1-1-1937

Residential Security Map and Area Descriptions, Hartford-West Hartford-East Hartford, Connecticut

Home Owners' Loan Corporation

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Recommended Citation

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.


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Abstract:
Beginning in 1935, the federal Home Owners' Loan Corporation worked with local mortgage lenders to evaluate the "trend of desirability" in residential areas in Hartford and over 200 other cities. The HOLC portrayed its appraisal report in a color-coded map with the highest grade (A) in green and the lowest grade (D) in red. This government agency considered not only housing conditions, but also the "social status of the population," and downgraded neighborhoods with non-white, immigrant, and poor residents. In later decades, these actions became associated with the discriminatory practice of "redlining."

As 2010, as part of the "On the Line" project, MAGIC and Professor Dougherty collaborated to digitize these historical resources and transform them into an interactive map. The appraisal report (on legal size paper) and two large folded maps (Hartford-West Hartford, and East Hartford) were scanned at the National Archives and then pieced together. Textual and numerical report data were entered into a spreadsheet, and the map was geo-referenced and digitized to create a GIS shapefile. The website featuring the interactive map and links to all of the source materials is located at: http://magic.lib.uconn.edu/otl/holc_mashup.html

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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 30th, 1937
Section I

EXPLANATIONS

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 then 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. P. 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

Index

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

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

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

Section III

SECURITY AREA DESCRIPTIONS

listed alphabetically

and

numerically
AREA CHARACTERISTICS:
  a. Description of Terrain: Wooded hillside land rising steeply to the west giving a 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. Those, however, are not detrimental to present class of owners.

INHABITANTS:
  a. Occupation: Executives; b. Estimated annual family income: $15,000 up.
  c. Foreign-born families: 0%; Predominating; d. Negro: 0%
  e. Infiltration: None; f. Relief families: None
  g. Population is increasing slightly.

BUILDINGS:
  Type: Very large units
  Construction: Brick, stone, frame
  Average Age: 10 Years
  Repair: Excellent
  Occupancy: 100%
  Home ownership: 100%
  Constructed past yr: 5

Price:
  1. 1929: $250 - 500
  2. 1929: No Sales
  3. 1929: No Sales
  4. Sales demand: Land only
  5. Rent range: Never
  6. Rent range: $ Rental
  7. Rent range: Area
  8. Rental demand: None
  9. Activity: None


CLARIFYING REMARKS: acres 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 Farm 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.

NAME AND LOCATION: WEST HARTFORD, CONN. SECURITY GRADE: FIRST AREA NO. 1-1
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
   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;

3. BUILDINGS:
   PREDOMINATING 100% OTHER TYPE % OTHER TYPE %
   a. Type 7/8 rm sal
   b. Construction Brick, stucco & frame
   c. Average Age 8 Years
   d. Repair Excellent
   e. Occupancy 100%
   f. Home ownership 97%
   g. Constructed past yr. 128
   h. 1930 Price range $12W - 30M 100% $ 100%
   i. 1936 Price range $9K - 20M 67% $ 100%
   j. 1937 Price range $10M - 22M 75% $ 100%
   k. Sales demand $10M - 15M
   l. Activity Good
   m. 1930 Rent range $All owned 100% $ 100%
   n. 1936 Rent range $75 - 115 $ 100%
   o. 1937 Rent range $80 - 125 $ 100%
   p. Rental demand $20 - 100 $ 100%
   q. Activity Good


5. CLARIFYING REMARKS: A section opened up a few years ago by a number of speculative developers. 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
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; static.

3. BUILDINGS:
   a. Type 8/9 rm apts
   b. Construction Brick & frame
   c. Average Age 10 Years
   d. Repair Excellent
   e. Occupancy 100%
   f. Home ownership 100%
   g. Constructed past yr. 60

   h. 1920 Price range $18M - 45M 100% $100% $100%
   i. 1935 Price range $11M - 25M 60% $100% $100%
   j. 1937 Price range $13M - 27.5M 70% $100% $100%

   k. Sales demand $13M - 18M
   l. Activity Good

   m. 1920 Rent range $ Not A 100% $100% $100%

   a. Rent range $Rental - % $100% $100%
   b. Rent range $Area - % $100% $100%

   p. Rental demand $- $- $- $- $- $- $- $-

   q. Activity None


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
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:
   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

3. BUILDINGS:

<table>
<thead>
<tr>
<th>PREDOMINATING</th>
<th>OTHER TYPE</th>
<th>OTHER TYPE</th>
</tr>
</thead>
<tbody>
<tr>
<td>100%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other Type</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

   a. Type
   b. Construction
   c. Average Age 10 Years
   d. Repair Excellent
   e. Occupancy 100 %
   f. Home ownership 100 %
   g. Constructed past yr. 50

   b. 1929 Price range $25M -100M $100 % $ 100 $ 100%
   c. 1935 Price range $15M - 50M 55 % $  $ 3
   d. 1937 Price range $16M - 60M 65 % $ $ 3
   e. Sales demand $18M - 30M
   f. Activity Good
   g. 1929 Rent range $ Never A 100 % $ 100 $ 100%
   h. Rent range $ Rental * $  $ 3
   i. Rent range $ Area * $ $ 3
   j. Rental demand $  
   k. Activity None


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 and 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-d
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:
   
<table>
<thead>
<tr>
<th>Type</th>
<th>PREDOMINATING</th>
<th>%</th>
<th>OTHER TYPE</th>
<th>%</th>
<th>OTHER TYPE</th>
<th>%</th>
</tr>
</thead>
</table>

   | Construction |               |   |            |   |            |   |

   | Average Age | Years | Years | Years |

   | Repair |               |   |            |   |            |   |

   | Occupancy | % | % | % |

   | Home ownership | % | % | % |

   | Constructed past yr. |       |   |            |   |            |   |

   | 1926 Price range | $______ | 100% | $______ | 100% | $________ | 100% |

   | Price range | $______ | % | $______$ | % | $________ | % |

   | Price range | $______ | % | $______$ | % | $________ | % |

   | Sales demand | $______ | $______$ | $________ |

   | Activity |       |   |            |   |            |   |

   | 1926 Rent range | $______ | 100% | $______ | 100% | $________ | 100% |

   | Rent range | $______ | % | $______$ | % | $________ | % |

   | Rent range | $______ | % | $______$ | % | $________ | % |

   | Rental demand | $______ | $______$ | $________ |

   | Activity |       |   |            |   |            |   |


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
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:

<table>
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<tr>
<th>PREDOMINATING___%</th>
<th>OTHER TYPE___%</th>
<th>OTHER TYPE___%</th>
</tr>
</thead>
</table>
   a. Type
   b. Construction
   c. Average Age ___ Years ___ Years ___ Years
   d. Repair
   e. Occupancy ___% ___% ___% ___% ___% ___%
   f. Home ownership ___% ___% ___% ___% ___% ___%
   g. Constructed past yr._____________________
   h. 1929 Price range $_______ 100% $_______ 100% $_______ 100% $_______ 100%
   i. Price range $_______ ___% $_______ ___% $_______ ___% $_______ ___% $_______ ___%
   j. Price range $_______ ___% $_______ ___% $_______ ___% $_______ ___% $_______ ___%
   k. Sales demand $__________ $__________ $__________ $__________ $__________ $__________
   l. Activity_____________________
   m. 1929 Rent range $_______ 100% $_______ 100% $_______ 100% $_______ 100%
   n. Rent range $_______ ___% $_______ ___% $_______ ___% $_______ ___% $_______ ___%
   o. Rent range $_______ ___% $_______ ___% $_______ ___% $_______ ___% $_______ ___%
   p. Rental demand $__________ $__________ $__________ $__________ $__________ $__________
   q. Activity_____________________


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 non-constructed, however, have been of more modest nature. Extreme variation prevents proper classification.

6. NAME AND LOCATION HARTFORD, CONN. SECURITY GRADE FIRST area no. ___________
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 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

3. BUILDINGS:
   a. Type Large singles
   b. Construction Brick, stone & frame
   c. Average Age 15 Years
   d. Repair Excellent
   e. Occupancy 100 %
   f. Home ownership 100 %
   g. Constructed past yr. 5
   h. 1920 Price range $25M - 100M 100% $100% $100%
   i. 1935 Price range $15M - 50M 65% $80% $80%
   j. 1950 Price range $18M - 60M 65% $80% $80%
   k. Sales demand $18M - 30M
   l. Activity Good
   m. 1920 Rent range $Never A 100% $100% $100%
   n. Rent range $Rental - $ $ - $ $ - $ $ - $ $ - $
   o. Rent range $Area - $ $ - $ $ - $ $ - $ $ - $
   p. Rental demand $ - $ $ - $ $ - $ $ - $
   q. Activity None


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
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_; _increasingly_; _ever increasing_

3. BUILDINGS:
   a. Type
      * 8/9 rm sgls
   b. Construction
      * Frame, brick & stone
   c. Average Age
      * _5_ Years
   d. Repair
      * Excellent
   e. Occupancy
      * _100_ %
   f. Home ownership
      * _100_ %
   g. Constructed past yr.
   h. 1929 Price range
      * _$100_ $ _100_ $ _100_ $ _100_ $ _100_ $
   i. 1935 Price range
      * _$7,0 -12M_ _$ _$ _$ _$ _ $
   j. 1937 Price range
      * _$7,0 -12M_ _$ _$ _$ _$ _ $
   k. Sales demand
      * _$7,0 -12M_ _$ _$ _$ _$ _ $
   l. Activity
      * Good
   m. 1939 Rent range
      * _$Not A_ _100_ $ _100_ $ _100_ $ _100_ $
   n. Rent range
      * _$Rental_ _-%_ $
   o. Rent range
      * _$Area_ _-%_ $
   p. Rental demand
      * _$All owned_ _$ _$ _$ _$ _$
   q. Activity

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
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 0%.
   e. Infiltration of None;
   f. Relief families None
   g. Population is increasing rapidly.

3. BUILDINGS:
   a. Type 6/7 rm sqls; 2 family
   b. Construction Frame & stucco
   c. Average Age 10 Years; 10 Years
   d. Repair Excellent; Good
   e. Occupancy 100%; 95%;
   f. Home ownership 95%; 95%
   g. Constructed past yr. 60
   h. 1934 Price range $10K - 20K 100%; 14M - 16M
   i. 1935 Price range $8.5M - 14M 80%; 10M - 12M
   j. 1937 Price range $9K - 16M 85%; 10M - 12M
   k. Sales demand $9K - 12M; $10M - 12M
   l. Activity Good; Poor
   m. 1930 Rent range $All owned 100%; $55 - 75 *
   n. 1935 Rent range $55 - 75*; $50 - 60*
   o. 1937 Rent range $60 - 80*; $62 - 65*
   p. Rental demand $50 - 75*; $52 - 60* per unit
   q. Activity Good; Good


5. CLARIFYING REMARKS: A newer and, for the most part, speculative development which 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 GRADS SECOND
   AREA NO. B-1
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; EXCEEDING; DECREASING

3. BUILDINGS:
   PREDOMINATING 50% OTHER TYPE 50% OTHER TYPE __________%
   a. Type 6/15 rm agls 2 family
   b. Construction Frame & stucco Frame
   c. Average Age 15 Years 15 Years __________ Years
   d. Repair Good Good
   e. Occupancy 100% 99% __________ %
   f. Home ownership 95% 90% __________ %
   g. Constructed past yr. 25 0
   h. 1920 Price range $10M - 30M 100% $16M - 20M 100% $ __________ 100%
   i. 1935 Price range $7.5M - 20M 70% $10M - 12M 65% $ __________ 3%
   j. 1937 Price range $6M - 22M 75% $10M - 12M 65% $ __________ %
   k. Sales demand $8M - 14M $10M - 14M $ __________
   l. Activity Fair Poor
   m. 1929 Rent range $All owned 100% $60 - 80 100% $ __________ 100%
   n. 1935 Rent range $50 - 125 $50 - 60 80% $ __________ 9%
   o. 1937 Rent range $55 - 125 $52 - 55 85% $ __________ 3%
   p. Rental demand $50 - 80 $52 - 60 *per unit*
   q. Activity Good Good


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, CTN. SECURITY GRADE SECOND AREA NO. 1
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 90%; 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%; d. Negro 0%;
   e. Infiltration of None; f. Relief families None
   g. Population is decreasing; static

3. BUILDINGS:
   a. Type: Predominating 75% Other Type 25% Other Type 0%
      Type: 9/15 cm stoa
      2 family
   b. Construction: Predominating Other Type Other Type
      Type: Brick & frame Frame
   c. Average Age: Predominating Other Type Other Type
      Type: 30 Years 30 Years
   d. Repair: Predominating Other Type Other Type
      Type: Good
   e. Occupancy: Predominating Other Type Other Type
      Type: 87 % 88 %
   f. Home ownership: Predominating Other Type Other Type
      Type: 90 %
   g. Constructed past yr: 0
   h. 1920 Price range: Predominating Other Type Other Type
      Type: $12M - $50M $12M - $50M
      100% 100%
   i. 1925 Price range: Predominating Other Type Other Type
      Type: $3M - $30M $9M - $12M
      65% 60%
   j. 1937 Price range: Predominating Other Type Other Type
      Type: $3M - $30M $9M - $12M
      65% 60%
   k. Sales demand: Predominating Other Type Other Type
      Type: $1OM - $15M $9M - $1OM
      75% 50%
   l. Activity: Predominating Other Type Other Type
      Type: Poor
   m. 1920 Rent range: Predominating Other Type Other Type
      Type: $60 - $250 $50 - $70
      100% 100%
   n. 1935 Rent range: Predominating Other Type Other Type
      Type: $50 - $150 $40 - $60
      75% 80%
   o. 1937 Rent range: Predominating Other Type Other Type
      Type: $55 - $150 $45 - $60
      80% 90%
   p. Rental demand: Predominating Other Type Other Type
      Type: $55 - $90 $45 - $60
      75% per unit
   q. Activity: Predominating Other Type Other Type
      Type: Fair Good


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
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_; d. Negro No.; e. Infiltration of ___________
   f. Relief families None
   g. Population is increasing _slowly_; __________

3. BUILDINGS:
   a. Type _6 yr. single_; b. Other Type __________
   c. Frame __________
   d. Average Age 10 Years
   e. Repair Good
   f. Occupancy 99 %
   g. Home ownership 98 %
   h. Constructed past yr. 40
   i. 1929 Price range $6K - 20M
   j. 1935 Price range $2,5M - 13M
   k. 1937 Price range $7M - 13,5M
   l. 1938 Price range $1M - 15M
   m. 1940 Rent range $55 - 100
   n. 1935 Rent range $45 - 75
   o. 1937 Rent range $35 - 60
   p. 1938 Rent range $50 - 60
   q. 1940 Rent range $40 - 50


5. CLARIFYING REMARKS: A newer development of attractively designed, single family homes with an interesting 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
1. AREA CHARACTERISTICS:
   a. Description of Terrain. In the west, rideland 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%.

2. INHABITANTS:
   a. Occupation. Shop keepers and white collar.
   b. Estimated annual family income. $1,800 & up.
   c. Foreign-born families. 5%.
   d. Italian predominating.
   e. Negro. 0%.
   f. Infiltration of Italians.
   g. Relief families. None.
   h. Population is increasing slowly.

3. BUILDINGS:
   a. Type:
      1. Predominating. 2 family.
      2. Other type. 6/7 rm sgl.
   b. Construction:
      1. Predominating. Frame.
      2. Other type. Frame, few brick.
   c. Average Age:
      1. Predominating. 15 years.
      2. Other type. 10 years.
   d. Repair:
      2. Other type. Good.
   e. Occupancy:
      1. Predominating. 96%.
      2. Other type. 96%.
   f. Home ownership:
      1. Predominating. 85%.
      2. Other type. 90%.
   g. Constructed past yr.:
      1. Predominating. 0.
      2. Other type. 6.
   h. 1929 Price range:
      1. Predominating. $10M - 16M.
      2. Other type. $7.5M - 15M.
   i. 1935 Price range:
      1. Predominating. $7.5M - 12M.
      2. Other type. $5.5M - 10M.
   j. 1937 Price range:
      1. Predominating. $7.5M - 12M.
      2. Other type. $6M - 12M.
   k. Sales demand:
      1. Predominating. Poor.
      2. Other type. Fair.
   l. Activity:
      1. All owned. 100%.
      2. $45 - 60. 100%.
   m. 1929 Rent range:
      1. Predominating. $45 - 60.
      2. Other type. $40 - 75.
   n. 1935 Rent range:
      1. Predominating. $40 - 60.
      2. Other type. $45 - 75.
   o. 1937 Rent range:
      1. Predominating. $40 - 60.
      2. Other type. $45 - 75.
   p. Rental demand:
      1. Predominating. $40 - 60.
      2. Other type. $45 - 75.
   q. Activity:
      2. Other type. Good.

4. AVAILABILITY OF MORTGAGE FUNDS:

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.
1. AREA CHARACTERISTICS:
   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:
   a. Occupation White collar and 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; increasing; static

3. BUILDINGS:
   a. Type 6/7 rm sgla
   b. Construction Frame & stucco
   c. Average Age 12 Years
   d. Repair Good
   e. Occupancy 100%
   f. Home ownership 98%
   g. Constructed past yr. 2
   h. 1929 Price range $10M - 17M 100% $100k
   i. 1935 Price range $6M - 10M 60% $100k
   j. 1937 Price range $6M - 10M 60% $100k
   k. Sales demand $6M - 9M
   l. Activity Fair
   m. 1929 Rent range $40 - 75 100% $100k
   n. 1935 Rent range $32 - 50 80% $100k
   o. 1937 Rent range $35 - 55 65% $100k
   p. Rental demand $35 - 55
   q. Activity Good


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
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:**
   

b. Estimated annual family income: $1,500 & up.

c. Foreign-born families: 0% predominanting.

d. Negro No: 0%.

e. Infiltration of: None.

f. Relief families: None.

g. Population is: static.

3. **BUILDINGS:**
   
a. Type: 5/9 rm. sgl.

b. Construction: Frame.

c. Average Age: 15 Years.

d. Repair: Fair.

e. Occupancy: 100%.

f. Home ownership: 90%.

g. Constructed past yr: 5.

h. 1929 Price range: $7M - 25M.

i. 1935 Price range: $5M - 12M.

j. 1937 Price range: $5K - 12M.

k. Sales demand: $.

l. Activity: Land only.

m. 1929 Rent range: $All owned.

n. 1935 Rent range: $30 - 75.

o. 1937 Rent range: $35 - 75.


q. Activity: Poor.

4. **AVAILABILITY OF MORTGAGE FUNDS:**
   


5. **CLARIFYING REMARKS:**
   
An area which, unfortunately, not 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
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: Skilled factory
   a. Occupation 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; Stabil

3. BUILDINGS:

<table>
<thead>
<tr>
<th>Type</th>
<th>Predominating</th>
<th>Other Type</th>
<th>Other Type</th>
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<tbody>
<tr>
<td>3/6 rm</td>
<td>50 %</td>
<td>2 family</td>
<td>3 family</td>
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<tr>
<td>Construction</td>
<td>Frame</td>
<td>Frame</td>
<td>Frame</td>
</tr>
<tr>
<td>Average Age</td>
<td>10 Years</td>
<td>10 Years</td>
<td>12 Years</td>
</tr>
<tr>
<td>Repair</td>
<td>Fair</td>
<td>Fair</td>
<td>Fair</td>
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<tr>
<td>Occupancy</td>
<td>90 %</td>
<td>98 %</td>
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<tr>
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</tr>
<tr>
<td>Constructed past yr</td>
<td>25 %</td>
<td>0 %</td>
<td>0 %</td>
</tr>
</tbody>
</table>

h. 1939 Price range
   \[ 5.5M - 10M \] 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%
   \[ 9.5M - 11M \] 70%

k. Sales demand
   \[ 5M - 7M \] Sacrifice
   \[ $ \] None

l. Activity
   Good
   Almost none
   None

m. 1939 Rent range
   \[ 45 - 75 \] 100%
   \[ 40 - 65 \] 100%
   \[ 50 - 50 \] 100%

n. 1935 Rent range
   \[ 35 - 60 \] 80%
   \[ 30 - 45 \] 70%
   \[ 20 - 35 \] 70%

o. 1937 Rent range
   \[ 40 - 65 \] 90%
   \[ 35 - 50 \] 90%
   \[ 25 - 40 \] 90%

p. Rental demand
   \[ 50 - 60 \]
   \[ 25 - 45 \] per unit
   \[ 25 - 35 \] per unit

q. Activity
   Good
   Almost none
   None


5. CLARIFYING REMARKS: A newer section confined to workman'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 landlords 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
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.

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 static.

3. BUILDINGS:
   a. Type 6/8 rm sgle; 2 family; 3 family.
   b. Construction Frame & brick; Frame & brick.
   c. Average Age 25 years; 25 years.
   d. Repair Fair; Fair; Fair.
   e. Occupancy 90%; 98%; 99%.
   f. Home ownership 95%; 90%; 80%.
   g. Constructed past yr. 0; 0.
   h. 1939 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 - 10M 75%; $9M - 12M 75%; $9M - 12M 70%.
   k. Sales demand $7.5M - 10M $Sacrifice $800,000.
   l. Activity Fair; Almost none; None.
   n. 1939 Rent range $75 - 110 100%; $50 - 60 100%; $35 - 45 100%.
   r. 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 $per unit $35 - 35 $per unit.


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
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 __________________; b. Estimated annual family income $1,500 & up
   c. Foreign-born families __________________; d. Negro No; e. Italian _______ predominating; f. Relief families A few
   g. Population is increasing slowly

3. BUILDINGS:

<table>
<thead>
<tr>
<th>PREDOMINATING</th>
<th>OTHER TYPE</th>
<th>OTHER TYPE</th>
</tr>
</thead>
<tbody>
<tr>
<td>100%</td>
<td>%</td>
<td>%</td>
</tr>
</tbody>
</table>

   a. Type 6/6 rm. sgl
   b. Construction Frame
   c. Average Age 15 Years
   d. Repair Fair
   e. Occupancy 90%
   f. Home ownership 90%
   g. Constructed past yr. 5

   h. 1935 Price range $5,5M - 12,5M 100% $ 100% $ 100%
   i. 1935 Price range $ 6M - 6,5M 70% $ 100% $%
   j. 1937 Price range $5,5M - 9M 75% $ 100% $%
   k. Sales demand $ 6,5M - 6M
   l. Activity Poor
   m. 1920 Rent range $50 - 70 100% $ 100% $ 100%
   n. 1935 Rent range $ 35 - 55 80% $ 100% $%
   o. 1937 Rent range $ 40 - 60 85% $ 100% $%
   p. Rental demand $ 40 - 60
   q. Activity Good


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
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:
   a. Type 6/8 rm apts 2 family
   b. Construction Frame & brick Frame Frame & brick
   c. Average Age 25 Years 25 Years 25 Years
   d. Repair Fair Fair Fair
   e. Occupancy 90% 90% 90%
   f. Home ownership 95% 90% 90%
   g. Constructed past yr. 0
   h. 1926 Price range $10M - 50M 100% $12M - 17M 100% $14M - 17M 100%
   i. 1935 Price range $7M - 35M 70% $9M - 15M 75% $9M - 12M 70%
   j. 1937 Price range $7.5M - 35M 75% $9M - 13M 75% $9M - 12M 70%
   k. Sales demand $7.5M - 15M $Sacrifice $Sacrifice
   l. Activity Poor Almost none None
   m. 1929 Rent range $75 - 125 100% $50 - 65* 100% $55 - 60* 100%
   n. 1935 Rent range $60 - 100 80% $40 - 55* 80% $25 - 40* 75%
   o. 1937 Rent range $65 - 100 85% $45 - 60* 90% $30 - 45* 85%
   p. Rental demand $65 - 80 $45 - 55* $45 - 55* per unit per unit
   q. Activity Good Good Good


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.

6. NAME AND LOCATION Hartford, Conn. SECURITY GRADE THIRD AREA NO. C-E
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 apt.

2. INHABITANTS:
   a. Occupation White collar; b. Estimated annual family income $1,500 & up
   c. Foreign-born families 9%; predominating; d. Negro No.; 9%
   e. Infiltration of None; f. Relief families None
   g. Population is; static

3. BUILDINGS:

<table>
<thead>
<tr>
<th>Type</th>
<th>Predominating 60%</th>
<th>Other Type 25%</th>
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<tr>
<td>Type</td>
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</tr>
<tr>
<td>Repair</td>
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<td>Fair</td>
<td></td>
</tr>
<tr>
<td>Occupancy</td>
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<td>94 %</td>
<td>96 %</td>
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<tr>
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<td>85 %</td>
<td>85 %</td>
<td>90 %</td>
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<tr>
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<td>0</td>
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<tr>
<td>1920 Price range</td>
<td>$10M - $14M</td>
<td>$11M - $14M</td>
<td>$10M - $14M</td>
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<tr>
<td>1935 Price range</td>
<td>$7M - $10M</td>
<td>$8M - $10M</td>
<td>$7.5M - $10M</td>
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<tr>
<td>1937 Price range</td>
<td>$7M - $10M</td>
<td>$8M - $10M</td>
<td>$7.5M - $10M</td>
</tr>
<tr>
<td>Sales demand</td>
<td>Almost none</td>
<td>Almost none</td>
<td>Poor</td>
</tr>
<tr>
<td>Activity</td>
<td></td>
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<td>1935 Rent range</td>
<td>$25 - $35 $</td>
<td>$25 - $35 $</td>
<td>$25 - $35 $</td>
</tr>
<tr>
<td>1937 Rent range</td>
<td>$25 - $35 $</td>
<td>$25 - $35 $</td>
<td>$25 - $35 $</td>
</tr>
</tbody>
</table>

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 are 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.
   
   
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 2 family 3 family 6/8 rm asele
   b. Construction Frame Brick & frame Brick & frame
   c. Average Age 30 Years 30 Years 30 Years
   d. Repair Fair Fair Fair
   e. Occupancy 96% 94% 98%
   f. Home ownership 85% 85% 90%
   g. Constructed past yr. 10
   h. 1929 Price range $10M - 15M 100% $10,5M - 17M 100% $6,5M - 10M 100%
   i. 1935 Price range $7M - 12M 70% $7,5M - 11,5M 70% $4,5M - 15M 70%
   j. 1937 Price range $7M - 12M 70% $7,5M - 11,5M 70% $5M - 16M 70%
   k. Sales demand $Sacrifice $Sacrifice $5M - 7,5M
   l. Activity Almost none Almost none Poor
   m. 1929 Rent range $35 - 65 100% $30 - 50 100% $40 - 60 100%
   n. 1935 Rent range $22 - 45 70% $20 - 35 70% $30 - 75 75%
   o. 1937 Rent range $27 - 50 80% $25 - 40 80% $35 - 80 85%
   p. Rental demand $27 - 40 per unit $25 - 35 per unit $35 - 60 per unit
   q. Activity Good Good Fair


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.

6. NAME AND LOCATION HARTFORD, CONN. SECURITY GRADE THIRD AREA NO. C-7
AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.

Area C-8

1. AREA CHARACTERISTICS:
   a. Description of Terrain. Slightly rolling land.
   b. Favorable Influences: Nearness 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 10%; 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 Quit a few
   g. Population is Decreasing; static

3. BUILDINGS:

<table>
<thead>
<tr>
<th>Type</th>
<th>Predominating</th>
<th>Other Type</th>
<th>Other Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family</td>
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<tr>
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<td>Frame</td>
<td>35 Years</td>
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<tr>
<td>Frame</td>
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<tr>
<td>Occupancy</td>
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<td>98%</td>
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<tr>
<td>Home ownership</td>
<td>75%</td>
<td>95%</td>
<td>90%</td>
</tr>
<tr>
<td>Constructed past yr.</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>Price range</td>
<td>$12M - 15M</td>
<td>$8M - 15M</td>
<td>$8M - 15M</td>
</tr>
<tr>
<td>1939</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>1935</td>
<td>67%</td>
<td>67%</td>
<td>67%</td>
</tr>
<tr>
<td>1937</td>
<td>67%</td>
<td>67%</td>
<td>67%</td>
</tr>
<tr>
<td>Sales demand</td>
<td>$ Sacrifice</td>
<td>$ Sacrifice</td>
<td>$ 6M - 9M</td>
</tr>
<tr>
<td>Activity</td>
<td>Almost none</td>
<td>Almost none</td>
<td>Poor</td>
</tr>
<tr>
<td>Rent range</td>
<td>$27 - 30</td>
<td>$22 - 40</td>
<td>$20 - 55</td>
</tr>
<tr>
<td>1929</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>1925</td>
<td>75%</td>
<td>75%</td>
<td>75%</td>
</tr>
<tr>
<td>1937</td>
<td>60%</td>
<td>60%</td>
<td>60%</td>
</tr>
<tr>
<td>Rental demand</td>
<td>$22 - 30</td>
<td>$25 - 30</td>
<td>$20 - 50</td>
</tr>
<tr>
<td>Activity</td>
<td>Good</td>
<td>Good</td>
<td>Good</td>
</tr>
</tbody>
</table>


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
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 85%: 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%; Italian predominating; d. Negro Yes: 1%
   e. Infiltration of Lower grade; f. Relief families quite a few
   g. Population is increasing slowly

3. BUILDINGS:
   PREDOMINATING OTHER TYPE OTHER TYPE
   a. Type
   2 family 3 family 6/8 rm sq. ft.
   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 65% 65% 90%
   g. Constructed past yr. 0 0 15
   h. 1929 Price range $10,000 - $16,000 11,000 - 16,000 100%
   i. 1935 Price range $7,000 - $11,000 7,000 - 11,000 70%
   j. 1937 Price range $6,000 - $11,000 6,000 - 11,000 70%
   k. Sales demand Sacrifice Sacrifice $4,000 - $5,000
   l. Activity Almost none Almost none Fair
   m. 1929 Rent range $375 - $65 500 500 - $50 100%
   n. 1935 Rent range $30 - $50 80 20 - 35 70%
   o. 1937 Rent range $225 - $45 85 225 - 40 80%
   p. Rental demand $225 - 45 per unit $225 - 35 per unit $30 - 60 per unit
   q. Activity Good Good Good


5. CLARIFYING REMARKS: A somewhat older section of workingmen's homes where doubles predominate and which have been erected on fairly narrow lots 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 HARTFORD, CONN. SECURITY GRADE THIRD AREA NO. C-8
FORM 5
10-1-37
AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.

Area C-10

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 - 50.0%
   e. Trend of desirability next 10-15 yrs. - Stable

2. INHABITANTS:
   a. Occupation of family workers
   b. Estimated annual family income $1,500
   c. Foreign-born families 10.0%; Mixed predominating
   d. Negro No; 0.0%
   e. Infiltration of Foreign; f. Relief families
   g. Population is increasing; 444,000

3. BUILDINGS:
   a. Type
      - 2 family
      - 5/10 rm. sgl
      - 3 family
   b. Construction
      - 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%
      - 85%
      - 95%
   f. Home ownership
      - 75%
      - 80%
      - 65%
   g. Constructed past yr. 0
      - 0
      - 0

h. 1929 Price range
   - $128 - 224
   - $64 - 224
   - $157 - 204
   - $144 - 204
   - $132 - 204
   - $124 - 204

i. 1935 Price range
   - $64 - 114
   - $54 - 114
   - $74 - 148
   - $74 - 104
   - $74 - 104
   - $74 - 104

j. 1937 Price range
   - $64 - 114
   - $54 - 114
   - $74 - 148
   - $74 - 104
   - $74 - 104
   - $74 - 104

k. Sales demand
   - $Sacrifice
   - $34 - 75
   - $34 - 10

l. Activity
   - Almost none
   - Poor
   - None

m. 1929 Rent range
   - $40 - 60
   - $40 - 100
   - $40 - 100
   - $35 - 100
   - $35 - 100
   - $35 - 100

n. 1935 Rent range
   - $26 - 50
   - $20 - 50
   - 50%
   - $17 - 35
   - 50%

o. 1937 Rent range
   - $26 - 45
   - $26 - 55
   - $26 - 55
   - $20 - 37
   - $20 - 37

p. Rental demand
   - $26 - 45
   - $26 - 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 home is found. Dwellings are of similar and not overly attractive
   architecture, are located on fair sized plots but evidence only spotty
   pride of ownership. Near the aviation field there is a twenty-four hour
   od 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
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. Centralness of location.
   c. Detrimental Influences. A slum area.
   d. Percentage of land improved: 85 %; e. Trend of desirability next 10-15 yrs: Downward

2. INHABITANTS:
   a. Occupation: Laborers & domestics
   b. Estimated annual family income: $ 1,200
   c. Foreign-born families: 34 %; Italians predominating; d. Negro: Yes; 60 %
   e. Infiltration of: None; f. Relief families: Many
   g. Population is: decreasing; decreasing; static

3. BUILDINGS:
   a. Type: 2 family; 3 family; 5/6 rm. apts
   b. Construction: Brick & frame; Brick; Frame
   c. Average Age: Up to 70 years; Up to 70 years; Up to 70 years
   d. Repair: Poor; Poor; Poor
   e. Occupancy: 95 %; 90 %; 95 %
   f. Home ownership: 25 %; 25 %; 35 %
   g. Constructed past yr: 0
   h. 1929 Price range: $5K - 12K
   i. 1935 Price range: $4K - 6K
   j. 1937 Price range: $4K - 6K
   k. Sales demand: None
   l. Activity: None
   m. 1929 Rent range: $20 - 60
   n. 1935 Rent range: $10 - 30
   o. 1937 Rent range: $10 - 30
   p. Rental demand: $10 - 25 per unit
   q. Activity: Poor; Poor; Fair

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

The city's oldest residential section which has gradually drifted into a
5. CLARIFYING REMARKS: a slum area now mainly occupied by Negroes. It is a very
congested neighborhood containing scattered plants and a variation in type
doing, 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 significant 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: 4th Area No. 2-1
1. AREA CHARACTERISTICS:
   a. Description of Terrain. Generally low land sloping to
      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 %; c. Trend of desirability
      next 10-15 yrs Downward

2. INHABITANTS:
   a. OccupationLaborers; b. Estimated annual family income $1,000
   c. Foreign-born families %; Pollard & Italian predominating;
      d. Negro No.; C %
   e. Infiltration of Same; f. Relief families Quite a number
   g. Population is increasing; decreasing slowly

3. BUILDINGS:
   a. Type 2 Family; 3 Family; 3/4 rm apts;
   b. Construction brick; frame;
   c. Average Age Up to 70 Years; Up to 70 Years; Up to 70 Years
   d. Repair Poor; Poor; Poor
   e. Occupancy 97 %; 95 %; 98 %
   f. Home ownership 95 %; 95 %; 90 %
   g. Constructed past yr. 0

   h. 1929 Price range $7,000 - 15,000 100% $16,000 - 25,000 100% $ 6K - 8K 100%
   i. 1935 Price range $ 4K - 7K 50% $ 6K - 8K 50% $ 3K - 4K 50%
   j. 1937 Price range $ 4K - 7K 50% $ 6K - 8K 50% $ 3K - 4K 50%
   k. Sales demand $........ $........ $ 3K - 4K
   l. Activity None

   m. 1929 Rent range $ 25 - 60 * 100% $ 25 - 60 * 100% $ 40 - 60 100%
   n. 1935 Rent range $ 12K - 30 K 50% $ 12K - 30 K 50% $ 20 - 30 50%
   o. 1937 Rent range $ 12K - 30 K 50% $ 12K - 30 K 50% $ 20 - 30 50%
   q. Activity Fair

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
   Wawrahe Avenue in order to eliminate dumps and slums. 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 FAIR AREA NO. D-2
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 railroad yards in the east.
   d. **Percentage of land improved:** 76%; **Trend of desirability next 10-15 yrs.:** Downward.

2. **INHABITANTS:**
   a. **Occupation:** Laborers; **Estimated annual family income:** $900.
   b. **Foreign-born families:** 30%; **Italians:** predominating; **Negro No.** 2%
   c. **Infiltration of Same:** 30; **Relief families:** Quite a number.
   d. **Population is increasing:**; **Occupancy:** static.

3. **BUILDINGS:**
   a. **Type:** 4/6 rm 5/13; **Frame**
   b. **Construction:** Frame; **Frame**
   c. **Average Age:** Up to 40 Years; Up to 40 Years; Up to 40 Years.
   d. **Repair:** Poor; Poor; Poor.
   e. **Occupancy:** 88%; 96%; 96%
   f. **Home ownership:** 93%; 90%; 50%
   g. **Constructed past yr.:** 0; 0; 0.
   h. **1929 Price range:** $3,51 - 122; **100%;** $7,4 - 124; **100%;** $9,0 - 162; **100%**
   i. **1933 Price range:** $1,58 - 52; **50%;** $3,56 - 68; **50%;** $4,1 - 68; **50%**
   j. **1937 Price range:** $1,58 - 68; **50%;** $3,56 - 68; **50%;** $4,1 - 68; **50%**
   k. **Sales demand:** None; None; None
   l. **Activity:** None; None; None
   m. **1929 Rent range:** $25 - 70; **100%;** $25 - 70; **100%;** $20 - 50; **100%**
   n. **1935 Rent range:** $12,5 - 35; **50%;** $12,5 - 35; **50%;** $10 - 25; **50%**
   o. **1937 Rent range:** $12,5 - 35; **50%;** $12,5 - 35; **50%;** $10 - 25; **50%**
   p. **Rent demand:** $12,5 - 25; **$12,5 - 25;** $10 - 20; **per unit**
   q. **Activity:** Fair; Fair; Fair

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. Settlements 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 shunned by lenders and may be classed as "hazardous."

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