

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.

1. AREA CHARACTERISTICS:

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

2. INHABITANTS:

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

3. BUILDINGS:

	PREDOMINATING	100%	OTHER TYPE	%	OTHER TYPE	%
a. Type	<u>Very large sgls</u>					
b. Construction	<u>Brick, stone & frame</u>					
c. Average Age	<u>10</u> Years					
d. Repair	<u>Excellent</u>					
e. Occupancy	<u>100</u> %					
f. Home ownership	<u>100</u> %					
g. Constructed past yr.	<u>5</u>					
h. 1929 Price range	\$ <u>25M - 500M</u>	<u>100%</u>	\$	<u>100%</u>	\$	<u>100%</u>
i. 1938 Price range	\$ <u>No Sales</u>	<u>-</u> %	\$	<u>-</u> %	\$	<u>-</u> %
j. 1937 Price range	\$ <u>No Sales</u>	<u>-</u> %	\$	<u>-</u> %	\$	<u>-</u> %
k. Sales demand	\$ <u>-</u>		\$		\$	
l. Activity	<u>Land only</u>					
m. 1929 Rent range	\$ <u>Never A</u>	<u>100%</u>	\$	<u>100%</u>	\$	<u>100%</u>
n. Rent range	\$ <u>Rental</u>	<u>-</u> %	\$	<u>-</u> %	\$	<u>-</u> %
o. Rent range	\$ <u>Area</u>	<u>-</u> %	\$	<u>-</u> %	\$	<u>-</u> %
p. Rental demand	\$ <u>None</u>		\$		\$	
q. Activity	<u>None</u>					

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

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

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

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.

1. AREA CHARACTERISTICS:

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

2. INHABITANTS:

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

3. BUILDINGS:

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

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

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

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.

1. AREA CHARACTERISTICS:
 - a. Description of Terrain. Generally flat land.
 - b. Favorable Influences. Attractiveness and convenience of location.
 - c. Detrimental Influences. None.
 - d. Percentage of land improved 70%; e. Trend of desirability next 10-15 yrs. Upward
2. INHABITANTS: Minor executives and professionals
 - 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; ~~decreasing~~; ~~static~~
3. BUILDINGS:

	PREDOMINATING	100%	OTHER TYPE	%	OTHER TYPE	%
a. Type	<u>8/9 rm sgl's</u>					
b. Construction	<u>Brick & frame</u>					
c. Average Age	<u>10</u> Years					
d. Repair	<u>Excellent</u>					
e. Occupancy	<u>100</u> %					
f. Home ownership	<u>100</u> %					
g. Constructed past yr.	<u>60</u>					
h. 1929 Price range	\$ <u>18M - 45M</u>	<u>100%</u>	\$	<u>100%</u>	\$	<u>100%</u>
i. <u>1935</u> Price range	\$ <u>11M - 25M</u>	<u>60%</u>	\$	<u> %</u>	\$	<u> %</u>
j. <u>1937</u> Price range	\$ <u>13M - 27.5M</u>	<u>70%</u>	\$	<u> %</u>	\$	<u> %</u>
k. Sales demand	\$ <u>13M - 18M</u>		\$		\$	
l. Activity	<u>Good</u>					
m. 1929 Rent range	\$ <u>Not A</u>	<u>100%</u>	\$	<u>100%</u>	\$	<u>100%</u>
n. Rent range	\$ <u>Rental</u>	<u>-</u> %	\$	<u> %</u>	\$	<u> %</u>
o. Rent range	\$ <u>Area</u>	<u>-</u> %	\$	<u> %</u>	\$	<u> %</u>
p. Rental demand	\$ <u>-</u>		\$		\$	
q. Activity	<u>None</u>					
4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Ample; b. Home building Ample
5. CLARIFYING REMARKS: A more recent development, largely of a speculative nature, to provide most desirable homes in the upper-middle brackets. Design is varied but altogether pleasing. Plots are not large but well laid out and well maintained. Pride of ownership is everywhere evident. Lenders look with particular favor on this area.
6. NAME AND LOCATION WEST HARTFORD, CONN. SECURITY GRADE FIRST AREA NO. A-3

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.

1. AREA CHARACTERISTICS:

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

2. INHABITANTS:

- a. Occupation 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 rapidly; decreasing; xstatic

3. BUILDINGS:

	PREDOMINATING	100%	OTHER TYPE	%	OTHER TYPE	%
a. Type	<u>Large singles</u>					
b. Construction	<u>Brick, frame & stone</u>					
c. Average Age	<u>10</u> Years					
d. Repair	<u>Excellent</u>					
e. Occupancy	<u>100</u> %					
f. Home ownership	<u>100</u> %					
g. Constructed past yr.	<u>50</u>					
h. 1929 Price range	\$ <u>25M - 100M</u>	<u>100%</u>	\$	<u>100%</u>	\$	<u>100%</u>
i. 1935 Price range	\$ <u>15M - 50M</u>	<u>55%</u>	\$	<u>%</u>	\$	<u>%</u>
j. 1937 Price range	\$ <u>18M - 60M</u>	<u>65%</u>	\$	<u>%</u>	\$	<u>%</u>
k. Sales demand	\$ <u>18M - 30M</u>		\$		\$	
l. Activity	<u>Good</u>					
m. 1929 Rent range	\$ <u>Never A</u>	<u>100%</u>	\$	<u>100%</u>	\$	<u>100%</u>
n. Rent range	\$ <u>Rental</u>	<u>- %</u>	\$	<u>%</u>	\$	<u>%</u>
o. Rent range	\$ <u>Area</u>	<u>- %</u>	\$	<u>%</u>	\$	<u>%</u>
p. Rental demand	\$		\$		\$	
q. Activity	<u>None</u>					

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

5. CLARIFYING REMARKS:

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

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

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.

1. AREA CHARACTERISTICS:

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

2. INHABITANTS:

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

3. BUILDINGS:

	<u>PREDOMINATING</u> _____%	<u>OTHER TYPE</u> _____%	<u>OTHER TYPE</u> _____%
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%
i. Price range	\$ _____ %	\$ _____ %	\$ _____ %
j. Price range	\$ _____ %	\$ _____ %	\$ _____ %
k. Sales demand	\$ _____	\$ _____	\$ _____
l. Activity	_____	_____	_____
m. 1929 Rent range	\$ _____ 100%	\$ _____ 100%	\$ _____ 100%
n. Rent range	\$ _____ %	\$ _____ %	\$ _____ %
o. Rent range	\$ _____ %	\$ _____ %	\$ _____ %
p. Rental demand	\$ _____	\$ _____	\$ _____
q. Activity	_____	_____	_____

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

5. CLARIFYING REMARKS: This is a sparsely settled area still largely composed of farms. In recent years, there has been a tendency to purchase older homes and completely renovate and modernize them. This has led 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.

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.

1. AREA CHARACTERISTICS:

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

2. INHABITANTS:

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

3. BUILDINGS:

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

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

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

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

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Generally wooded land rising quite sharply from the river and with pleasing outlook.
- b. Favorable Influences. Accessibility as well as attractiveness of location and its improvements.
- c. Detrimental Influences. None.
- d. Percentage of land improved 75%; e. Trend of desirability next 10-15 yrs. Stable

2. INHABITANTS:

- a. Occupation 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~~; ~~static~~

3. BUILDINGS:

	PREDOMINATING	100%	OTHER TYPE	%	OTHER TYPE	%
a. Type	<u>Large singles</u>					
b. Construction	<u>Brick, stone & frame</u>					
c. Average Age	<u>15</u> Years					
d. Repair	<u>Excellent</u>					
e. Occupancy	<u>100</u> %					
f. Home ownership	<u>100</u> %					
g. Constructed past yr.	<u>5</u>					
h. 1929 Price range	\$ <u>25M - 100M</u>	<u>100%</u>	\$	<u>100%</u>	\$	<u>100%</u>
i. <u>93</u> Price range	\$ <u>15M - 50M</u>	<u>55%</u>	\$	<u>%</u>	\$	<u>%</u>
j. <u>93</u> Price range	\$ <u>18M - 60M</u>	<u>65%</u>	\$	<u>%</u>	\$	<u>%</u>
k. Sales demand	\$ <u>18M - 30M</u>		\$		\$	
l. Activity	<u>Good</u>					
m. 1929 Rent range	\$ <u>Never A</u>	<u>100%</u>	\$	<u>100%</u>	\$	<u>100%</u>
n. Rent range	\$ <u>Rental</u>	<u>-%</u>	\$	<u>%</u>	\$	<u>%</u>
o. Rent range	\$ <u>Area</u>	<u>-%</u>	\$	<u>%</u>	\$	<u>%</u>
p. Rental demand	\$ <u>-</u>		\$		\$	
q. Activity	<u>None</u>					

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

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

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.

1. AREA CHARACTERISTICS:

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

2. INHABITANTS: Minor executives

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

3. BUILDINGS:

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

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.

1. AREA CHARACTERISTICS:

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

2. INHABITANTS:

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

3. BUILDINGS:

	PREDOMINATING	90 %	OTHER TYPE	10 %	OTHER TYPE	%
a. Type	<u>6/7 rm sgl</u>		<u>2 family</u>			
b. Construction	<u>Frame & stucco</u>		<u>Frame</u>			
c. Average Age	<u>10</u> Years		<u>10</u> Years			
d. Repair	<u>Excellent</u>		<u>Good</u>			
e. Occupancy	<u>100</u> %		<u>99</u> %			
f. Home ownership	<u>95</u> %		<u>95</u> %			
g. Constructed past yr.	<u>60</u>		<u>2</u>			
h. 1929 Price range	\$ <u>10M - 20M</u>	<u>100</u> %	\$ <u>14M - 18M</u>	<u>100</u> %	\$	<u>100</u> %
i. 1935 Price range	\$ <u>8.5M - 14M</u>	<u>80</u> %	\$ <u>10M - 12M</u>	<u>70</u> %	\$	<u></u> %
j. 1937 Price range	\$ <u>9M - 16M</u>	<u>85</u> %	\$ <u>10M - 12M</u>	<u>70</u> %	\$	<u></u> %
k. Sales demand	\$ <u>9M - 12M</u>		\$ <u>10M - 12M</u>		\$	
l. Activity	<u>Good</u>		<u>Poor</u>			
m. 1929 Rent range	\$ <u>All owned</u>	<u>100</u> %	\$ <u>55 - 75 *</u>	<u>100</u> %	\$	<u>100</u> %
n. 1935 Rent range	\$ <u>55 - 75</u>	<u>-</u> %	\$ <u>50 - 60 *</u>	<u>85</u> %	\$	<u></u> %
o. 1937 Rent range	\$ <u>60 - 80</u>	<u>-</u> %	\$ <u>52 - 65 *</u>	<u>90</u> %	\$	<u></u> %
p. Rental demand	\$ <u>60 - 75</u>		\$ <u>52 - 60 *</u>		\$	
q. Activity	<u>Good</u>		<u>Good</u>			

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

5. CLARIFYING REMARKS: A newer and, for the most part, speculative development which still continues at a fairly rapid pace. Dwellings are of modest size located upon small plots which are well cared for. Some of the new construction is of exceptionally attractive design. A favorite section among lenders it is, nevertheless, reported that some of the new development is overpriced and some "jerry" built. As a whole, the area rates a high "Blue".

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Slightly rolling land.
- b. Favorable Influences. Attractive location and convenient to several, small, local shopping centers.
- c. Detrimental Influences. None.
- d. Percentage of land improved 90%; e. Trend of desirability next 10-15 yrs. Stable

2. INHABITANTS:

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

3. BUILDINGS:

	PREDOMINATING	50%	OTHER TYPE	50%	OTHER TYPE	%
a. Type	<u>6/15 rm sgls</u>		<u>2 family</u>			
b. Construction	<u>Frame & stucco</u>		<u>Frame</u>			
c. Average Age	<u>15</u> Years		<u>15</u> Years			
d. Repair	<u>Good</u>		<u>Good</u>			
e. Occupancy	<u>100</u> %		<u>99</u> %			
f. Home ownership	<u>95</u> %		<u>90</u> %			
g. Constructed past yr.	<u>25</u>		<u>0</u>			
h. 1929 Price range	\$ <u>10M - 30M</u>	<u>100%</u>	\$ <u>16M - 20M</u>	<u>100%</u>	\$	<u>100%</u>
i. 1935 Price range	\$ <u>7.5M - 20M</u>	<u>70%</u>	\$ <u>10M - 12M</u>	<u>65%</u>	\$	<u>%</u>
j. 1937 Price range	\$ <u>8M - 22M</u>	<u>75%</u>	\$ <u>10M - 12M</u>	<u>65%</u>	\$	<u>%</u>
k. Sales demand	\$ <u>8M - 12M</u>		\$ <u>10M - 11M</u>		\$	
l. Activity	<u>Fair</u>		<u>Poor</u>			
m. 1929 Rent range	\$ <u>All owned</u>	<u>100%</u>	\$ <u>60 - 80 *</u>	<u>100%</u>	\$	<u>100%</u>
n. 1935 Rent range	\$ <u>50 - 125</u>	<u>- %</u>	\$ <u>50 - 60 *</u>	<u>80%</u>	\$	<u>%</u>
o. 1937 Rent range	\$ <u>55 - 125</u>	<u>- %</u>	\$ <u>52 - 65 *</u>	<u>85%</u>	\$	<u>%</u>
p. Rental demand	\$ <u>60 - 80</u>		\$ <u>52 - 60 *</u>		\$	
q. Activity	<u>Good</u>		<u>Good</u>			

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

5. CLARIFYING REMARKS: A slightly older section which has slowed up somewhat in its development but still retains its desirability. Architecture is substantially similar and not as attractive as in the newer areas. Plots are fairly small giving the air of some congestion. Pride of ownership is generally evident. Lenders look upon this as a sound mortgage section.

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.

1. AREA CHARACTERISTICS:

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

2. INHABITANTS:

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

3. BUILDINGS:

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

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

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

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.

1. AREA CHARACTERISTICS:

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

2. INHABITANTS:

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

3. BUILDINGS:

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

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

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

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.

1. AREA CHARACTERISTICS:

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

2. INHABITANTS: Shop keepers and

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

3. BUILDINGS:

	PREDOMINATING	80 %	OTHER TYPE	20 %	OTHER TYPE	%
a. Type	<u>2 family</u>		<u>6/7 rm sgls</u>			
b. Construction	<u>Frame</u>		<u>Frame, few brick</u>			
c. Average Age	<u>15</u> Years		<u>10</u> Years			
d. Repair	<u>Good</u>		<u>Good</u>			
e. Occupancy	<u>98</u> %		<u>98</u> %			
f. Home ownership	<u>85</u> %		<u>90</u> %			
g. Constructed past yr.	<u>0</u>		<u>6</u>			
h. 1929 Price range	\$ <u>10M - 16M</u>	<u>100</u> %	\$ <u>7.5M - 15M</u>	<u>100</u> %	\$	<u>100</u> %
i. 1935 Price range	\$ <u>7.5M - 12M</u>	<u>75</u> %	\$ <u>5.5M - 10M</u>	<u>70</u> %	\$	<u></u> %
j. 1937 Price range	\$ <u>7.5M - 12M</u>	<u>75</u> %	\$ <u>6M - 12M</u>	<u>80</u> %	\$	<u></u> %
k. Sales demand	\$ <u>7.5M - 10M</u>		\$ <u>6M - 10M</u>		\$	
l. Activity	<u>Poor</u>		<u>Fair</u>			
m. 1929 Rent range	\$ <u>45 - 60 *</u>	<u>100</u> %	\$ <u>All owned</u>	<u>100</u> %	\$	<u>100</u> %
n. 1935 Rent range	\$ <u>35 - 45 *</u>	<u>80</u> %	\$ <u>40 - 75</u>	<u>-</u> %	\$	<u></u> %
o. 1937 Rent range	\$ <u>40 - 50 *</u>	<u>85</u> %	\$ <u>45 - 80</u>	<u>-</u> %	\$	<u></u> %
p. Rental demand	\$ <u>40 - 50 *</u>		\$ <u>45 - 75</u>		\$	
q. Activity	<u>Good</u>		<u>Good</u>			

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

5. CLARIFYING REMARKS: A somewhat newer section which extends into the Town of Bloomfield. It is largely given over to the Hebrew race although the better class Italiana 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".

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.

1. AREA CHARACTERISTICS:

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

2. INHABITANTS:

- 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 ; decreasing ; static

3. BUILDINGS:

	PREDOMINATING	100%	OTHER TYPE	%	OTHER TYPE	%
a. Type	<u>6/7 rm sgls</u>					
b. Construction	<u>Frame & stucco</u>					
c. Average Age	<u>12</u> Years					
d. Repair	<u>Good</u>					
e. Occupancy	<u>100</u> %					
f. Home ownership	<u>98</u> %					
g. Constructed past yr.	<u>2</u>					
h. 1929 Price range	\$ <u>10M - 17M</u>	<u>100</u> %	\$	<u>100</u> %	\$	<u>100</u> %
i. <u>1935</u> Price range	\$ <u>6M - 10M</u>	<u>60</u> %	\$	<u> </u> %	\$	<u> </u> %
j. <u>1937</u> Price range	\$ <u>6M - 10M</u>	<u>60</u> %	\$	<u> </u> %	\$	<u> </u> %
k. Sales demand	\$ <u>6M - 8M</u>		\$		\$	
l. Activity	<u>Fair</u>					
m. 1929 Rent range	\$ <u>40 - 75</u>	<u>100</u> %	\$	<u>100</u> %	\$	<u>100</u> %
n. <u>1935</u> Rent range	\$ <u>32½ - 50</u>	<u>80</u> %	\$	<u> </u> %	\$	<u> </u> %
o. <u>1937</u> Rent range	\$ <u>35 - 65</u>	<u>85</u> %	\$	<u> </u> %	\$	<u> </u> %
p. Rental demand	\$ <u>35 - 55</u>		\$		\$	
q. Activity	<u>Good</u>					

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

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

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

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.

1. AREA CHARACTERISTICS:

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

2. INHABITANTS:

- a. Occupation White collar; b. Estimated annual family income \$ 1,500 & up
- c. Foreign-born families 0%; - predominating; d. Negro No; 0%
- e. Infiltration of None; f. Relief families None
- g. Population is increasingx; decreasingx; static _____

3. BUILDINGS:

	PREDOMINATING	<u>100</u> %	OTHER TYPE	_____ %	OTHER TYPE	_____ %
a. Type	<u>5/9 rm sgls</u>					
b. Construction	<u>Frame</u>					
c. Average Age	<u>15</u> Years					
d. Repair	<u>Fair</u>					
e. Occupancy	<u>100</u> %					
f. Home ownership	<u>90</u> %					
g. Constructed past yr.	<u>5</u>					
h. 1929 Price range	\$ <u>7M - 25M</u>	<u>100</u> %	\$ _____	<u>100</u> %	\$ _____	<u>100</u> %
i. 1935 Price range	\$ <u>5M - 12M</u>	<u>60</u> %	\$ _____	_____ %	\$ _____	_____ %
j. 1937 Price range	\$ <u>5M - 12M</u>	<u>60</u> %	\$ _____	_____ %	\$ _____	_____ %
k. Sales demand	\$ <u>-</u>		\$ _____		\$ _____	
l. Activity	<u>Land only</u>					
m. 1929 Rent range	\$ <u>All owned</u>	<u>100</u> %	\$ _____	<u>100</u> %	\$ _____	<u>100</u> %
n. 1935 Rent range	\$ <u>30 - 75</u>	<u>-</u> %	\$ _____	_____ %	\$ _____	_____ %
o. 1937 Rent range	\$ <u>35 - 75</u>	<u>-</u> %	\$ _____	_____ %	\$ _____	_____ %
p. Rental demand	\$ <u>35 - 50</u>		\$ _____		\$ _____	
q. Activity	<u>Poor</u>					

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

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

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

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Rolling land which is wooded in parts.
- b. Favorable Influences. Convenient to places of employment.
- c. Detrimental Influences. Cheapness of construction and character of development.
- d. Percentage of land improved 60 %; e. Trend of desirability next 10-15 yrs. Stable

2. INHABITANTS:

- a. Occupation Skilled factory workers & clerks; b. Estimated annual family income \$ 1,800
- c. Foreign-born families 15 %; Mixed predominating; d. Negro No ; 0 %
- e. Infiltration of Mixed foreign; f. Relief families Almost none
- g. Population is increasing slowly; decreasing; static

3. BUILDINGS:

	PREDOMINATING	50 %	OTHER TYPE	30 %	OTHER TYPE	20 %
a. Type	<u>5/6 rm sgl's</u>		<u>2 family</u>		<u>3 family</u>	
b. Construction	<u>Frame</u>		<u>Frame</u>		<u>Frame</u>	
c. Average Age	<u>10</u> Years		<u>10</u> Years		<u>12</u> Years	
d. Repair	<u>Fair</u>		<u>Fair</u>		<u>Fair</u>	
e. Occupancy	<u>99</u> %		<u>98</u> %		<u>98</u> %	
f. Home ownership	<u>90</u> %		<u>85</u> %		<u>80</u> %	
g. Constructed past yr.	<u>25</u>		<u>0</u>		<u>0</u>	
h. 1929 Price range	<u>\$ 5M - 10M</u>	<u>100%</u>	<u>\$ 10,5M - 15M</u>	<u>100%</u>	<u>\$ 12M - 16M</u>	<u>100%</u>
i. 1935 Price range	<u>\$ 5M - 7,5M</u>	<u>75 %</u>	<u>\$ 7,5M - 10,5M</u>	<u>70 %</u>	<u>\$ 8,5M - 11M</u>	<u>70 %</u>
j. 1937 Price range	<u>\$ 5,5M - 8,5M</u>	<u>85 %</u>	<u>\$ 7,5M - 10,5M</u>	<u>70 %</u>	<u>\$ 8,5M - 11M</u>	<u>70 %</u>
k. Sales demand	<u>\$ 5,5M - 7M</u>		<u>\$ Sacrifice</u>		<u>\$ -</u>	
l. Activity	<u>Good</u>		<u>Almost none</u>		<u>None</u>	
m. 1929 Rent range	<u>\$ 45 - 75</u>	<u>100%</u>	<u>\$ 40 - 65 *</u>	<u>100%</u>	<u>\$ 30 - 50 *</u>	<u>100%</u>
n. 1935 Rent range	<u>\$ 35 - 60</u>	<u>80 %</u>	<u>\$ 30 - 45 *</u>	<u>70 %</u>	<u>\$ 20 - 35 *</u>	<u>70 %</u>
o. 1937 Rent range	<u>\$ 40 - 65</u>	<u>90 %</u>	<u>\$ 35 - 50 *</u>	<u>80 %</u>	<u>\$ 25 - 40 *</u>	<u>80 %</u>
p. Rental demand	<u>\$ 50 - 60</u>		<u>\$ 35 - 45 *</u>	<u>*per unit</u>	<u>\$ 25 - 35 *</u>	<u>*per unit</u>
q. Activity	<u>Good</u>		<u>Good</u>		<u>Good</u>	

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

5. CLARIFYING REMARKS: A newer section confined to workingmen's homes. Architecture of dwellings is neither varied nor overly pleasing. Plots are small but not so much so as to give the impression of congestion. This is a favorite with the lenders because of stability of income of owners and ready saleability or rentability of properties. The entire northern portion rates a high "Yellow". In the southern portion there are some scattered plants and, while generally similar, rates a low "Yellow".

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Flat land.
- b. Favorable Influences. Convenience to center of Hartford and places of employment.
- c. Detrimental Influences. Age and obsolescence of buildings.
- d. Percentage of land improved 90%; e. Trend of desirability next 10-15 yrs. Slowly down

2. INHABITANTS:

- a. Occupation White collar; b. Estimated annual family income \$ 1,800 & up
- c. Foreign-born families 0%; - predominating; d. Negro No; 0%
- e. Infiltration of None; f. Relief families None
- g. Population is increasing; decreasing; static _____

3. BUILDINGS:

	PREDOMINATING	60 %	OTHER TYPE	30 %	OTHER TYPE	10 %
a. Type	<u>6/8 rm sgl</u>		<u>2 family</u>		<u>3 family</u>	
b. Construction	<u>Frame & brick</u>		<u>Frame</u>		<u>Frame & brick</u>	
c. Average Age	<u>25</u> Years		<u>25</u> Years		<u>25</u> Years	
d. Repair	<u>Fair</u>		<u>Fair</u>		<u>Fair</u>	
e. Occupancy	<u>99</u> %		<u>98</u> %		<u>98</u> %	
f. Home ownership	<u>95</u> %		<u>90</u> %		<u>80</u> %	
g. Constructed past yr.	<u>5</u>		<u>0</u>		<u>0</u>	
h. 1929 Price range	\$ <u>10M - 15M</u>	<u>100%</u>	\$ <u>12M - 16M</u>	<u>100%</u>	\$ <u>14M - 17M</u>	<u>100%</u>
i. 1935 Price range	\$ <u>7M - 11M</u>	<u>70%</u>	\$ <u>9M - 12M</u>	<u>75%</u>	\$ <u>9M - 12M</u>	<u>70%</u>
j. 1937 Price range	\$ <u>7.5M - 12M</u>	<u>75%</u>	\$ <u>9M - 12M</u>	<u>75%</u>	\$ <u>9M - 12M</u>	<u>70%</u>
k. Sales demand	\$ <u>7.5M - 10M</u>		\$ <u>Sacrifice</u>		\$ <u>-</u>	
l. Activity	<u>Fair</u>		<u>Almost none</u>		<u>None</u>	
m. 1929 Rent range	\$ <u>75 - 110</u>	<u>100%</u>	\$ <u>50 - 60 *</u>	<u>100%</u>	\$ <u>35 - 45 *</u>	<u>100%</u>
n. 1935 Rent range	\$ <u>60 - 85</u>	<u>80%</u>	\$ <u>40 - 50 *</u>	<u>80%</u>	\$ <u>25 - 35 *</u>	<u>75%</u>
o. 1937 Rent range	\$ <u>65 - 90</u>	<u>85%</u>	\$ <u>45 - 55 *</u>	<u>90%</u>	\$ <u>30 - 40 *</u>	<u>85%</u>
p. Rental demand	\$ <u>65 - 75</u>		\$ <u>45 - 50 *</u>	<u>*per unit</u>	\$ <u>30 - 35 *</u>	<u>*per unit</u>
q. Activity	<u>Good</u>		<u>Good</u>		<u>Good</u>	

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

5. CLARIFYING REMARKS: The continuation of an older and quite congested residential section of Hartford. With an indicated trend to apartments, there is a decline in desirability from a private house standpoint and lenders exercise care in any lending operations.

6. NAME AND LOCATION WEST HARTFORD, CONN. SECURITY GRADE THIRD AREA NO. C-3

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.

1. AREA CHARACTERISTICS:

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

2. INHABITANTS:

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

3. BUILDINGS:

	PREDOMINATING	100 %	OTHER TYPE	_____ %	OTHER TYPE	_____ %
a. Type	<u>6/8 rm. sgls</u>					
b. Construction	<u>Frame</u>					
c. Average Age	<u>15</u> Years					
d. Repair	<u>Fair</u>					
e. Occupancy	<u>98</u> %					
f. Home ownership	<u>90</u> %					
g. Constructed past yr.	<u>5</u>					
h. 1929 Price range	<u>\$8.5M - 12.5M</u>	<u>100%</u>	\$ _____	<u>100%</u>	\$ _____	<u>100%</u>
i. 1935 Price range	<u>\$ 6M - 8.5M</u>	<u>70%</u>	\$ _____	_____ %	\$ _____	_____ %
j. 1937 Price range	<u>\$6.5M - 9M</u>	<u>75%</u>	\$ _____	_____ %	\$ _____	_____ %
k. Sales demand	<u>\$ 6.5M - 8M</u>		\$ _____		\$ _____	
l. Activity	<u>Poor</u>					
m. 1929 Rent range	<u>\$ 50 - 70</u>	<u>100%</u>	\$ _____	<u>100%</u>	\$ _____	<u>100%</u>
n. 1935 Rent range	<u>\$ 35 - 55</u>	<u>80</u> %	\$ _____	_____ %	\$ _____	_____ %
o. 1937 Rent range	<u>\$ 40 - 60</u>	<u>85</u> %	\$ _____	_____ %	\$ _____	_____ %
p. Rental demand	<u>\$ 40 - 50</u>		\$ _____		\$ _____	
q. Activity	<u>Good</u>					

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

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

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

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.

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 ; ~~decreasing~~ ; static -

3. BUILDINGS:

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

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

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

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.

1. AREA CHARACTERISTICS:

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

2. INHABITANTS:

- a. Occupation White collar; b. Estimated annual family income \$ 1,500 & up
- c. Foreign-born families 0 %; - predominating; d. Negro No; 0 %
- e. Infiltration of None; f. Relief families None
- g. Population is increasing; decreasing; static -

3. BUILDINGS:

	PREDOMINATING <u>60 %</u>	OTHER TYPE <u>25 %</u>	OTHER TYPE <u>15 %</u>
a. Type	<u>2 family</u>	<u>3 family</u>	<u>8/14 rm sgl's</u>
b. Construction	<u>Brick & frame</u>	<u>Brick</u>	<u>Brick & frame</u>
c. Average Age	<u>35</u> Years	<u>35</u> Years	<u>35</u> Years
d. Repair	<u>Fair</u>	<u>Fair</u>	<u>Fair</u>
e. Occupancy	<u>96 %</u>	<u>94 %</u>	<u>98 %</u>
f. Home ownership	<u>85 %</u>	<u>95 %</u>	<u>90 %</u>
g. Constructed past yr.	<u>0</u>	<u>0</u>	<u>0</u>
h. 1929 Price range	\$ <u>10M - 14M</u> <u>100 %</u>	\$ <u>11M - 14M</u> <u>100 %</u>	\$ <u>10M - 40M</u> <u>100 %</u>
i. 1935 Price range	\$ <u>7M - 10M</u> <u>70 %</u>	\$ <u>8M - 10M</u> <u>70 %</u>	\$ <u>7.5M - 27M</u> <u>75 %</u>
j. 1937 Price range	\$ <u>7M - 10M</u> <u>70 %</u>	\$ <u>8M - 10M</u> <u>70 %</u>	\$ <u>7.5M - 27M</u> <u>75 %</u>
k. Sales demand	\$ <u>Sacrifice</u>	\$ <u>Sacrifice</u>	\$ <u>7.5M - 12M</u>
l. Activity	<u>Almost none</u>	<u>Almost none</u>	<u>Poor</u>
m. 1929 Rent range	\$ <u>32 - 50 *</u> <u>100 %</u>	\$ <u>30 - 45 *</u> <u>100 %</u>	\$ <u>75 - 125</u> <u>100 %</u>
n. 1935 Rent range	\$ <u>25 - 40 *</u> <u>80 %</u>	\$ <u>22½ - 35 *</u> <u>75 %</u>	\$ <u>60 - 90</u> <u>80 %</u>
o. 1937 Rent range	\$ <u>30 - 45 *</u> <u>90 %</u>	\$ <u>25 - 40 *</u> <u>85 %</u>	\$ <u>65 - 100</u> <u>85 %</u>
	\$ <u>30 - 40 *</u> <u>per unit</u>	\$ <u>25 - 35 *</u> <u>per unit</u>	\$ <u>65 - 75</u> <u>per unit</u>
	\$ <u>Good</u> <u>100 %</u>	\$ <u>Good</u> <u>100 %</u>	\$ <u>Fair</u> <u>100 %</u>
		<u>Limited</u>	<u>Limited</u>

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

6. 1. Constructed past HARTFORD, CONN. THIRD C-6
 Home ownership
 Occupancy

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.

1. AREA CHARACTERISTICS:

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

2. INHABITANTS:

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

3. BUILDINGS:

	PREDOMINATING <u>40%</u>	OTHER TYPE <u>30%</u>	OTHER TYPE <u>20%</u>
a. Type	<u>2 family</u>	<u>3 family</u>	<u>6/8 rm sgl's</u>
b. Construction	<u>Frame</u>	<u>Brick & frame</u>	<u>Brick & frame</u>
c. Average Age	<u>30</u> Years	<u>30</u> Years	<u>30</u> Years
d. Repair	<u>Fair</u>	<u>Fair</u>	<u>Fair</u>
e. Occupancy	<u>96</u> %	<u>94</u> %	<u>98</u> %
f. Home ownership	<u>85</u> %	<u>85</u> %	<u>90</u> %
g. Constructed past yr.	<u>0</u>	<u>0</u>	<u>10</u>
h. 1929 Price range	\$ <u>10M - 18M</u> <u>100%</u>	\$ <u>10.5M - 17M</u> <u>100%</u>	\$ <u>6.5M - 20M</u> <u>100%</u>
i. 1935 Price range	\$ <u>7M - 12M</u> <u>70%</u>	\$ <u>7.5M - 11.5M</u> <u>70%</u>	\$ <u>4.5M - 15M</u> <u>70%</u>
j. 1937 Price range	\$ <u>7M - 12M</u> <u>70%</u>	\$ <u>7.5M - 11.5M</u> <u>70%</u>	\$ <u>5M - 15M</u> <u>72%</u>
k. Sales demand	\$ <u>Sacrifice</u>	\$ <u>Sacrifice</u>	\$ <u>5M - 7.5M</u>
l. Activity	<u>Almost none</u>	<u>Almost none</u>	<u>Poor</u>
m. 1929 Rent range	\$ <u>35 - 65 *</u> <u>100%</u>	\$ <u>30 - 50 *</u> <u>100%</u>	\$ <u>40 - 100</u> <u>100%</u>
n. 1935 Rent range	\$ <u>22½ - 45 *</u> <u>70%</u>	\$ <u>20 - 35 *</u> <u>70%</u>	\$ <u>30 - 75</u> <u>75%</u>
o. 1937 Rent range	\$ <u>27½ - 50 *</u> <u>80%</u>	\$ <u>25 - 40 *</u> <u>80%</u>	\$ <u>35 - 80</u> <u>85%</u>
p. Rental demand	\$ <u>27½ - 40 *</u> <u>*per unit</u>	\$ <u>25 - 35 *</u> <u>*per unit</u>	\$ <u>35 - 60</u>
q. Activity	<u>Good</u>	<u>Good</u>	<u>Fair</u>

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

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

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Slightly rolling land.
- b. Favorable Influences. 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 100%; e. Trend of desirability next 10-15 yrs. Slowly down

2. INHABITANTS:

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

3. BUILDINGS:

	PREDOMINATING	45%	OTHER TYPE	25%	OTHER TYPE	20%
a. Type	<u>3 family</u>		<u>2 family</u>		<u>7/10 rm sgl's</u>	
b. Construction	<u>Brick & frame</u>		<u>Frame</u>		<u>Frame & brick</u>	
c. Average Age	<u>35</u> Years		<u>35</u> Years		<u>35</u> Years	
d. Repair	<u>Fair</u>		<u>Fair</u>		<u>Fair</u>	
e. Occupancy	<u>95</u> %		<u>97</u> %		<u>98</u> %	
f. Home ownership	<u>75</u> %		<u>85</u> %		<u>90</u> %	
g. Constructed past yr.	<u>0</u>		<u>0</u>		<u>0</u>	
h. 1929 Price range	\$ <u>12M - 18M</u>	<u>100%</u>	\$ <u>9M - 15M</u>	<u>100%</u>	\$ <u>8M - 22M</u>	<u>100%</u>
i. 1935 Price range	\$ <u>8.5M - 12M</u>	<u>67%</u>	\$ <u>6M - 10M</u>	<u>67%</u>	\$ <u>5.5M - 15M</u>	<u>70%</u>
j. 1937 Price range	\$ <u>8.5M - 12M</u>	<u>67%</u>	\$ <u>6M - 10M</u>	<u>67%</u>	\$ <u>6M - 15M</u>	<u>72%</u>
k. Sales demand	\$ <u>Sacrifice</u>		\$ <u>Sacrifice</u>		\$ <u>6M - 9M</u>	
l. Activity	<u>Almost none</u>		<u>Almost none</u>		<u>Poor</u>	
m. 1929 Rent range	\$ <u>27¹/₂ - 50 *</u>	<u>100%</u>	\$ <u>30 - 55 *</u>	<u>100%</u>	\$ <u>50 - 125</u>	<u>100%</u>
n. 1935 Rent range	\$ <u>20 - 35 *</u>	<u>75%</u>	\$ <u>22 - 40 *</u>	<u>75%</u>	\$ <u>35 - 90</u>	<u>70%</u>
o. 1937 Rent range	\$ <u>22 - 40 *</u>	<u>80%</u>	\$ <u>25 - 45 *</u>	<u>80%</u>	\$ <u>40 - 100</u>	<u>80%</u>
p. Rental demand	\$ <u>22 - 30 *</u>		\$ <u>25 - 30 *</u>		\$ <u>40 - 50</u>	
q. Activity	<u>Good</u>		<u>Good</u>		<u>Good</u>	

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

5. CLARIFYING REMARKS: A very old and congested portion of the city in which dwellings include all from singles to multi-family. A number of the large, old, one-family homes have been converted into small flats and rooming houses. Many of the 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

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.

1. AREA CHARACTERISTICS:
- a. Description of Terrain. Slightly rolling land.
 - b. Favorable Influences. Attractive to working men because of type of habitation.
 - c. Detrimental Influences. Character of improvement and neighborhood. In the southern portion, inaccessibility.
 - d. Percentage of land improved 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 %; Italians predominating; d. Negro Yes; 1 %
 - e. Infiltration of Lower grade; f. Relief families Quite a few
 - g. Population is increasing slowly; ~~decreasing~~; ~~static~~

3. BUILDINGS:

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

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

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

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.

1. AREA CHARACTERISTICS:

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

2. INHABITANTS:

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

3. BUILDINGS:

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

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

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

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.

1. AREA CHARACTERISTICS:
- a. Description of Terrain. Land slopes toward the river where it is subject to floods in time of high water.
 - b. Favorable Influences. Centralness of location.
 - c. Detrimental Influences. A slum area.
 - d. Percentage of land improved 95 %; e. Trend of desirability next 10-15 yrs. Downward

2. INHABITANTS:
- a. Occupation Laborers & domestics; b. Estimated annual family income \$ 1,000
 - c. Foreign-born families 34 %; Italians predominating; d. Negro Yes; 66 %
 - e. Infiltration of Same; f. Relief families Many
 - g. Population is increasing; decreasing; static

3. BUILDINGS:

	PREDOMINATING	40 %	OTHER TYPE	30 %	OTHER TYPE	20 %
a. Type	<u>2 family</u>		<u>3 family</u>		<u>5/8 rm sgl's</u>	
b. Construction	<u>Brick & frame</u>		<u>Brick</u>		<u>Frame</u>	
c. Average Age	<u>Up to 70</u> Years		<u>Up to 70</u> Years		<u>Up to 70</u> Years	
d. Repair	<u>Poor</u>		<u>Poor</u>		<u>Poor</u>	
e. Occupancy	<u>95</u> %		<u>95</u> %		<u>95</u> %	
f. Home ownership	<u>25</u> %		<u>25</u> %		<u>35</u> %	
g. Constructed past yr.	<u>0</u>		<u>0</u>		<u>0</u>	
h. 1929 Price range	<u>\$ 7.5M - 12M</u>	<u>100</u> %	<u>\$ 10M - 20M</u>	<u>100</u> %	<u>\$ 5M - 12M</u>	<u>100</u> %
i. 1935 Price range	<u>\$ 4M - 6M</u>	<u>50</u> %	<u>\$ 5M - 9.5M</u>	<u>50</u> %	<u>\$ 2.5M - 6M</u>	<u>50</u> %
j. 1937 Price range	<u>\$ 4M - 6M</u>	<u>50</u> %	<u>\$ 5M - 9.5M</u>	<u>50</u> %	<u>\$ 2.5M - 6M</u>	<u>50</u> %
k. Sales demand	<u>\$ -</u>		<u>\$ -</u>		<u>\$ -</u>	
l. Activity	<u>None</u>		<u>None</u>		<u>None</u>	
m. 1929 Rent range	<u>\$ 20 - 60 *</u>	<u>100</u> %	<u>\$ 20 - 60 *</u>	<u>100</u> %	<u>\$ 35 - 70</u>	<u>100</u> %
n. 1935 Rent range	<u>\$ 10 - 30 *</u>	<u>50</u> %	<u>\$ 10 - 30 *</u>	<u>50</u> %	<u>\$ 17 1/2 - 35</u>	<u>50</u> %
o. 1937 Rent range	<u>\$ 10 - 30 *</u>	<u>50</u> %	<u>\$ 10 - 30 *</u>	<u>50</u> %	<u>\$ 17 1/2 - 35</u>	<u>50</u> %
p. Rental demand	<u>\$ 10 - 25 *</u>		<u>\$ 10 - 25 *</u>		<u>\$ 17 1/2 - 30</u>	
	<u>*per unit</u>		<u>*per unit</u>			
q. Activity	<u>Poor</u>		<u>Poor</u>		<u>Fair</u>	

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase None; b. Home building None
5. CLARIFYING REMARKS: The city's oldest residential section which has gradually drifted into a slum area now mainly occupied by Negroes. It is a very congested neighborhood containing scattered plants and a variation in type of dwelling from small singles to multi-family with prices largely theoretical in view of the many tax and sacrifice sales. South of the railroad, are found combination stores and dwellings and this portion, as well as along the eastern boundary, is particularly subject to floods. There has been a sizeable amount of demolition on the part of institutional holders and they will no longer lend in this section.

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.

1. AREA CHARACTERISTICS:

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

2. INHABITANTS:

- a. Occupation Laborers; b. Estimated annual family income \$ 1,000
- c. Foreign-born families 100%; Polish & Italian predominating; d. Negro No; 0%
- e. Infiltration of Some; f. Relief families Quite a number
- g. Population is increasing; decreasing slowly; static

3. BUILDINGS:

	<u>PREDOMINATING</u> <u>20%</u>	<u>OTHER TYPE</u> <u>15%</u>	<u>OTHER TYPE</u> <u>10%</u>
a. Type	<u>2 Family</u>	<u>3 Family</u>	<u>5/6 rm sgls</u>
b. Construction	<u>Brick</u>	<u>Brick</u>	<u>Frame</u>
c. Average Age	<u>Up to 70 Years</u>	<u>Up to 70 Years</u>	<u>Up to 70 Years</u>
d. Repair	<u>Poor</u>	<u>Poor</u>	<u>Poor</u>
e. Occupancy	<u>97%</u>	<u>95%</u>	<u>98%</u>
f. Home ownership	<u>25%</u>	<u>25%</u>	<u>50%</u>
g. Constructed past yr.	<u>0</u>	<u>0</u>	<u>0</u>
h. 1929 Price range	<u>\$7.5M - 15M</u> <u>100%</u>	<u>\$10M - 16M</u> <u>100%</u>	<u>\$6M - 8M</u> <u>100%</u>
i. 1935 Price range	<u>\$4M - 7M</u> <u>50%</u>	<u>\$5M - 8M</u> <u>50%</u>	<u>\$3M - 4M</u> <u>50%</u>
j. 1937 Price range	<u>\$4M - 7M</u> <u>50%</u>	<u>\$5M - 8M</u> <u>50%</u>	<u>\$3M - 4M</u> <u>50%</u>
k. Sales demand	<u>\$ -</u>	<u>\$ -</u>	<u>\$3M - 4M</u>
l. Activity	<u>None</u>	<u>None</u>	<u>Poor</u>
m. 1929 Rent range	<u>\$25 - 60 *</u> <u>100%</u>	<u>\$25 - 60 *</u> <u>100%</u>	<u>\$40 - 60</u> <u>100%</u>
n. 1935 Rent range	<u>\$12½ - 30 *</u> <u>50%</u>	<u>\$12½ - 30 *</u> <u>50%</u>	<u>\$20 - 30</u> <u>50%</u>
o. 1937 Rent range	<u>\$12½ - 30 *</u> <u>50%</u>	<u>\$12½ - 30 *</u> <u>50%</u>	<u>\$20 - 30</u> <u>50%</u>
p. Rental demand	<u>\$12½ - 25 *</u> <u>*per unit</u>	<u>\$12½ - 25 *</u> <u>*per unit</u>	<u>\$20 - 30</u>
q. Activity	<u>Fair</u>	<u>Fair</u>	<u>Good</u>

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

5. CLARIFYING REMARKS:

An old and congested section of the city where both business and scattered factories are mixed in with every type of dwelling of which multi-family predominates. Notwithstanding that much of the area is subject to floods there has been a substantial amount of rehabilitation. The city has purchased the swampland south of 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 satisfactory.

6. NAME AND LOCATION HARTFORD, CONN. SECURITY GRADE FOURTH AREA NO. D-2

AREA DESCRIPTION - SECURITY MAP OF HARTFORD, CONN.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. In the west land is very low. In the east, it is flat and higher.
- b. Favorable Influences. None.
- c. Detrimental Influences. Subject to floods in west and smoke and dirt from railroads in the east.
- d. Percentage of land improved 70%; e. Trend of desirability next 10-15 yrs. Downward

2. INHABITANTS:

- a. Occupation Laborers; b. Estimated annual family income \$ 900.
- c. Foreign-born families 90%; Italians predominating; d. Negro No; 0%
- e. Infiltration of Same; f. Relief families Quite a number
- g. Population is increasing; decreasing; static

3. BUILDINGS:

	PREDOMINATING	45%	OTHER TYPE	45%	OTHER TYPE	10%
a. Type	<u>4/6 rm sgls</u>		<u>2 Family</u>		<u>3 Family</u>	
b. Construction	<u>Frame</u>		<u>Frame</u>		<u>Frame</u>	
c. Average Age	<u>Up to 40 Years</u>		<u>Up to 40 Years</u>		<u>Up to 40 Years</u>	
d. Repair	<u>Poor</u>		<u>Poor</u>		<u>Poor</u>	
e. Occupancy	<u>98%</u>		<u>96%</u>		<u>95%</u>	
f. Home ownership	<u>85%</u>		<u>80%</u>		<u>80%</u>	
g. Constructed past yr.	<u>0</u>		<u>0</u>		<u>0</u>	
h. 1929 Price range	<u>\$ 3M - 10M</u>	<u>100%</u>	<u>\$ 7M - 12M</u>	<u>100%</u>	<u>\$ 8M - 16M</u>	<u>100%</u>
i. 1935 Price range	<u>\$ 1.5M - 5M</u>	<u>50%</u>	<u>\$ 3.5M - 6M</u>	<u>50%</u>	<u>\$ 4M - 8M</u>	<u>50%</u>
j. 1937 Price range	<u>\$ 1.5M - 5M</u>	<u>50%</u>	<u>\$ 3.5M - 6M</u>	<u>50%</u>	<u>\$ 4M - 8M</u>	<u>50%</u>
k. Sales demand	<u>\$ -</u>		<u>\$ -</u>		<u>\$ -</u>	
l. Activity	<u>None</u>		<u>None</u>		<u>None</u>	
m. 1929 Rent range	<u>\$ 25 - 70</u>	<u>100%</u>	<u>\$ 25 - 60 *</u>	<u>100%</u>	<u>\$ 20 - 50 *</u>	<u>100%</u>
n. 1935 Rent range	<u>\$ 12 1/2 - 35</u>	<u>50%</u>	<u>\$ 12 1/2 - 30 *</u>	<u>50%</u>	<u>\$ 10 - 25 *</u>	<u>50%</u>
o. 1937 Rent range	<u>\$ 12 1/2 - 35</u>	<u>50%</u>	<u>\$ 12 1/2 - 30 *</u>	<u>50%</u>	<u>\$ 10 - 25 *</u>	<u>50%</u>
p. Rental demand	<u>\$ 12 1/2 - 25</u>		<u>\$ 12 1/2 - 25 *</u>	<u>*per unit</u>	<u>\$ 10 - 20 *</u>	<u>*per unit</u>
q. Activity	<u>Fair</u>		<u>Fair</u>		<u>Fair</u>	

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

5. CLARIFYING REMARKS: The three sections bordering the river are regularly subject to floods each year which the inhabitants seem to like for it fertilizes their small gardens. In the northeastern section there is no danger from floods but the area suffers from soot from the railroad yards. Dwellings throughout the area include everything from shacks to two-family and an occasional triple. All are in poor condition and evidence no pride of ownership. The entire area is shunned by lenders and may be classed as "hazardous".

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