Ample funds are available to meet the mortgage demand, and there is some danger of new construction exceeding actual need because of easy financing and competition for this type of loan.

IV. DOMINANT FACTORS.

A. Favorable

1. Diversification of industry.
2. Freedom from competitive markets.
3. Decline in relief load.
4. Small residential overhang.
5. Recovery in real estate values and rentals.
6. High occupancy percentage.
7. Decreasing tax rate and excellent tax collections.
8. High marketability of city bonds - no default.
9. Adequacy of available funds to meet mortgage demand.

B. Adverse

None