h.	1929 Price range	§ None buil	t <u>100</u> %	\$	<u>100</u> %	\$	100
	i.	1935 Price range	\$ 7M - 12M		\$	%	\$	
	j.	1937 Price range	\$ 7M - 12M	%	\$·	%	\$	
	k.	Sales demand	\$_7M - 12M		\$		\$	
	1.	Activity	Good		,			
	m.	1929 Rent range	3 Not A	100%	\$	100%	\$	1009
	n.	Rent range	\$ Rental	%	\$	% ·	\$	·
	.0.	Rent range	\$_Area	%	\$	%	\$	
	p.	Rental demand	\$ All owned		\$		\$	
	q,	Activity		•		,		
4.	AVA	ILABILITY OF MORTG	AGE FUNDS: a.	Home pu	rchase Ample	; b. H	ome building_	Ample
5•	CLA	RIFYING REMARKS: containing not Lots are of fa ownership. Th in East Hartfo	over 8 or 10 ir size, well is is the mos	D well 1 1 lands:	built and at caped and ev	tractiv	ely designed a marked pri	i homes. Ide of

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

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.

	ADEA	CHARACTERISTICS:
1.	AKEA	CHARACIERISTICS:

- 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 lan	nd improved 90 %; e.	Trend of desirability	next 10-15 yrs. Stable
2,	INHABITANTS: a. OccupationWh	ite collar ; b.	Estimated annual famil	y income \$ 2,500 & up
	c. Foreign-born fami	lies0%;	predominat	ing; d. Negro <u>No</u> ; O %
	e. Infiltration of_	None ; f.	Relief families	None
	g. Population is inc	creasing rapidly;	Karita :	374X \$Z
3 -	BUILDINGS:	PREDOMINATING 90 %	OTHER TYPE10_9	OTHER TYPE
	a. Type	6/7 rm sgls	2 family	
	b. Construction	Frame & stucco	Frame	·
	c. Average Age	<u> </u>	10 Years	Years
	d. Repair	Excellent	Good	· ,
	e. Occupancy	100 %	99	%
	f. Home ownership	<u>95</u> %	<u>95</u> _%	%
	g. Constructed past	yr60	5	
	h. 1929 Price range	\$ 10M - 20M 100%	\$ 14M - 18M 100%	\$%
	i. 1935 Price range	\$ <u>8,5M - 14M</u> 80g	\$ 10M - 12M 70%	\$
,	j. 1937 Price range	\$ 9M - 16M 85 g	\$ 10M - 12M 70 %	\$%
	k. Sales demand	\$9M - 12H	\$ 10M ~ 12M	\$
	1. Activity	Good	Poor	·
	m. 1929 Rent range	\$ All owned	\$ 55 = 75 #100%	\$
	n. 1935 Rent range	\$ 55 - 75 <u>- %</u>	\$ 50 - 60 * 85 %	\$%.
	.o. 1937 Rent range	\$ <u>60 - 80</u> <u>-</u> %	\$ <u>52 ~ 65 * 90 %</u>	\$
	p. Rental demand	\$ 60 - 75	\$ 52 - 60 # *per uni	±\$
	q. Activity	Good	Good	
4.	AVAILABILITY OF MORTO	GAGE FUNDS: a. Home pu	archase Ample; b.	Home building Ample
				•

- s. CLARIFYING REMARKS: A newer and, for the most part, speculative development which still continues at a fairly rapid pace. Dwellings are of modest \$126 located upon small plots which are well cared for. Some of the new con struction 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 light "Blue".
- 6. NAME AND LOCATION WEST HARTFORD, CONN. SECURITY GRADESECOND AREA NO. B-1

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

1		AREA	CHARACTERISTICS:
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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 lan	d improved 90 %	; e.	Trend of desirab	ility n	ext 10-15 yrs.	Stable
2.	INH	ABITANTS: Occupation White	collar	; b.	Estimated annual	family	income \$ 2.	500 & up
	c.	Foreign-born fami	lies0%;		- pred	lominati	ng; d. Negro	No ; O %
	e.	Infiltration of	None	; f.	Relief families_		None	
	g.	Population is inc	reasing slowly	; xbecx	easing_	;	athetricx_	
3.	BUI	LDINGS:		60		FO		_
			PREDOMINATING	<u> </u>	OTHER TYPE _	50_%	OTHER TYPE	%
	a.	Type	6/15 rm agla		2 family			•
	ь.	Construction	Frame & stuce	co	Frame			
	c.	Average Age	15Years		<u> 15</u> Years		Years	
	d.	Repair	Good		Good .			,
	e,	Occupancy	_100%		<u>99</u>		%	
	f.	Home ownership	95 %		90%		%	
	g.	Constructed past	yr. <u>25</u>					•
	ь.	1929 Price range	\$_10M - 30M	100%	<u> 3 16M - 20M</u>	<u> 100</u> %	\$	%
	į.	1935Price range	\$ 7,5M - 20M	<u>70</u> %	\$ 10M - 12M	65 _%	\$	%
	j.	1937 _{Price range}	2 <u>8M - SSM</u>	<u>75</u> %	\$_10M - 12M_	<u>65</u> %	\$	
	k.	Sales demand	\$ <u>8M - 12M</u>		\$ 10M - 11M		\$	
	1.	Activity			Poor			
	m.	1929 Rent range	\$ All owned	100%	\$ 60 - 80 *	100%	\$	
	n.	$1935_{ m Rent\ range}$	\$ 50 - 1 25	<u>~</u> %	\$ 50 60 *	80 %	\$	%
	٥.	1937 Rent range	\$ 55 - 125	<u>-</u> %	\$ 52 ~ 55 *	8 5 %	\$	%
	р.	Rental demand	\$ 60 - 80		\$ 52 - 60 *	er uni	\$ \$	•
	q.	Activity				er, chit		

- AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Ample; b. Home building Ample
- IFYING REMARKS: A slightly older section which her slowed up somewhat in its development but still retains its desirability. Architecture is substantially similar and not as attractive as in the namer areas. Plots CLARIFYING REMARKS: are fairly small giving the air of some congestion. Pride of ownership is generally evident. Lenders look upon this as a sound mortgage section.
- _ SECURITY GRADE SECOND AREA NO. B⇔≾ WEST HARTFORD, CONN. 6. NAME AND LOCATION_

AREA DESCRIPTION - SECURITY MAP OF HARTEORD, CONN.

1	•	AREA	CHARACTERISTICS:
---	---	------	------------------

- a. Description of Terrain. Land rises slightly to the west.
- b. Favorable Influences. A very convenient location.
- Detrimental Influences. Age of structures and influx of better grade apartments.

	d.	Percentage of lan	nd improved <u>9</u> 5	6; e.	Trend of desira	bility ne	ķt 10-15 yrs.	Slowly down
2.		ABITANTS: White Occupation and	e collar professional	; b.	Estimated annua	l family	income \$ 3,0	000 & up
	c.	Foreign-born fami	lies0%;		pre	domin a tin	g; d. Negro	No ; 0 %
	e.	Infiltration of_	None	.; f.	Relief families		None	
	g.	Population is more	reasing	_; zdeca	ceasúvog	;	static	· .
3.	BUI	LDINGS:					•	
			PREDOMINATING	<u>73</u> %	OTHER TYPE	<u>25</u> %	OTHER TYPE	
	a.	Type	9/15 rm sg	18	2 family			
	b.	Construction	Brick & fr	smo	Frame	-	· .	
	с.	Average Age	30 Years		30 Years		Years	
	d.	Repair	Good		Good		•	
	e.	Occupancy	97 %		_98%		·	
	f.	Home ownership	90 %		85 %		%	
	g.	Constructed past	yr. <u>0</u>		0			
`	h.	1929 Price range	12M - 50M	100%	12M - 50M	100% \$		100%
	i.	1935 Price range	<u> 8M - 30M</u>	<u>65 </u> %	\$ 9M - 12M	60 % \$		%
	j.	1937 Price range	8 8M - 30M	65 _%	s 9M - 12M	60 % \$		%
	k.	Sales demand	s_10M = 15M		s_ 9M - 110M	\$		
	1.	Activity	Poor		Poor	,		
	n.	1929 Rent range	\$_60 <u>-250</u>	100%	\$ 50 - 70 *	100% \$		100%
	n.	1938 _{Rent range}	\$_50 - 150		\$ 40 = 55 *	80 g s		
	.0.	1937 _{Rent range}	\$ 55 - 150	80 _g	-	~ v		
	р.	Rental demand	s 55 - 90	×	45 = 55 *			,
	-		Fair			er unit		
	q.	Activity				-		Ample
	AVA	ILABILITY OF MORTO	AGE FUNDS: a.	Home pu	rchase	_; b. Ho	me building_	wirthre

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.

EARTFORD, CONN. SECURITY GRADE SECOND AREA NO. 6. NAME AND LOCATION

HARTFORD, CONN. Area B-4 AREA DESCRIPTION - SECURITY MAP OF_

 AREA CHARACTER 	ISTICS:	
------------------------------------	---------	--

- 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	60	«	M	:1:+		Stable
	d.	Percentage of lan	d improved <u>60</u>	%; e.	Trend of desirab	ility ne	it 10-15 yrs	Stable
2.	INH a.	ABITANTS: OccupationWhi	ite Collar	_; b.	Estimated annual	family i	ncome \$ 3,00	0 & up
	c.	Foreign-born fami	lies0%;		pred	ominating	;; d. Negro <u>N</u>	<u>'o</u> ; <u>0</u> %
	e.	Infiltration of_	None	_; f.	Relief families_		None	
	g.	Population is inc	reasing 10wly	; 2176000	eaning	; x x	takic	
3.	BUI	LDINGS:	PREDOMINATING	<u>65</u> %	OTHER TYPE _	<u>35</u> %	OTHER TYPE	%
	a.	Туре	6 rm agla		2 family	_		
	ъ.	Construction	Frame		Frame			
	с.	Average Age	10 Years		10 Years	<u>.</u>	Years	
	d.	Repair	Good		Good			
	e.	Occupancy	99 %		98 %		%	
	f.	Home ownership	98 %		95 %		%	
	g.	Constructed past	vr.40		0			
	h.	1929 Price range	\$ 9M - 20M	100%	14M - 18M	100% \$		100%
	i.	1935 Price range	\$6,5M- 13M	70 %	\$ 10M - 12M	70% \$		
	j.	1937 Price range			,	70% \$		9
	k.	Sales demand	\$ 7M - 10M		\$_10M	\$.		
	1.	Activity	Good		Poor	_		
		1929 Rent range	\$_55 - 1 00	100%	\$ 45 ~ 60 *	100% \$		1009
	п.	30g=	§ 45 ≈ 75		\$ 35 ~ 50 #			
		7.0mm	\$ 50 - 80	85 g		,,		
		Rental demand	\$ 50 ~ 60		\$ 40 - 50 #	. \$		
	•	Activity	Good		_Good	r unit		
4.	_	AILABILITY OF MORTG		Home pu	- 	.; b. Hor	me building	Ample
5.		RIFYING REMARKS: family homes wide duplexes. Thou the appearance	A newer de ith an interwigh plots are	velopme ingling small	ent of attract g of some two , they are wel	ively d family l laid	esigned, si and "Boston out and giv	ngle

and both marketability and rentability of properties, this area is one of the favorites among lenders.

SECURITY GRADE SECOND AREA NO. Bo4

HARTFORD, CONN.

6. NAME AND LOCATION_

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

	APEA	CHARACTERISTICS:
Ι.	ACCA	OUNTROLIBITION:

- 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 lan	d improved 70	ß; e. 1	rend of desiral	oility n	ne%t 10-15 yrs	Stable
2.	INE	ABITANTS: Shop Occupation whit	keepers and e collar	_; b. E	Stimated annual	L family	income \$ 1,80	O & up
	с.	Foreign-born fami	lies_5_%;	Italia	ns pred	iominati	ing; d. Negro N	<u>fo</u> ; <u>0</u> %
	e.	Infiltration of	Italians	_; f. R	delief families		None	
	g.	Population is inc	reasing slowly	_;		;	*******	<u> </u>
3.	BUI	LDINGS:	PREDOMINATING	_8 0 %	OTHER TYPE	20 %	OTHER TYPE	
	a.	Туре	2 family		6/7 rm sgl	3		
	b.	Construction	Frame		Frame, few	brick	· .	
	с.	Average Age	Years		10_Years		Years	
	d.	Repair	Good		G66d			٠.
	e.	Occupancy			98 %		%	
	f.	Home ownership			90 %			
	g.	Constructed past	yr.O		6		·	
	h.	1929 Price range	\$_10M - 16M	100%	\$ 7,5M ~ 15M	100%	\$	100%
	į.	1935 Price range	\$7,5M - 12M	<u>75</u> -%	\$ 5,5M - 1 OM	70 _%	\$	%
	j.	1937 Price range	\$7,5M - 12M	<u>75 </u> %	\$ 6M - 12M	80 _%	\$	<u> </u>
	k.	Sales demand	\$7,5M - 10M		\$6M ~ 10M		\$	
	1.	Activity	Poor		Fair			
	m.	1929 Rent range	\$ 45 - 60 *	100%	\$_All owned_	100%	\$	100%
	n.	1935 Rent range	§ 35/ - 45. *	80 %	\$_40 ~ 75 _	%	\$	%
	.0.	1937 Rent range	\$_40 - 50 *	<u>85 </u> %	<u>\$ 45 ⊶ 80</u>	%	\$	
	p.	Rental demand	\$ 40 - 50 *	an unta	\$ 45 - 75		\$	
	q.	Activity	Good **p	er mirr				
4.	AVA	ILABILITY OF MORTG	AGE FUNDS: a.	Home pur	chase Ample	_; b. {	Home building	Ample

- 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".
- HARTFORD, CONN. _ SECURITY GRADE SECOND AREA NO. <u>B⊸5</u> NAMB AND LOCATION_

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 zoute in times of very high water.

	d.	Percentage of lan	d improved 90	%; e.	Trend of desir	ability	next 10-15 yrs.	Stable
2.	•		te collar and		Estimated annu	al famil	income \$ 2,5	00 & up
	с.	Foreign-born fami	lies0%;		pr	edominat	ing; d. Negro_	No ; O %
	e.	Infiltration of_	None	_; f.	Relief familie	s	None	
	g.	Population is inc	reasing slowly	_; desc	carastrig	;	sossoya x	
3.	BUI	LDINGS:	PREDOMINATING	100%	OTHER TYPE	%	OTHER TYPE	<u> </u>
	a.	Туре	6/7 rm sgls					•
	ъ.	Construction	Frame & stud	cco				
	c.	Average Age	12 Years		Years		Years	
	d.	Repair	Good					
	e.	Оссиралсу	100%		%		%	
	ſ.	Home ownership	98 %		%		%	
	g.	Constructed past	yr. <u>2</u>					
	h.	1929 Price range	\$_10M - 17M	100%	\$	100%	\$	100%
	í.	1935 _{Price range}	\$ 6M - 10M	60%	\$	%	\$	
	j.	1937 Price range	\$6M - 10M	60 _%	\$	%	\$	90
	k.	Sales demand	s <u>6M - 8M</u>		\$		\$	
	1.	Activity	Fair					-
	m.	1929 Rent range	\$_40 - 75	100%	\$	100%	\$	100%
	n.	1935 _{Rent range}	\$ 322- 50	<u>80</u> %	\$	%	\$	9
	٠٥.	1937 _{Rent range}	\$ <u>35 ~ 65</u>	<u>85</u> %	\$	%	\$	
	p.	Rental demand	\$ 35 - 55		\$		\$	
	q.	Activity	Good					
4.	AVA	ILABILITY OF MORTO	GAGE FUNDS: a.	Home p	urchase 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 unwavally high water.

6. NAME AND LOCATION ____ EAST HARTFORD, COMM. ___ SECURITY GRADE SECOND AREA NO. _ B-6

_conn.area C-1 AREA DESCRIPTION - SECURITY MAP OF HARTFORD,

1	•	AREA	CHARACTERISTICS:	
•	•	****	ATTENDED TO TELEFORM	

- Description of Terrain. Hillside and wooded land rising steeply to the wests
- Favorable Influences. Attractiveness of outlook.
- Detrimental Influences. Character of development, distance from schools, churches, stores and center of Hartford as well as lack of all city Detrimental Influences. improvements.

	d.	Percentage of lan	d improved_50	%; e.	Trend of desir	ability n	lext 10-15 yrs	.Downward
2.	INH a.	ABITANTS: OccupationWh	ite coller	_; b.	Estimated annu	al family	income \$ 1.	500 & up
	c.	Foreign-born fami	lies%;	-	pr	edominati	ing; d. Negro	No ; 0 %
	e.	Infiltration of	None	_; f.	Relief familie	s	None	
	g.	Population is kar	reasingx	_; descr	easingx	;	static	***************************************
3.	BUI	LDINGS:	PREDOMINATING	<u>100</u> %	OTHER TYPE	%	OTHER TYPE	%
	a.	Туре	5/9 rm sgl	a.	a 5			e.
	b.	Construction	Frame				**************************************	9 × r
	с.	Average Age	15 Years		Years		Years	
	d.	Repair	_Fair				,	
	e.	Occupancy	100 - 9		%		%	
,	f.	Home ownership	90 %		%		%	
	g.	Constructed past	yr. <u>5</u>					٠.
	h.	1929 Price range	\$_7M - 25M_	<u>100</u> %	\$	<u>100</u> %	\$	100%
	i.	1935 Price range	\$ 5M - 12M	<u>60</u> %	\$	%	\$, <u> </u>
	j.	1937 Price range	\$ 5M - 12M	<u>60</u> %	\$	%	\$	
	k.	Sales demand	\$	ü	\$		\$	
	1.	Activity	Land only		(*************************************	ř		
	m.	1929 Rent range	\$_All owned	100%	\$	100%	\$	100%
E	n.	1935 Rent range	\$ 30 - 75	%	\$	%	\$	<u> </u>
	.0.	1937 Rent range	\$ 35 - 75	%	\$	%	\$	<u> </u>
	p.	Rental demand	\$ 35 - 50		\$	ž	\$	
	_	1	Poor					

- AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Limited; b. Home building Limited
- RIFYING REMARKS: An area which, unfortunately, got away to a poor start. Homes vary from summer bungalows to those of fair size, with land in pro-CLARIFYING REMARKS: portion. 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".
- WEST HARTFORD, COIN. SECURITY GRADE THIRD AREA NO. C-1 NAME AND LOCATION

20 %

₩per unit

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.

- a. Description of Terrain. Rolling land which is wooded in parts,
- b. Favorable Influences. Convenient to places of employments
- Detrimental Influences. Cheapness of construction and character of development.
- d. Percentage of land improved 60 %; e. Trend of desirability next 10-15 yrs. Stables Skilled factory INHABITANTS:
 - Occupation workers & clerks; b. Estimated annual family income \$ 1,800
 - Foreign-born families 15 %; Mixed __ predominating; d. Negro No__; O_

OTHER TYPE _

<u>30</u> %

OTHER TYPE

- Infiltration of Mixed foreign; f. Relief families_ Almost none
- Population is increasing slowly; representation

PREDOMINATING 50 %

BUILDINGS:

a.	Type	5/6 rm sgls		2 family	3 family	,
b.	Construction	Frame		Frame	Frame	•
с.	Average Age	10 Years		10 Years	<u>12</u> Years	
d.	Repair	Fair		Fair	_ Fair	
e.	Occupancy	99		_ ହଃ %	98	
f.	Home ownership	90 %		_85%	80 %	
g.	Constructed past	yr.25		0	0	
	1929 Price range		100%	glo, 5M - 15M 100%	\$ 12M - 16M	
			<u>75 %</u>	\$ 7,5M -10,5M 70 %	\$8,5M - 11M	<u>70 </u> %
				\$ 7,5M =10,5M 70 %		
k.	Sales demand	p,5M - 7M		§ Sacrifice	\$	
1.	Activity	Good		Almost none	None	
m.	1929 Rent range	\$ <u>45 - 75</u>	100%	\$ <u>40 ·· 65 #</u> 100%	\$ 30° = 50 *	
n.	1935 Rent range	\$35 ~ 60	80 %	\$ 30 - 45 * 70 %	\$ <u>20 - 35 #</u>	<u>70 </u> %
.0.	1937 Rent range	\$ <u>40 - 65</u>	90 %	\$35 - 50 * 80 g	\$ 25 - 40 #	80 %

AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Ample Ample _; b. Home building_

\$ 50 - 60

Good

Rental demand

Activity

s35 ~ 45 *

Good

Pper unit

- A newer section confined to workingmen's homes. CLARIFYING REMARKS: vecture 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 pertion rates a high "Yeilow". In the southern portion there are some scattered plants and, while generally similar, rates a low "Yellow".
- SECURITY GRADE THIRD AREA NO. _C~2 WEST HARTFORD, CONN. NAME AND LOCATION.

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

1.	AREA	CHARACTERISTICS:
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- Description of Terrain. Flat lands
- Favorable Influences. Convenience to center of Hartford and places of ... employment.
- Detrimental Influences. Age and obsolescence of buildings.
- Percentage of land improved 90 %; e. Trend of desirability next 10-15 yrs. Slowly down a. Occupation White collar; b. Estimated annual family Agrome \$ 1,800 & up ____ predominating; d. Negro No ; O % Foreign-born families ___O %; _ None None _; f. Relief families ___ Infiltration of ___ __; **BOOK NASTRO**X Population is inxxepasing ____; static_ BUILDINGS: 10 % 30 % OTHER TYPE PREDOMINATING 60 % OTHER TYPE 3 family 2 family 6/8 rm sgls Type Frame & brick Frame & brick Frame Ъ. Construction 25 Years 25 Years 25 _Years Average Age с. Fair Fair Fair d. Repair 98 88 99 % Occupancy 80 ទ០ 95 Home ownership 0 0 Constructed past yr. 5 g. 1929 Price range \$ 10M - 15M 100% \$ 12M - 16M 14M = 17M<u>100</u>% \$ 100% h. 70g 70 g 9M - 12M 75x9M - 12M 7M - 11MR935Price range í. 70% 9M - 1SW 75_% 9M - 12M \$7.5M - 12M75 g 1937 Price range s Sacrifice $_{\$}7_{\$}5M = 10M$ Sales demand k. None Almost none Fair Activity 1. 35 **45 #** \$ <u>75 ~ 11</u>0 \$ 50 - 60 ***** 100% \$ 1929 Rent range 100% 100% 75_% \$_60 ~ 80 g 80_% \$_ 85 **3** 40 ≈ 50 ***** 25 🚧 35 🛠 1935Rent range n. 8**5** ģ 85 g 45 - 55 * 90 g \$<u>65</u> = 60 30 - 40 + 1937 Rent range ο. 65 -45 - 50 * 75 Rental demand *per unit *per unit Good Good Good Activity AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Limited Limited b. Home building.
- The continuation of an older and quits congested resi-CLARIFYING REMARKS: 5. dential 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.
- WEST HARTFORD, CONN. SECURITY GRADE THIRD AREA NO. C=3 NAME AND LOCATION_

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, COMN.

1.	AREA	CHARACTERISTICS:
----	------	------------------

- a. Description of Terrain. Slightly rolling land.
- b. Favorable Influences. Attraction to working man employed in nearby plants.
- c. Detrimental Influences. Character of improvement and neighborhood plus inaccessibility to the center of Hartford.

			50					
	d.	Percentage of lan	d improved 50 %	; e.	Trend of desir	ability	next 10-15 yrs.	. Stable
	INH a.		tory workers clerks	; b.	Estimated annu	al famil	y încome \$ 1,5	500 & up
•	с.	Foreign-born fami	lies_20 %;	Ital	lans pr	edominat	ing; d. Negro	<u> 110 ; 0 %</u>
	e.	Infiltration of E	ixed foreign	; f.	Relief familie	s	A few	
	g.	Population is inc	reasing slowly	; dece	exectory	;	xxxxxixic	
•	BUI	LDINGS:	PREDOMINATING	100 %	OTHER TYPE	%	OTHER TYPE	<u> </u>
	a.	Туре	6/6 rm. sgls					
	b.	Construction	Frame				·	
	с.	Average Age	15 Years		Years		Years	
	d.	Repair	Fair					
	e.	Occupancy	<u>98</u> %				%	
	f.	Home ownership	90 %		%		%	
	g.	Constructed past	yr. <u>5</u>					
	h.	1929 Price range	\$8,5M -12,5M	100%	\$	<u>100</u> %	\$	
	i.	1935 Price range	\$ 6M - 8,5M	70%	\$	%	\$	
	j.	1937 Price range	\$6,5M - 9M	75%	\$	%	\$	%
	k.	Sales demand	\$ 6,5M - 8M		\$		\$	
	1.	Activity	Poor					
	m.	1929 Rest range	\$ 50 - 70	100%	\$	100%	\$	100%
	n.	1935 Rent range	\$ 35 - 5 5	_80 _%		%	\$	9
	۰0،	1937 Rent range	\$_40 - 60	85 %		%	\$	
	p.	Rental demand	§ 40 - 50		\$		\$	
	а	Activity	Good					

- 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".
- 6. NAME AND LOCATION WEST HARTFORD, CONN. SECURITY GRADE THIRD AREA NO. C-4

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONNAPORT

 AREA CHARACT 	ERISTICS:
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1935 Rent range

1937 Rent range

Rental demand

n.

s 60 - 100

<u> 8 65 - 100 </u>

\$ 65 **→** 80

- 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.
- Percentage of land improved 90 %; e. Trend of desirability next 10-15 yrs. Slowly down Occupation White collar; b. Estimated annual family income \$ 1,800 & up ____ predominating; d. Negro No__; O__ None Infiltration of None; f. Relief families __xx**xxxxxx**xxx_ ____; static__ Population is increasing BUILDINGS: 10 % 30 g PREDOMINATING 60 % OTHER TYPE OTHER TYPE 3 family 2 family 6/8 rm **sgls** Type а. Frame & brick Frame & brick Frame Construction ь. 25_Years 25 Years 25 Years Average Age c. Fair Fair Fair Repair 98 99 98 Occupancy e. :80 90 95 Home ownership f. 0 0 Constructed past yr. \$ 12M = 17M\$_10M - 50M 14N - 17M 100% 100% 100% 1929 Price range 75_% 70% 70 % 7M - 35M 9M 🚥 13M 9M - 12M1935 Price range 70 g 75 g 9M - I3M $75_{\rm g}$ 9M - 12M1937 Price range \$7,5M - 35MSacrifice $_{\$}7.5M \sim 15M$ Sales demand Nona Almost none PoorActivity \$ <u>75 - 125</u> 50 × 65 * 35 🖚 50 🌞 1929 Rent range 100% 100% m. 100%
- q. Activity Good Good Good

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

80 g

<u>85 %</u>

s 40 · 55 *

<u>s 45 × 60</u> * _

80g

90%

*per unit

75 g

<u>85%</u>

*per unit

25 - 40 *

30 **-** 45 *

30 🖛

- 5. CLARIFYING REMARKS: Am 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.
- 6. NAME AND LOCATION HARTFORD, CONN. SECURITY GRADETHIRD AREA NO. C-E

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

ı	•	ARRA	CHARACTERISTICS:
1	•	ALCLA	CHARACTERIBITOS:

- Description of Terrain. Generally flat land.
- b. Favorable Influences. Convenience of location.
- c. Detrimental Influences. Ago 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 INHABITANTS: White collar; b. Estimated annual family income \$ 1,500 & up a. Occupation __ Foreign-born families Os; predominating; d. Negro No; Os None ; f. Relief families ____ None Infiltration of _____ g. Population is minimasing ; densessing ; _____; static__ BUILDINGS: 15 % 50 g 25 g OTHER TYPE ___ PREDOMINATING OTHER TYPE ව/14 rm sgls 3 femily 2 family a. Type Brick & frame Brick & frame Brick Construction 35 Years 35 Years 35 Years Average Age С. Fair Fair Fair d. Repair 98 94 96 Occupancy 90 Home ownership 0 0 Constructed past yr. O g. 1929 Price range \$ 10M - 14M 100% \$ 11M - 14M 100% \$ 10M - 40M 100% h. 75 g, \$ 7M - 10M 70 g s EM ~ 1CM_ 70x\$7.5M - 27M1935 Price range \$_ 7M ~ LON 70 g 8M - 10M 70x $_{\$}$ 7,5M - 27M 75 g 1937 Price range 5 7,5M - 12M \$_Sacrifice Sacrifice Sales demand k. Poor Almost none Almost none 1. Activity \$ 32 - 50 * <u>100</u>% \$ 30 - 45 * 75 - 125100% 1929 Rent range 100% 80% 75g \$ 25 - 40 * 80 g g 225 = 35 # 60 🦡 1935 Rent range n. 25 € 30 - 45 * , 90 ° + 25 - 40 * 65 - 100 85 1937 Rent range .0. 30 - 40 - - - 4 2 2 25 - 35 * **** 1 65 - 75 Jeen Labler *per unit aper unit Good ---- TITON & GOOD 100% S Fair josé ytat, tomás

ye charact dential section end contained a number of fine, old homes of the lead-ing familians. As and cosolescence set in and many have been altered into either small spartments or rooming houses. Others have been replaced by modern apartments which he particularly practicable owing to the large size of the lots. 100% TORN DELICE ENGINE ST

- - Eimited

Constitution is FARTFORD, CONN.

THIRD _____ 20.6

--- -- p GODPES .. ?

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.

 AREA CHARACTER 	ISTICS:
------------------------------------	---------

- 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 lan	d improved 75	%; e	Trend of desirability n	lext 10-15 yrs. St	able_
2.	INH a.	ABITANTS: Occupation Whit	e collar	_; b.	Estimated annual family	income \$ 1,500	
	с.	Foreign-born fami	lies_ <u>lO</u> %;	Mix	sd predominati	ng; d. Negro No	; _0_%
	e.	Infiltration of	Lower grade	_; f.	Relief familiesQu	ite a few	
	g.	Population is imm	xoasingx	_; descar	exsings;	static	·
3.	BUI	LDINGS:	PREDOMINATING	40 %	OTHER TYPE30 %	OTHER TYPE	20 %
	a.	Туре	2 family		3 family	6/8 rm sgle	
	b.	Construction	Frame		Brick & frame	Brick & frame)
	с.	Average Age	30 Years		30 Year's	30 Years	
	d.	Repair	Fair		Fair	Fair	
	e.	Occupancy	96%		94 %	%	
	f.	Home ownership	85%		85 %	90 %	
	g.	Constructed past	yr. <u></u> 0		О	10	
	h.	1929 Price range		100%	\$10,5M - 17M 100%	\$ 6,5M - 20M	100%
	i.	1935 Price range	\$ 7M - 12M	<u>70</u>	\$ 7,5M -11,5M 70%	\$_4,5M - 15M	70%
	j.	1937 Price range	\$ 7M - 12M	7Q ₈	\$_7,5M ~11,5M 70%	\$5M - 15M	72 _%
	k.	Sales demand	\$ Sacrifice		Sacrifice	\$5M7_5M	
,	1.	Activity	Almost non	70	Almost none	Poor	
	m.	1929 Rent range	\$ 35 ~ 65 *	100%	\$ 30 ~ 50 * 100%	\$ 40 -100	1.00%
	п.	1935 Rent range	\$ 22 2≈ 45 *	7 0 g		\$ <u>30 ≈ 75</u>	75%
. :	.0.	1937 Rent range	\$ 27 2 - 50 #	80 ₈	\$ 25 ·· 40 * 80 _%	\$ 35 × 80	85%
	р.	Rental demand	\$ 272- 40 *	er uni	\$ 25 = 35 * *per uni:	<u> 33 - 60</u>	,
	q.	Activity	Good .	er. mir.	Good #per una	<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 decilings 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 that some singles are above the average.
- 6. NAME AND LOCATION HARTFORD, CONN. SECURITY GRADE THIRD AREA NO. C = 7

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.

1.	AREA	CHARACTERISTICS:	

- a. Description of Terrain. Slightly rolling land.
- b. Favorable Influences and Mearness to places of employment and center of Kartforda
- of both business and industry.
- Percentage of land improved 10%; e. Trend of desirability next 10-15 yrs. Slowly down Occupation Factory workers; b. Estimated annual family income \$ 1,500 Foreign-born families 20%; ______ Nixed _____ predominating; d. Negro<u>No</u>; <u>O</u>% Infiltration of Lower grade; f. Relief families_ Quits a few e. Population is increasing ; niecreasing _; static__ BUILDINGS: OTHER TYPE ___ 20 % 25 % PREDOMINATING 45% OTHER TYPE 3 fanily 2 family 7/10 rm sgls Type a. Frame & brick Brick & frame Frame Construction b. <u>35</u> Years <u> 35 Years</u> <u>35 Years</u> Average Age c. Fair Fair Fair Repair d. 95 97 98 Occupancy e. <u>75</u> % 90 85 Home ownership f. 0 0 Constructed past yr. 0 1929 Price range \$ 12M - 13M 100% \$ 9M - 15M 100% \$ 8M - 22M 100% <u>70</u>% 1935Price range \$8.5M = 12M 67% \$ 6M = 10M 67% \$ \$ 5.5M - 15M\$8.5M = 12M - 67% \$ 6M - 10M - 67%72% \$ 6M - 15M 1937Price range j. Sacrifice 6M -Sacrifice Sales demand k. Poor Almost none Almost none Activity ١. \$ 27\(\frac{1}{2}\) \(\frac{100}{3}\) \(\frac{100}\) \(\frac{100}{3}\) \(\frac{100}{3 1929 Rent range m. 100% \$ 20 - 35 * 75 \$ \$ 22 - 40 * 75 \$ \$ 35 = 70g 30 1935Rent range n. 80% \$ 22 = 40 * 80% \$ 25 = 45 * 80% \$ <u> 40 - 100</u> 1937Rent range ٥. 40 -Rental demand 22 **- 30 *** p. *per unit *per unit Good Good Activity
- 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 twos and threes 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

ı.	ARRA	CHARACTERISTICS:	
1.	UTIU	CHARACIDATACIO.	

- a. Description of Terrain. Slightly rolling In nd.
- b. Favorable Influences. Attractive to working men because of type of nabitation.
- 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

INHABITANTS: and clorks; 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

BUILDINGS:

PREDOMINATING 50 % OTHER TYPE 30 % OTHER TYPE 20 %

a. Type 2 family 3 family 6/8 rm sgls Construction Frame Brick & frame Frame

b. Construction Finance Frame Frame 20 Vocate 20 Vocate

c. Average Age 20 Years 20 Years
d. Repair Fair Fair Fair

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%

j. 1937 Price range \$7,5M - 11M 72 % \$ 8H - 11M 72 % \$ 4M - 15M 80 %

k. Sales demand \$ Sacrifice \$ Sacrifice \$ 4M - 8M

1. Activity Almost none Almost none Fair

m. 1929 Rent range $$\frac{37\frac{1}{3}-65 *}{100\%}$ <math>$\frac{27\frac{1}{2}-50 *}{100\%}$ <math>$\frac{35-95}{100\%}$

n. 1935 Rent range \$ 30 - 50 * 80 % \$ 20 - 35 * 70 % \$ 27\$ - 70 75 %

85 g

o. 1937 Rent range \$ 322-55 * 85 % \$ 222-40 * 80 % \$ 30 - 75

p. Rental demand \$\frac{32\frac{1}{2}-45 \pm }{\pm per unit }\$\frac{22\frac{1}{2}-35 \pm }{\pm per unit }\$\frac{30-60}{\pm per unit }\$

q. Activity Good Good Good

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

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.

6. NAME AND LOCATION HARGFORD, COME, SECURITY GRADEHIRD AREA NO. C-8

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.

1.	AREA	CHARACTERISTICS:
----	------	------------------

- a. Description of Terrain Tend rives slightly from the river and becomes rolling and wooded in parts.
- b. Favorable Influences Fair accessibility to places of employment.
- c. Detrineated Intimeses with subsequent dirt and smoke.

	d.	Percentage of lan	d improved_50	%; e.	Trend of desira	bility r	next 10-15 yrs.	Stable
2.		ABITANTS: Occupation <u>Loging</u>	- workers	_; b.	Estimated annua	ıl family	nacome \$ 1	,500
	Ç.	Foreign-born fami	lies_ <u>10</u> %;	Mix	adpre	edominati	ng; d. Negro_	_No;0_%
	е.	Infiltration of M	xed foreign	_; f.	Relief families	s	A faw	
,	g.	Population is inc	5 015 196	_;	1985198	;	static	
3.	BUI	LDINGS:	PREDOMINATING	_50_%	OTHER TYPE	<u>45</u> %	OTHER TYPE	5_ %
	a.	Type	· 2 family		<u>5/10 rm sg</u>	la	3 family	
	b.	Construction	Frame		Frame		_Frame	
	c.	Average Age Up 1	to_60Years	Up	t <u>o 60</u> Years	מַע	bo_60_Years	
J.	d.	Repair	_Fair		_Fair		Fair	
	e.	Оссиралсу	97		<u> 98</u>		95 %	
	f.	Home ownership	<u>75</u> %		80 %		<u>65</u> %	
	g.	Constructed past	yr. <u>O</u>		_0			
·	h.	1929 Price range	\$ <u>12M ~ 22M</u>	100%	\$ 5M - 82M	<u>100</u> %	\$ 14M - 20M	%
	i.	1935 Price range	\$ 6M - 11M	<u>50</u> %	\$2,5M - 11N	<u>50</u> %	\$ 7M - 10M	50_%
-	j.	1937 Price range	\$ 6M - 11M	<u>50</u> %	\$ 3M - 11M	55,%	\$ 7M - 10M	<u> </u>
	k.	Sales demand	§ Sacrifice		\$ 3M -7 ,5M		\$	
	1.	Activity	Almost non	n	Poor		_Nona	
	m.	1929 Rent range	\$ 40 80 *	100%	\$ 40 - 100	100%	\$ 35 - 70 *	
	D.	1935 Rent range	\$ 20 - 40 ±	<u> EO %</u>	\$ 20 - 50	<u>50</u> %	\$ <u>178- 35</u> #	<u>50</u> %
	.0.	1937 Rent range	\$ 22 - 45 +	_55_%	\$ 22 1 - 55	<u>. 55</u> %	\$ 20 - 37 1 *	<u>55</u> %
_	p:	Rental demand	• • • • • • • • • • • • • • • • • • • •		\$ 22 1 - 40		\$ 20 - 30 #	
	g.	Activity	.— 600₫ .—	er uni				per unit
4.	AVA	ILABILITY OF MORTO	AGE FUNDS: a.	Home pu	rchase Limited	∟; ъ. I	lome building L	imited

- 4. AVAILABILITY OF MORIGAGE FUNDS: a. nome purchase http://dd ; b. nome building http://dd
- 1. CLERHAING REMARKS: A somewhat older section of workingmen's homes where doubtes and singles predominate, save south of Brewer Street where only one family homes are found. Ewellings are of similar and not overly attractive architecture, are located on fair sized plots but evidence only apotty pride of ownership. Near the aviation field there is a twenty-four hour own 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 D-1 AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.*

1.	AREA	CHARACTERISTICS:
1.	WILLIAM	OUTPOUT TO THE OUTPOOL

- 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 lan	d improved 95	%; e.	Trend of desira	ability n	ext 10-15 yrs. Do	DENBRUM
2.	INH a.	ABITANTS: Occupation Labore	ers & domesti	c, b.	Estimated annua	al familÿ	income \$_1,00	00
	c.	Foreign-born fami	lies <u>34</u> %;	Italian	n pro	edominati	ng; d. Negro_3	<u>(€8</u> ; <u>66</u> %
	e.	Infiltration of_	පිදුාලෙ	_; f. :	Relief families	š	Many	
	g.	Population is 1870	tership	_; 1860	easing(;	static	· .
3.	BUI	LDINGS:						
			PREDOMINATING	<u>40</u> %	OTHER TYPE	<u>30 </u>	OTHER TYPE	
	a.	Type	2 family		3 family		<u>5/8 rm sgls</u>	
	b.	Construction	Brick & fr	ame	Brick		Frame	
	с.	Average Age	p to 70 Years	I	v to 70 Years	Uр	to 70 Years	
	d.	Repair	Poor		Poor		Poor	
	e.	Оссирансу	95 %		90 %		9.5	
	f.	Home ownership	<u>25 </u>		25 %		3 5 %	
	g.	Constructed past	yr.0		<u>`</u>		0	
	h.	1929 Price range	\$7,5M - 12M	100%	\$ 10M - 20M		\$ 5M ~ 12M	100%
	i.	1935 Price range	\$ 4M · 6M	_50 _%	s 5M -9,5M	50 _%	\$ 2,5H ~ GM	<u>50_</u> %
		1937 Price range	\$ 4M ~ 6M	_50_ %	\$ 5M -9,5W	50 _%	\$2,5M - GE	50 g
	•	Sales demand	\$ ".		s ·· ·		\$	
	1.	Activity	None		None		None	
	m.	1929 Rent range	\$ 20 - 60 *	100%	\$ 20 - 60 *	100%	s 35 ~ 70	100%
	n.	1935 Rent range	\$ 10 · 30 *		10 - 30 *			50 %
	٥,	1937 Rent range	\$ 10 - 30 #		¥ — — — — — — — — — — — — — — — — — — —	~~		
		Rental demand	• 10 = 25 *		*		\$ 17 2 -30	
	•		Poor **p	er unit	Poor → P	er unit	Fair	
	_	Activity						37
4.	AVA	ILABILITY OF MORTG	AGE FUNDS: a.	Home pu	rchase_None	; b. F	lome building	None

- The city's oldest residential section which has gradually drifted into a 5. CLARIFYING REMARKS: slum area now mainly occupied by Negros. 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,
- ____ SECURITY GRADE TOURTH AREA NO. THE HARTFORD, COME. NAME AND LOCATION ____

AREA DESCRIPTION - SECURITY MAP OFHARTFORD, CONN.

_	ATOTOA	CHARACTERISTICS:	
1.	ANNA	CHARACTERISTICS:	

- a. Description of Terrain. Generally low land aloping to the river where property is subject to floods.
- b. Favorable Influences. Gonvenient to places of employment.
- c. Detrimental Influences. Guaracter of neighborhood and inhabitant plus encroachment of business and industry.

	d.	Percentage of land	i improved <u>80</u>	%; e.	Trend of desira	ability n	ext 10-15 yrsD <u>c</u>	พบรเชา.นู
2.		ABITANTS: Occupation <u>Lab</u>	o ers	_; b.	Estimated annua	ıl family	' і́дсоте \$ 1 ,	000
	c.	Foreign-born famil	lies <u>100 %;Pol</u>	iah A I	<u>italian</u> pre	edominati	ng; d. Negro_R	<u>io</u> ; <u>. C </u> %
	e.	Infiltration of	Some	_; f.	Relief families	s Quit	o a number	ŧ .
	g-	Population is inc	reasing.	_; decr	easing alowly	;	selection	-
3.	BUI	LDINGS:	PREDOMINATING	_20_%	OTHER TYPE	<u> 15 %</u>	OTHER TYPE	<u> </u>
	a. .	Туре	2 Family		3 Family		_ 5/6 rm sgls	
	ъ.	Construction	_671 ck		3cick		rame	
	c.	Average Age Up	to 70 Years	qV	to 70 Years	Uр	to 70 Years	:
	d.	Repair	Poor		Poor		Poor	
	e.	Occupancy	_97%		95 %		<u>98</u>	
	f.	Home ownership	<u>25</u> %		<u>25</u> %		<u>50</u> %	
	g.	Constructed past	yr. <u>C</u>		0		<u> </u>	
	h.	1929 Price range	\$7.6M ~ 15M	100%	\$ LOM - 16M	<u>100</u> %	\$ 6M ~ 6M	100%
	i.	1935 Price range	\$ 48 - 71	<u> </u>	\$ <u>5M = E</u> M	<u> </u>	\$ 3M + 4M _	<u>50</u> %
•	j.	1937 Price range	\$ <u>431 ~ 711</u>	<u> </u>	\$ 511 - 811	<u> </u>	\$ 3M ~ 4M _	<u> </u>
	k.	Sales demand	\$		\$		\$ 3M 4M	
	1.	Activity	None		<u>llone</u>		Poor	
	៣.	1929 Rent range	\$ <u>25 × 60 #</u>	100%	\$ <u>25 ~ 60 *</u>	100%	\$ 40 - 60	1,00%
	n.	1935 Rent range	\$ <u>128~ 30 ~</u>	<u>50 %</u>	\$ <u>122 50</u> *	<u>ಾ</u> ಯ	\$ <u>20 × 30</u> _	50 %
	۰0.	1937 Rent range	\$ 12\$~ 50 *	<u>_50</u> %	\$ 123- 30 *	<u>50</u> %	\$ 20 - 30 [: 50 \$
• .	p.	Rental demand	\$ 722- 25 #	er unit	\$ 12 2 - 25 *	per uni	\$ <u>20 = 30</u>	
ŕ	q.	Activity	_ Fair	F°746° - VéAllados	Feir 7	or with	bood	

- 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 bustness 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 Wawarame 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 a tisfactory.
- 6. NAME AND LOCATION HARPFORD, COUN. SECURITY GRADE FOURTH AREA NO. Don'T

None

Area D-3

1.	AREA	CHARACTERISTICS:

- a. Description of Terrain. In the west Land is very low. In the east, it is flat and higher.
- Favorable Influences. None,
- Subject to floods in west and smoke and dirt from rail-Detrimental Influences. roads in the east.
- Percentage of land improved 70 %; e. Trend of desirability next 10-15 yrs. Downward INHABITANTS: ____; b. Estimated annual family income \$___900; Occupation Laborers ુ જ Foreign-born families 30 %; ________ predominating; d. Negro No ; _____ Infiltration of Samo; f. Relief families Quite a number Population is increasing ; decreasing _____; static__ BUILDINGS: 10 % 45 % PREDOMINATING 45 % OTHER TYPE OTHER TYPE 3 Family 4/6 rm sgls 2 Pamily Type a. France Prans rrame Construction b. Up to 40 Years Up to 4Grears Up to 40 years Average Age c. Poor Poor Poer Repair d. 95 96 88 96 95 Occupancy e. 68 80 85 Home ownership f. 0 0 Constructed past yr. g. 100% \$ 8M - 16H \$ 7M - 12M \$_ 3M - 10M _ 100% 100% 1929 Price range h. 50_% 41 ** \$3,5M a 8M6M50% 1935Price range \$1,5% ~ 514. 50 g 50 g SOK 8M 4M ~ 1977 Price range \$ 1,515 - 512 EO & \$5₂5H - ϵ_{M} \$ j٠ \$ Sales demand None None Hone l. Activity s 25 ★ 50 M 20 - 50 * \$ 25 / 70 1929 Rent range 100% \$_ 100% 100% m. 5Q \$<u>1</u>2₹ 35 s 122 ≈ 30 * 10 × 25 🗚 50 g 1955Rent range n. 50 % 5**G** s 123m 30 # 1.0 - 25 * £ C & 1937Rent range 12₺~ 35 ο, 126- 35 少 12%-- 25 10 × 30 🖖 Rental demand p. aper mij Fair Fair Pu1r Activity
- CLARIFYING REMARKS: The three sections bordering the river are regularly subject to floods each year which the intofftent's seem to like for it fertilized bheir small gardens. In the northeastern section there is no danger from floods but the area suffers from soct from the reliroad wellings throughout the area include everything from shacks to two-family and an occasional triple. All are in poor condition and swidence no aride of ownership. The entire area is abunned by

AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase 1:0ne; b. Home building

lenders and may be classed as "hazerdous",

EAST HAPTPORD, CONN. SECURITY GRADE FOURTH AREA NO. - DevZ NAME AND LOCATION _____